



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



हापुड़
Hapur

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: Hapur

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:

Devendra Kumar Singh

District Development Manager

NABARD

Hapur

PLP Document finalized by: Uttar Pradesh Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Hapur district has an area of 1116 sq km, and it is located in the western part of Uttar Pradesh. The district is surrounded by four districts - Meerut in the north, Ghaziabad in the west, Amroha in the east, and Bulandshahr in the south.
2	Type of soil	Being situated in Ganga-yamuna doab, the soil is sandy alluvium.
3	Primary occupation	Agriculture and animal husbandry-Dairy is primary occupation.
4	Land holding structure	According to the Statistical Bulletin 2023, the percentage of small and marginal holdings out of all holdings is 92 Percent.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	In the previous year, ACP achievement was Rs. 307908.15 Lakhs against a target of Rs.390076.00 which is 78.9 percent of target. Average achievement of the ACP during last three years is 86.5 Percent.
2	CD Ratio	In the previous year, CD ratio of the district was 65.2 Percent. District has maintained CD ratio above 60 Percent during last three years.

3	Investment credit in agriculture	In the previous year, Investment credit was Rs. 35065.83 Lakhs against a target of Rs. 48381.00 Lakhs which constitutes 72.5 percent of total target. Investment credit is 26.1 percent of total Agriculture credit.
4	Credit flow to MSMEs	In the previous year, Credit to MSME sector was Rs. 159992.04 lakhs against a target of Rs. 93565.00, which is 171 percent of total target for the sector. Average achievement during last 3 years is 142.8 Percent.
5	Other significant credit flow, if any	0

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Total Projection for FY: 2025-26 is worked out to be Rs.984343.25 Lakhs. Projection for Agriculture, MSME is finalised at Rs. 377720.73 Lakhs and Rs.550800.00 Lakhs
2	Projection for agriculture and its components	Total Projection for Agriculture is Rs.377720.73 Lakhs, with crop loan Rs.256137.15 Lakhs, Agri-infra potential is Rs.36431.05, while Agri-ancillary is Rs.6298.85 Lakhs.
3	Projection for MSMEs	Projection for MSME is finalised at Rs. 550800.00 Lakhs. It includes both Term loan and working capital loans.
4	Projection for other purposes	Projection for other priority sector is kept at Rs. 55822.52 Lakhs for Export, Education, housing, social Infrastructure, Informal sector and renewable energy.

5. Developmental Initiatives

1. Hapur district was formed on 28th September 2011, and since then, NABARD has sanctioned a total of several projects in the sectors of watershed, minor irrigation, flood control, veterinary hospital Roads under RIDF XVIII to RIDF XXIX to the State Government for implementation in the district.
2. As per the available data, as of 31.03.2024, a total of 4681 Self-Help Groups have been formed and savings accounts opened in the district, out of which 3524 groups have received loans from banks. Efforts have been made to revive the inactive/dormant Self-Help Groups.
3. Canara Bank and DCB Limited Ghaziabad have established Financial Literacy Centers (FLCs) to provide information about various banking products to prospective bank customers and other assistance.

6. Thrust Areas

1. While the flow of credit to the priority sector is satisfactory, increasing the flow of credit will be a major thrust area. Advanced technologies like drones, precision farming, internet-based interventions, etc., will need to be considered for the development of the agricultural sector.

7. Major Constraints and Suggested Action Points

1. The major constraints in the development of the district include the unavailability of necessary inputs such as good quality seeds, fertilizers, nurseries, veterinary services, poultry hatchery units, cattle feed units, power supply, and lack of milk routes.
2. Declining groundwater levels, inadequate forest cover, weak marketing arrangements for non-agricultural produce, and undeveloped rural haats are other examples.
3. Suggestions for improvement in various sectors include the availability of seeds, fertilizers, veterinary services, restarting old milk routes, establishing bulk milk chilling units on milk routes, para veterinary training and supply of frozen semen for cattle breed improvement.

8. Way Forward

1. Ultimately, a coordinated approach needs to be adopted to enhance capital formation in the district, ensuring convergence of various development schemes/programs of the Central and State Governments with NABARD's efforts.
2. With better monitoring and review of ground-level credit flow by bankers in BLBC/DCC meetings, effective implementation of the financial inclusion plan, the desired progress in capital formation and a definite increase in agricultural income are expected.

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 prioritize 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 Mechanization	<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;

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

5. Agency wise

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;
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		<ul style="list-style-type: none"> - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



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	334990.84
1	Crop Production, Maintenance and Marketing	264603.96
2	Term Loan for agriculture and allied activities	70386.88
B	Agriculture Infrastructure	36431.05
C	Ancillary activities	6298.85
I	Credit Potential for Agriculture A+B+C)	377720.74
II	Micro, Small and Medium Enterprises	550800.00
III	Export Credit	4800.00
IV	Education	13050.00
V	Housing	34425.00
VI	Social Infrastructure	127.52
VII	Renewable energy	540.00
VIII	Others	2880.00
	Total Priority Sector	984343.26

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	256137.16
2	Water Resources	1531.68
3	Farm Mechanization	18822.40
4	Plantation & Horticulture with Sericulture	3754.68
5	Forestry & Waste Land Development	881.64
6	Animal Husbandry – Dairy	38676.80
7	Animal Husbandry - Poultry	2020.32
8	Animal Husbandry - Sheep, Goat, Piggery	2036.56
9	Fisheries	281.60
10	Farm Credit- Others	10848.00
	Sub total	334990.84
B	Agriculture Infrastructure	
1	Construction of storage	33600.00
2	Land development, Soil conservation, Wasteland development	1471.68
3	Agriculture Infrastructure - Others	1359.37
	Sub total	36431.05
C	Ancillary activities	
1	Food & Agro. Processing	4282.85
2	Ancillary activities - Others	2016.00
	Sub Total	6298.85
II	Micro, Small and Medium Enterprises	
	Total MSME	550800.00
III	Export Credit	4800.00
IV	Education	13050.00
V	Housing	34425.00
VI	Social Infrastructure	127.52
VII	Renewable energy	540.00
VII I	Others	2880.00
	Total Priority Sector	984343.26

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1116.00
2	No. of Sub Divisions	3
3	No. of Blocks	4
4	No. of revenue villages	329
5	No. of Gram Panchayats	274

1. a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttar Pradesh
2	District	Hapur
3	Agro-climatic Zone 1	PAZ5 - Upper Gangetic Plains Region
4	Agro-climatic Zone 2	AZ28 - Western Plain
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	

7	Climate	semiarid-semi humid
8	Soil Type	sandy alluvium

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	105575
2	Forest Land	846
3	Area not available for cultivation	19183
4	Barren and unculturable land	0
5	Permanent Pasture and Grazing Land	63
6	Land under Miscellaneous Tree Crops	82
7	Cultivable Wasteland	913
8	Current Fallow	612
9	Other Fallow	139

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	81336	76	28667	35
2	>1 to <=2 ha	16704	16	23199	29
3	>2 to <=4 ha	391	0	4078	5
4	>4 to <=10 ha	150	0	3124	4
5	>10 ha	8550	8	22307	27
6	Total	107131	100	81375	100

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	83.80

2	Of the above, Small/ Marginal Farmers	79.70
3	Agricultural Labourers	45.20
4	Workers engaged in Household Industries	16.20
5	Workers engaged in Allied agro activities	78.10
6	Other workers	189.08

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1338.00	709.00	629.00	940.00	398.00
2	Scheduled Caste	293.00	157.00	136.00	203.00	90.00
3	Scheduled Tribe	1.25	0.62	0.63	1.25	0.00
4	Literate	814.00	487.00	327.00	333.50	480.00
5	BPL	20.00	10.00	10.00	11.00	9.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	222.25
2	Rural Households	154.12
3	BPL Households	8.81

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	187.50
2	Having source of drinking water	190.00
3	Having electricity supply	167.75
4	Having independent toilets	187.50

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	329
2	Villages having Agriculture Power Supply	289
3	Villages having Post Offices	90

4	Villages having Banking Facilities	38
5	Villages having Primary Schools	167
6	Villages having Primary Health Centres	33
7	Villages having Potable Water Supply	197
8	Villages connected with Paved Approach Roads	177

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	zila sankhikiya patrika 2022-23
1.a Additional Information	zila sankhikiya patrika 2022-23
2. Soil & Climate	zila sankhikiya patrika 2022-23
3. Land Utilization [Ha]	zila sankhikiya patrika 2022-23
4. Ground Water Scenario (No. of blocks)	national groundwater board report
5. Distribution of Land Holding	cesnsus -2011
6. Workers Profile [In '000]	cesnsus -2011
7. Demographic Profile [In '000]	cesnsus -2011
8. Households [In '000]	cesnsus -2011
9. Household Amenities [Nos. in '000 Households]	cesnsus -2011
10. Village-Level Infrastructure [Nos.]	zila sankhikiya patrika 2022-23

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	879
2	Primary Health Centres	29
3	Primary Health Sub-Centres	31
4	Dispensaries	32
5	Hospitals	57
6	Hospital Beds	204

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

Sr. No.	Particulars	Nos.
1	Fertilizer/Seed/Pesticide Outlets	433
2	Registered FPOs	12
3	Agro Service Centres	10
4	Soil Testing Centres	4
5	Approved nurseries	12
6	Agriculture Pumpsets	13982
7	Pumpsets Energised	3150
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage [Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	85468.00
2	Irrigation Potential Created	149844.00
3	Net Irrigated Area (Total area irrigated at least once)	84717.00
4	Area irrigated by Canals/ Channels	6870.00
5	Area irrigated by Wells	3404.00
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	74440.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	147369.00

14. Roads and transport

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2307
2	Railway Line [km]	67
3	Public Transport Vehicle [Nos]	450
4	Goods Transport Vehicles [Nos.]	240

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	28	28680
2	Sugarcane (Gur/ Khandsari/ Sugar)	89	567
3	Fruit (Pulp/ Juice/ Fruit drink)	0	0
4	Spices (Masala Powders/ Pastes)	10	120
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	4	8000
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	0
10	Others	0	0

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	69500	6800	62600
2	Cattle - Indigenous	32700	4000	28700
3	Buffaloes	246800	43500	203200
4	Sheep - Cross bred	100	5	95
5	Sheep - Indigenous	900	50	850
6	Goat	30700	6600	24100
7	Pig - Cross bred	800	100	700
8	Pig - Indigenous	3900	300	3600
9	Horse/Donkey/Camel	1100	1100	0
10	Rabbit	0	0	0
11	Poultry - Improved	38600	0	38600
12	Poultry - Indigenous	500	50	450

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	22
2	Veterinary Dispensaries	28
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	49
5	Animal Breeding Farms	1

6	Animal feed manufacturing units	0
7	Fodder Farms	2
8	Dairy Cooperative Societies	288
9	Milk Collection Centres	350
10	Fishermen Societies	0
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	1
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	30.00	MT	2	gm/day
2	Egg	241.80	Lakh Nos.	18	nos/p. a.
3	Milk	399940.00	MT	298	gm/day
4	Meat	3176.00	MT	224	gm/day
5	Wool	1.26	MT		

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	zila sankhikiya patrika 22-23
12. Infrastructure & Support Services For Agriculture[Nos.]	zila sankhikiya patrika 22-23
13. Irrigation Coverage ['000 Ha]	zila sankhikiya patrika 22-23
14. Infrastructure For Storage, Transport & Marketing	zila sankhikiya patrika 22-23
15. Processing Units	data from horticulture department
16. Animal Population as per Census [Nos.]	Animal census 2017
17. Infrastructure for Development of Allied Activities [Nos.]	zila sankhikiya patrika 22-23
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal husbandry-UPGOV

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	44.34	44.34	41.67
2	Land Holdings - SF (%)	76.00	76.00	76.00
3	Land Holdings - MF (%)	16.00	16.00	16.00
4	Rainfall -Normal (mm)	501.70	570.65	550.59
5	Rainfall - Actual (mm)	501.70	530.67	501.89
6	Cropping Pattern	MIXED CROPPING	MIXED CROPPING	MIXED CROPPING

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	179528.44	201759.65	134168.19

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	44.37	210.00	4732.93	43.98	210.10	4777.17	45.60	213.56	4683.33
2	Sugarcane/ Ganna	26.50	1889.26	71292.83	28.30	1973.50	69734.98	30.24	2185.00	72255.29
3	Maize	1.99	1.96	984.92	1.77	3.71	2096.05	1.87	2.56	1368.98
4	Rice	20.13	55.36	2750.12	19.87	54.67	2751.38	18.98	52.67	2775.03

Table 4: Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.42	1.42	1.50
2	Net sown area (lakh ha)	0.87	0.87	0.85
3	Cropping intensity (%)	163.22	163.22	176.47

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	78.50	75.60	73.90
2	Fertilizer consumption - Rabi (kg/ha)	102.30	101.80	98.10
3	Total (kg/ha)	180.80	177.40	172.00

Table 6: Trend in procurement/ marketing

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

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	77894	16500	
2	GLC through KCC (Rs. lakh)	138398.00	169932.00	99102.36

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	102029	124560	176045
2	State Govt Sponsored Schemes Coverage (No.)			

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	4	4	4
2	Soil Health Cards Issued (No.)	2113	1539	1670

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	2356	2801	3250
2	Crop Loss Compensation, if any (Rs. lakh)	18.30	41.01	20.83

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	40.34	43.50	41.50
2	Sugarcane/ Ganna	54.56	58.90	57.45
3	Wheat	34.56	36.75	35.60

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Zila sankhikiya patrika 2023
Table 2: GLC under Agriculture	SLBC
Table 3: Major Crops, Area, Production, Productivity	DAO
Table 4: Irrigated Area, Cropping Intensity	Zila sankhikiya patrika 2023
Table 5: Input Use Pattern	DAO
Table 6: Trend in procurement/ marketing	DD-AG
Table 7: KCC Coverage	DD-AG
Table 8: PM Kisan & Other DBTs	DD-AG
Table 9: Soil testing facilities	DAO
Table 10: Crop Insurance	Agriculture Insurance company
Table 11: Seed Replacement Ratio %	DD-AG

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)	92	92	85
2	Net Irrigated Area ('000 ha)	87	87	84
3	Gross Irrigated Area ('000 ha)	142	142	147

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	Hapur	Dhaulana	Semi-critical	Semi-critical	Semi-critical
2	Uttar Pradesh	Hapur	Garh Mukteshwar	Critical	Over Exploited	Over Exploited
3	Uttar Pradesh	Hapur	Hapur	Critical	Critical	Critical
4	Uttar Pradesh	Hapur	Simbhawali	Critical	Critical	Critical

Table Name	Source(s) and reference year of data
Table 1: GLC	Not available
Table 2: Irrigated Area & Potential	Zila sankhikiya patrika 23
Table 3: Block level water exploitation status	national ground water board

Farm Mechanization

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1753.20	2511.60	2119.00

Table 2: Mechanization in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	650	721	750
2	Power Tillers	123	156	175
3	Threshers/Cutters	1023	1120	1230

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
		22	23	4

1	Custom Hiring & Agro Service Centers (No.)			
2	Other minor repair & service centers (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Mechanization in District	data from department
Table 3: Service Centers	NA

Table 1: 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	Mango	6.75	121.00	6.38	132.00	6.92	141.00

Table 2: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Development of commercial horticulture	12	18	22
2	Cold storage and storage of horticulture produce	2	1	0

Table 3: NTFP

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

Table 4: Production Clusters

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

Table 5: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Mango	Mango	Mango
2	Area cultivated (Ha)	6750	6380	6920
3	Processing Units (No.)			
4	Value of products (Rs.)			

Table 6: Sericulture

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

Table 7: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)			
2	Weavers' population (No.)			
3	Reeling Units (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not available
Table 2: High Tech Orchards	Not available
Table 3: Production and Productivity	Horticulture department
Table 4: NHM Schemes (Cumulative Nos.)	Horticulture department
Table 5: Production Clusters	Horticulture department
Table 6: Crop Identified for One District-One Product	Horticulture department
Table 7: Sericulture	Not available
Table 8: Weavers Clusters	Not applicable

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not available
Table 2: Area under Forest Cover & Waste Land	zila sankhiya patrika
Table 3: NTFP	Not available
Table 4: Nurseries (No.)	Forest department

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)	2155.00	2767.53	2853.98
2	KCC for working capital (₹ lakh)	1374.36	1382.55	1980.67
3	KCC for working capital (No.)	1154	1214	1982
4	Finance under group mode (₹ lakh)			

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	4	4	4

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Processing Infrastructure	GM-Parag
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NIL

Animal Husbandry -

Poultry Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	98.49	294.58	267.55
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Sr. No.	Particulars	31/03/2022 2	31/03/2022 3	31/03/2022 4
1	Bird population (No.)	39100	39100	39100
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)			
6	Popular breeds			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Poultry	Animal census 2017

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2022 3	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)	Cb marino Nali graded
2	Popular goat breed(s)	Jamnapari, Barbari
3	Popular pig breed(s)	Large bite

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not available
Table 2: Popular Breed(s)	field visits

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	67.1	294.58	61.39
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	40	145	40
4	KCC for working capital (₹ lakh)	56.78	261.90	53.07

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/20 22	31/03/20 23	31/03/20 24
1	Tanks/ Ponds (No.)	2	2	2
2	Reservoirs (No.)	00	0	0
3	Cage Culture/ Bio-floc technology (No.)	0	0	0
4	Fish Seed Hatchery (No.)	0	0	0

Table 3 : Marine Fisheries (No.)

Sr. No.	Particulars	31/03/20 22	31/03/20 23	31/03/20 24
1	Fishing harbors/ jetties			
2	Mechanised/ non-mechanised boats			
3	Marine Fishing Equipment Service Centers			

Table 4 : Brackish Water Fisheries

Sr. No.	Particulars	31/03/20 22	31/03/20 23	31/03/20 24
1	Brackish Water Area (ha)			
2	Area developed (ha)			
3	Area available for development (ha)			

Table 5: Fisheries Infrastructure Development Fund (FIDF)

Sr. No.	Particulars	31/03/20 22	31/03/20 23	31/03/20 24
1	No. of Projects			
2	Amt of Assistance (₹ lakh)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Slbc
Table 2: Inland Fisheries Facilities	AD-Fisheries
Table 3 : Marine Fisheries (No.)	Not applicable
Table 4 : Brackish Water Fisheries	Not applicable
Table 5: Fisheries Infrastructure Development Fund (FIDF)	NIL

Farm Credit - Others & Integrated Farming

Table 1: GLC

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

Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
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	Not available
Table 2: Area under Integrated Farming	Not available

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1867.90	2817.08	1095.83
2	Loans for Storage Godowns (₹ lakh)	43.12	69.72	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	1824.78	2747.36	1095.83

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/202 2	31/03/202 3	31/03/202 4
1	Cold Storages (No.)	16	18	18
2	Cold Storages (Capacity - '000 MT)	164	194	194
3	Storage Godowns (No.)	10	16	17
4	Storage Godowns (Capacity - '000 MT)	82	82	84
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	1	1	1
6	Market Yards [Nos] / Wholesale Market (No.)			
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Agri Storage Infrastructure	data from agriculture department

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)	7193.62	7624.59	17163.52

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	16123.10	16987.56	16435.09
2	Pesticides Consumption ('000 kg)	87.05	85.67	85.23

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	1	1	1
2	Seed Processing Capacity ('000 kg)	156	156	156
3	Food Quality Testing Labs	3	3	3
4	Food Parks (No.)	5	5	5
5	Ripening chambers	5	5	5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Fertilizer Consumption	DAO
Table 3: Production of inputs	NA
Table 4: Facilities Available	DD-AG

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)	5790.54	4967.35	18570.46
2	MUDRA Loans (Rs. lakh)	87512.15	164361.52	43124.85

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	12	12	12
2	ACABCs (No.)	8	12	9

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Procurement	
Table 3: Other Ancilliary Services	NABARD report

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	74292.52	132800.29	159992.04
2	No. of units financed	4897	9435	14119
3	Loans under Stand Up India Scheme (Rs. lakh)	278.10	356.25	482.16

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Micro Units (No.)	295	452	650
2	Small Units (No.)	4251	6058	8056
3	Medium Units (No.)	1952	2022	2135

Table 3: Traditional activities

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

Table 4: DIC interventions

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: MSME units - Cumulative	Zila sankhikiya patrika DIC
Table 3: Traditional activities	DIC
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	NA

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)	385.52	430.86	558.42
3	GLC under Housing (Rs. lakh)	2953.33	4336.85	4760.51

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	2280	3678	3650
2	Amt of subsidy released (Rs. lakh)	2736.00	4413.60	4380.00

Table 3: Progress under SBM

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	SLBC
Table 2: Progress under PMAY	PMAY (S) and PMAY (G)

Public Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	48.84	192.22	835.47

Sources

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	356.00	467.39	535.10
2	JLG Bank Linkage (Rs. lakh)	11456.17	13345.58	15174.19

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)	11.56	7.87	3.88
2	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.50	7.67	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	1	4	4
2	No. of SHGs formed	3505	4195	4681
3	No. of SHGs credit linked (including repeat finance)	1969	2560	3524
4	Bank loan disbursed (Rs. lakh)	1631.00	2150.00	3114.00
5	Average loan per SHG (Rs. lakh)	0.83	0.84	0.88

Sources

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

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.)	242	242	242
2	Consumer Stores (No.)	1	1	1
3	Housing Societies (No.)	2	2	2
4	Industrial Societies (No.)	1	1	1
5	Sugar Societies (No.)	3	3	3
6	Total (No)	249	249	249

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.)	36	36	36
2	Multi state cooperative societies (No.)	0	0	0

Status and Prospects of Cooperatives

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												

Sources

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

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/JL Gs	BCs/BF s	Village s	House holds	
Commercial Banks	18	201	36	42	123	0	10355	582	248	157297	
Regional Rural Bank	1	17	14	2	1	0	586	0	21	13304	
District Central Coop. Bank	0	14	2	5	7	0	0	0	17	10956	
Coop. Agr. & Rural Dev. Bank	1	6	2	1	3	0	0	0	7	4695	
Primary Agr. Coop. Society	36	36	36	0	0	0	0	0	44	28173	
Others	5	10	1	4	5	3	4668	569	12	7826	
All Agencies	61	284	91	54	139	3	15609	1151			

2. Deposits 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
Commercial Banks	1822918	1845789	1851870	0.3	87.3	703175.98	774872.21	852158.77
Regional Rural Bank	116497	116851	118560	1.5	5.6	28988.14	33343.77	35990.12
Cooperative Banks	145777	149833	150340	0.3	7.1	57083.35	65192.52	79045.47
Others	57	23	435	1791.3	0.0	25.36	3.94	4625.75
All Agencies	2085249	2112496	2121205	0.4	100.0	789272.83	873412.44	971820.11
								11.3
								100.0
								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
Commercial Banks	163153	211752	221345	4.5	90.1	425166.38	519275.05	552038.63
Regional Rural Bank	11387	9309	11109	19.3	4.5	20297.92	21322.23	22083.44
Cooperative Banks	45646	10464	10567	1.0	4.3	30877.85	5501.37	42393.64
								670.6
								6.69

Others	2081	2476	2535	2.4	1.0	2194.38	1919.15	17010.12	786.3	2.68
All Agencies	222267	234001	245556	4.9	100.0	478536.53	548017.80	633525.83	15.6	100.00

4. CD Ratio

Agency	CD Ratio %					
	No. of accounts					
	31/03/2022	31/03/2023	31/03/2024			
Commercial Banks	60.5	67.0	64.8			
Regional Rural Bank	70.0	63.9	61.4			
Cooperative Banks	54.1	8.4	53.6			
Others	8652.9	48709.4	367.7			
All Agencies	60.6	62.7	65.2			

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	385133	254981	74113	34117
Regional Rural Bank	0	0	0	0
Cooperative Banks	0	1117	474	201
Others	0	0	496	0
All Agencies	385133	256098	75083	34318

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	274539.03	49.7	110843.30	20.1	86302.30	15.6	492.27	0.1
Regional Rural Bank	19000.46	86.0	16227.56	73.5	21503.72	97.4	0.00	0.0
Cooperative Banks	3562.14	8.4	3553.23	8.4	0.00	0.0	945.90	2.2
Others	10806.52	63.5	3544.10	20.8	6220.86	36.6	53.98	0.3
All Agencies	307908.15	48.6	134168.19	21.2	114026.88	18.0	1492.15	0.2
							8925.02	1.6
							0.00	0.0
							0.00	0.0
							4378.21	25.7
							13303.23	2.1

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Achivement [Rs.lakh]	Achive ment [%]	Target [Rs.lakh]	Achivement [Rs.lakh]	Achive ment [%]	Target [Rs.lakh]	Achivement [Rs.lakh]	Achive ment [%]	
Commercial Banks	238083	206805.79	86.9	285811.12	309721.18	108.4	304091.00	274539.03	90.3	95.2
Regional Rural Bank	34489.24	23013.71	66.7	30820.92	19681.54	63.9	33056.00	19000.46	57.5	62.7
Cooperative Banks	65679.24	41457.52	63.1	45281.00	33872.53	74.8	51606.00	3562.14	6.9	48.3
Others	1957.11	1371.11	70.1	1964.30	1782.45	90.7	1323.00	10806.52	816.8	325.9
All Agencies	340209	272648.13	80.1	363877.34	365057.70	100.3	390076.00	307908.15	78.9	86.4

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Achivement [Rs.lakh]	Achive ment [%]	Target [Rs.lakh]	Achivement [Rs.lakh]	Achive ment [%]	Target [Rs.lakh]	Achivement [Rs.lakh]	Achive ment [%]	
Crop Loan	186397.56	138397.86	74.2	191919.55	169932.14	88.5	213733.00	99102.36	46.4	69.7
Term Loan (Agri.)	45251.61	41130.58	90.9	45286.40	31827.51	70.3	48381.00	35065.83	72.5	77.9

Total Agri. Credit	231649.17	179528.44	77.5	237205.95	201759.65	85.1	262114.00	134168.19	51.2	71.3
MSME	77216.00	74292.52	96.2	82339.70	132800.29	161.3	93565.00	159992.04	171.0	142.8
Other Priority Sectors*	31343.88	18827.17	60.1	44331.69	30497.76	68.8	34397.00	13747.92	40.0	56.3

Total Priority Sector	340209.05	272648.13	80.1	363877.34	365057.70	100.3	390076.00	307908.15	78.9	86.4
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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.lak h]	NPA amt. [Rs.lak h]	NPA %	Total o/s [Rs.lak h]	NPA amt. [Rs.lak h]	NPA %	Total o/s [Rs.lak h]	NPA amt. [Rs.lak h]	NPA %	
Commercial Banks	425166.38	90976.01	21.4	519275.05	84915.20	16.4	552038.63	63776.10	11.6	16.5
Regional Rural Bank	20297.92	0.00	0.0	21322.23	0.00	0.0	22083.44	0.00	0.0	0.0
Cooperative Banks	30877.85	0.00	0.0	5501.37	1021.32	18.6	42393.64	2567.94	6.1	8.2
Others	2194.38	76.08	3.5	1919.15	88.82	4.6	17010.12	201.12	1.2	3.1
All Agencies			0			0			0	0.00

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

Source(s)	
1	SLBC
2	LDM Office
3	

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate-friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.

- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp brood-stocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

11. 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

4.1. 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/ Micro-entrepreneurs 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: <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. 5lakh will be given. (Link: <https://govtschemes.in/hi/utatara-paradaesa-maukhayamantarai-kaisaana-evan-saravahaita-baimaa-yaojanaa>)

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

A provision of Rs. 600 crore is proposed for social afforestation. A provision of Rs. 175 crore is proposed for the management of Buddhist school.

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of the district is mainly based on agriculture. The percentage of agricultural workers in the total population of the district is 33 percent. Hapur district is located in the agro-climatic zone of the western upper Gangetic plains. The soil of the district is fertile mainly loamy and useful for grain production. The climate in the district is generally dry. The maximum temperature of the district is 44.5 degrees in the months of May and June and the minimum is 3 degrees in January and February. The average rainfall of the district is 788 mm. The total number of farmers in the district is 83838 out of which 79663 are in the category of small and marginal farmers. It is noteworthy that 92 percent of land holdings are less than 2 hectares in size. The main crops sown in the district are wheat paddy sugarcane maize mustard and pulses. Rabi and Kharif are the two main cropping seasons.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

With the cooperation of the Central Government the State Government is running many schemes in the district through its Agriculture Department among which the National Fertilizer Security Mission Submission on Agriculture Extension and Technology Transparent Farmer Service Scheme etc. are prominent. Since 100 percent of the agricultural area of the district is irrigated irrigation facilities are in the developed category. There are 4 soil testing laboratories available at all 4 block headquarters in the district. There are 14 warehouses and 16 cold storages in the district. There are 2 food grain stores of Food Corporation of India 1 of State Warehousing Corporation and 7 of cooperative whose total storage capacity is 79655 MT. There are 10 Farmer Service Centres functioning in the district which provide various input and extension services to the farmers. An agricultural research centre and an agricultural science centre controlled by Sardar Ballabh Bhai Agricultural University Meerut are functioning in the district. The district is marked in the Agricultural Export Zone (AEZ) for Basmati rice.

Short comings 1. There is a huge gap between the demand and supply of certified seeds in the district. 2. Excessive reduction in power supply for irrigation adversely affects irrigation facilities. 3. Due to the problem of Nilgai/Vanrose in the district farmers do not want to grow pulse crops.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

In the district there are suitable water resources for medium deep tube-wells drip and sprinkler irrigation. The Ganga flows along the eastern periphery of the district and the Kali River is another river flowing through the district. Due to the presence of perennial rivers seasonal rivers canals like the Upper Ganga Canal and Middle Ganga Canal and tube-wells

2.1.2.2 Infrastructure and linkage support available, planned and gaps

1. The irrigation infrastructure facilities in the district include 154 government tube-wells 3150 private tube-wells (electric-operated) and 10832 (diesel pump sets). The length of canals is 152 km. Irrigation through canals in the district is done by the Upper Ganga Canal project and the Middle Ganga Canal project. Out of 350 villages 329 are electrified. (Source - Zila Sankhyikiya Patrika 2023 and basic data obtained from the Agricultural Department) 2. The Minor Irrigation Department is implementing a free boring scheme (up to 30 meters). This department is also implementing a scheme for the construction of medium deep tube-wells (up to 60m) under which a subsidy of up to Rs 85000/- is available. 3. Irrigation through canals in the district is done by the Upper Ganga Canal project and the Middle Ganga Canal project. The canal network has become quite old due to which the dependence of farmers on tube-well irrigation has increased. The availability of canal water especially for the end users is not sufficient. 4. Out of a total of 13982 tube-wells only 3150 are electric-operated. Due to irregular electricity supply farmers are forced to rely on diesel pump sets which increases the cost of cultivation.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Hapur district is rich in agricultural activities which holds a vast potential for farm mechanization. 100 percent of the net sown area is irrigated and the cropping intensity is 176.87 percent with high productivity. The classification of agricultural holdings and the size of holdings are given in the district profile. Wheat sugarcane and paddy being the main crops in the district there is ample scope for financing tractors and threshers. There are approximately 8725 tractors and 19710 other agricultural implements in the district. (Source: District Statistical Booklet 2023) Assuming that one tractor is capable of handling thirty acres (irrigated land) there is sufficient potential for tractor sales in the district.

1. Dealers and retailers of various companies such as Mahindra Swaraj Sonalika New Holland etc. are present in the district and all kinds of facilities for repair and proper maintenance are readily available. 2. For small farmers SC/ST farmers and women farmers a 35 percent discount on each tractor and a total discount of Rs 75000 on rotavators is being provided in the project-based district. 3. Due to the unavailability of electrical energy farmers are compelled to use expensive mechanical energy (tractors and diesel engines) which is increasing the cost of production.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate of Hapur district is very good for commercial production of various fruit crops like mango guava jamun papaya grapes etc. as well as various vegetables like tomato tori onion cabbage brinjal okra peas potato etc. and spices like turmeric chilli garlic and flowers like rose marigold and medicinal plants. The climate of the district is also suitable for mushroom production and sericulture. Small and marginal farmers can increase their income by cultivating short duration horticultural crops like vegetables flowers and medicinal plants in their small landholdings.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

1. Hapur district comes under the National Horticulture Mission (NHM) MIDH. The Horticulture Department is also running Micro Irrigation - Drip & Sprinkler System (per drop more crop) schemes under PMKSY in the district. In addition under the State Ayushman Scheme (sub component of National Health Mission) the Horticulture Department is promoting cultivation of aloe vera gladiolus mulberry shatavari and ashwagandha through training and supply of saplings. Due to the presence of major drug manufacturers like Dabur and Hamdard in the nearby Ghaziabad city cultivation of medicinal crops like shatavari and ashwagandha can be profitable in Hapur district. 2. There is a District Horticulture Officer (DHO) and 3 inspectors working in the district. There is no government nursery in the district but there are several private nurseries. There is also a KVK operating in the district which assists the District Horticulture Officer (DHO) in the field of horticulture through demonstrations. 3. There are 16 cold storages with a capacity of 164000 MT in the district. This capacity is not sufficient for the fruits vegetables and potatoes produced in the district. 4. The district lacks a technical guidance farm which should have high yield fruit orchards medicinal plants post-harvest management of fruits/crops educational centers (government private and non-government organisations) technical transfer/extension services etc.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The total geographical area of Hapur district is 114276 ha. out of which the forest area is 846 ha. (1.4 percent). As per our National Forest Policy the forest area should be 33.33 percent so the process of afforestation needs to be accelerated in the district. There are 913 hectares of cultivable wasteland in the district (District Statistical Booklet 2023) which can be utilised for intensive afforestation.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

1. The department provides extension services and planting material (SPP) for forestry development. There are 2 inspector/forest range units under the DFO in the district. The Forest Department has 2 nurseries - located in Hafizpur and Alamgirpur with a total annual capacity of 80000 saplings. These nurseries also distribute saplings to farmers. Farmers have to face the following problems in forestry sector: 2. Lack of sufficient land area for farmers to grow forestry crops other than the fertile land used for agriculture. 3. Lack of knowledge about forest species and technical education for cultivating them. 4. Ambiguity among farmers about government regulations regarding harvesting of trees grown under forestry and the sale and valuation of the harvested crop. 5. Lack of sample plots to demonstrate successful forestry crops based on the states soil and agro climatic conditions. 6. Low proven economic returns from forest plantations restrict financing by bankers. 7. Lack of subsidy schemes to cover the risks involved in forestry which is a new kind of crop for forestry farmers resulting in low promotion of forestry.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

The total number of farmers in the district is 83838 out of which the number of small and marginal farmers is 79663. Special attention is being given to animal husbandry by small and marginal farmers. According to the 2019 livestock census the total number of livestock in the district is 416312 out of which the number of cows and buffaloes is 90300 and 203200 respectively. The demand for milk and milk products is increasing day by day in the district keeping this in view there is ample scope for development in milk production.

1. To promote milk production in the district 288 milk producer cooperatives are operational with around 12401 members. The district has 22 veterinary hospitals 4 category D hospitals 29 animal service centers and 49 artificial insemination centers. (Source: Zila Sankhyikiya Patrika2023) 2. The Department of Animal Husbandry Dairying and Fisheries Government of India has started a scheme for providing KCC (Kisan Credit Card) to all members of milk producer cooperatives from the year 2020-21. Under this like farm credits banks will be given interest subsidies and additional rebates to beneficiaries on prompt payment. This will lead to the development of the dairy sector. 3. A milk producer cooperative union is operating in the district which receives 2500 litres of milk per day. The milk is supplied to Parag Dairy which supplies milk in the district and other districts. Several private dairy plants are also being set up in the district. 4. There is a strong possibility of forming an FPO (Farmer Producer Organisation) for the dairy sector in the district. Many FPOs can be formed by building the capacity of milk cooperatives and providing them training.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The annual egg production in Hapur district is 30 lakhs which is only 2.1 eggs per person per year compared to the national average of 79 eggs per person per year. Thus there is a considerable need for egg production in the district. Also being close to Delhi there is ample scope for development in this area.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

1. The District Animal Husbandry Office provides training to trainees at the State Poultry Institute Babugadh (Hapur). 2. There are a few large layer/broiler units in the district. The market for poultry products is easily available in the nearby Delhi and National Capital Region. 3. There is a special lack of publicity for poultry farming. Due to a lack of proper information people hesitate to invest in this sector. There is no hatchery in the district from which chicks can be supplied. 4. The biggest obstacle to financing poultry farming is the refusal of insurance companies to provide insurance coverage to units due to which banks are not interested in extending loans. 5. Poultry farmers can now obtain bank loans through KCC. There is a strong possibility of forming FPOs by bringing together poultry farmers in the district. This will also lead to the development of areas such as poultry feed hatcheries meat processing etc. and increase the income of poultry farmers.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The geographical and climatic conditions of the district are favorable for sheep/goat/pig rearing but the development in this sector has not been satisfactory in the past years. The goat is called the "poor man's cow"; one can earn profits from goat milk meat and leather. Commercial pig farming has become prevalent in recent years and there is also an increased demand for pork in the market. Livestock farmers can earn more profits by rearing superior breeds of pigs. Hapur district is also endowed with a good livestock population. The Nali Graded CB Merino sheep and Barbari Jamunapari goat breeds are famous in the district.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

1. The district has 22 veterinary hospitals and 3 pig development centres. (District Statistical Booklet 2023) There is no shortage of grazing land. The Animal Husbandry Department sends interested individuals for training to the Piggery Farm in Aligarh. Almost all blocks in the district have slaughterhouses.
2. The main issues are the shortage/high cost of feed and fodder; indiscriminate breeders high mortality rates delayed maturity and long inter-calving periods; low conception rates; limited marketing facilities for livestock and livestock products; encroachment and depletion of public grazing lands; inadequate infrastructure; and inadequate animal health and breeding services.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

The district Fish ponds in the district are generally with gram panchayats. These are leased out to individual beneficiaries for fish farming. Despite having plenty of room for fisheries in the district this sub-sector has not received the desired encouragement primarily because the districts banks have shown little interest in it. The activities of this sub-sector have not been adequately established in the district. With the proximity of the district to major consumption centres the development of fisheries can become an additional source of income for farmers.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

1. In Hapur district there are a total of 7 tanks/ponds in the government and private sectors for fish farming covering a total area of about 50.17 hectares. The average fish production in the district is 689 quintals. (Source - Zila Sankhyikiya Patrika 2023)
2. At the district level the Fish Farmers Development Agency (FFDA) operates under the leadership of an Assistant Director. This department implements various programs such as housing for fishermen National Fishermen Welfare Scheme training and extension activities establishment of fisheries database insurance scheme for fishermen diversification construction/development of ponds integrated fish farming provision of aerators/hatcheries/feed mills/training etc. Additionally the department also implements subsidy-linked programs.

3. The department purchases fish seeds from the Fish Seed Corporation in Parikshitgarh Meerut. Some seeds are also procured from private hatcheries in Howrah and Kolkata. 4. The fish produced are sold in the markets of Gajraula Sahibabad and Ghazipur (Delhi). 5. Fish farmers can now obtain bank loans through the KCC. 6. Fisheries in the district are carried out traditionally and the number of fishermen is also limited. Hence there is a greater possibility of developing fisheries in the form of small clusters.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Such as mobility for agricultural operations and the purchase of agricultural land also have a significant impact on the districts economy. According to the Livestock Census 2019 the district has approximately 10807 bulls and 4549 buffaloes. The use of bulls is popular in very small farming. Bullock carts/buffalo carts are used by small and marginal farmers for agricultural operations transportation of their agricultural produce hauling other goods and their own commuting. Bullock carts/buffalo carts still hold significance in rural areas.

1. Of the total holdings in the district 92 Percent are smaller than 2 hectares. Small and marginal farmers (79663) use animal-driven carts for transporting their agricultural produce. Sugarcane is cultivated on an area of approximately 25000 hectares in the district. For these reasons small and marginal farmers in the district extensively use buffalo carts to transport their crops and sugarcane to markets and sugar mills. Additionally the districts landless labourers (45175) also use carts for hauling bricks and other goods to earn their livelihood. The district has an ample supply of good quality buffaloes for carts and skilled artisans for their construction. 2. Two-wheelers: Banks have been permitted to finance two-wheelers for farmers commuting and transportation of agricultural produce. There is a wide potential for financing this activity in the district. 3. Farmers require fertilisers seeds pesticides etc. for agricultural operations and two-wheelers are the most effective and convenient mode of transportation. The district has showrooms and service centres for almost all major two-wheeler brands. There is also a practice of converting two-wheelers into cargo vehicles by attaching carts for transporting goods. 4. Land Purchase: Marginal farmers have been allowed to obtain bank loans for purchasing agricultural land.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Hapur district is agriculture-based and crop cultivation along with horticulture and animal husbandry is traditionally practiced here. At present farmers mainly focus on crop production. However there is more uncertainty in the associated income and employment. In this context integrating various agricultural enterprises is likely to increase farmers income and family labour employment. In the district dairy farming along with crop production is the prevailing agricultural system. Nearly 96 percent of farmers adopt this system. As components of agricultural systems sugarcane-wheat and rice-wheat are the major cropping systems in the state.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

In the district along with major crops like wheat rice sugarcane and maize horticulture fruits like mango guava and vegetables are produced in abundance. Here the percentage of small and marginal farmers is 92 of which about 90 percent also rear buffaloes and cows. There are also small ponds here where fish farming can be done and vegetables can be grown on the banks. Therefore there is potential for financing an integrated unit of low-cost paddy production along with buffalo goat and poultry rearing as well as an integrated unit of horticulture-based animal husbandry fodder vermin-compost and mushroom.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The district produces about 2.87 lakh MT of grains and 1.65 lakh MT of potatoes (Source: Department of Agriculture and Horticulture) while the available storage capacity is limited and there is also a need for additional capacity as it is a major consumption centre.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

1. The main crops of the district are wheat maize sugarcane and paddy. The food grain production is around 2.85 lakh MT. For storing this production the district has a total of 50 food grain warehouses with a total capacity of 0.93 lakh MT. Hence there is ample scope for setting up rural warehouses in the district. The district also produces around 1.65 lakh MT of potatoes 1.68 lakh MT of fruits and lakh MT of vegetables. Currently the district has 16 cold storages with a total capacity of 1.64 lakh MT which is insufficient for the total vegetables and fruits produced in the district. Around 5 lakh litres of milk are produced daily which can be further increased. 2. Agriculture Infrastructure Fund - From Financial Year 2020-21 to 2029-30 The Government of India has launched a scheme to provide incentive and financial assistance through interest subvention and credit guarantee for short-term to long-term loan financing for investment in viable projects related to post-harvest management infrastructure and community agriculture assets. Under this investment in storage etc. will be encouraged. 3. Under the Agriculture Marketing Infrastructure Scheme (AMIS) run under the aegis of the Government of India/NABARD subsidies are available for the construction/expansion/modernization/renovation of rural warehouses.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

There are 846 hectares of forest land 913 hectares of cultivable waste land 751 hectares of fallow land. The total geographical area of the district is 114276 hectares and the net sown area is 84717 hectares. The productivity of the land is decreasing due to unscientific farming methods not changing the crop rotation for years and excessive use of fertilizers and pesticides during crop

cultivation. Considering the need for improvement in soil health in this area investment is required in soil and water resources conservation so that the decline in crop production can be prevented.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

1. The main crops of the district are wheat maize sugarcane and paddy. The food grain production is around 2.85 lakh MT. For storing this production the district has a total of 50 food grain warehouses with a total capacity of 0.93 lakh MT. Hence there is ample scope for setting up rural warehouses in the district. The district also produces around 1.65 lakh MT of potatoes 1.68 lakh MT of fruits and lakh MT of vegetables. Currently the district has 16 cold storages with a total capacity of 1.64 lakh MT which is insufficient for the total vegetables and fruits produced in the district. Around 5 lakh litres of milk are produced daily which can be further increased. 2. Agriculture Infrastructure Fund - From Financial Year 2020-21 to 2029-30 The Government of India has launched a scheme to provide incentive and financial assistance through interest subvention and credit guarantee for short-term to long-term loan financing for investment in viable projects related to post-harvest management infrastructure and community agriculture assets. Under this investment in storage etc. will be encouraged. 3. Under the Agriculture Marketing Infrastructure Scheme (AMIS) run under the aegis of the Government of India/NABARD subsidies are available for the construction/expansion/modernization/renovation of rural warehouses.

2.2.3 Agri. Infrastructure – Others

2.2.2.3 Status of the Sector in the District

Organic farming is becoming popular in the district. The Agriculture Department is providing zinc organic manure green manure and neem oil etc. at subsidised rates. To popularise biotechnology it is necessary to make farmers aware of its importance and usage. Some progressive farmers in the district are working to raise awareness about organic farming and encourage other farmers to adopt it. There are possibilities for bank loans in this area

2.2.2.4 Infrastructure and linkage support available, planned and gaps

1. The nodal agency for providing technical and extension services in this area for development is the Agriculture Department. This department also works to make farmers aware of the development in this area. 2. Soil health is deteriorating day by day due to increasing imbalanced use of chemical fertilizers burning of crop residue in the fields and negligible inclusion of leguminous crops in the crop rotation. 3. In the district online trading facilities under eNAM is available only at the Hapur Mandi.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Hapur district is a major producer of wheat rice maize sugarcane potatoes mangoes fruits and vegetables. The average yield of grains in the district is higher than the state average. Almost 100 of the net sown area is irrigated therefore there is ample potential for the food and agro industry here.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

1. 16 cold storages and 50 food warehouses are available in Hapur district. 2. About 5 lakh liters of milk is produced daily in the district. There are 288 milk producer societies and one milk plant each of Milk Producer Cooperative Union (Parag) and Mother Dairy in the district. 3. The total production of foodgrains in the district is about 2.87 lakh MT and the production of potatoes is 1.65 lakh MT annually.

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 and included in this sector for the first time which is the most important activity for financing in this sector. With the diversification and innovation of agricultural activities the need for support and extension services is also increasing year by year. In this direction the establishment of Agri-clinics and Agri-business centers by agriculture graduates or graduates of other subjects related to agriculture (such as horticulture animal husbandry veterinary medicine forestry dairy poultry fisheries etc.) is important.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

MANAGE near Hapur has authorised JARDSU Moradabad to provide two months of training to interested beneficiaries. In the last 3 years 25 trained entrepreneurs in the district have established Agri-clinic Agri-business units through bank loans. ? There is a shortage of agriculture graduates trained by MANAGE due to lack of awareness in the field of Agri-clinic Agri-business.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

In Hapur district, the number of factories registered under the Factories Act 1948 is 217 and the total number of micro small and medium industries is 8532. The average number of daily workers and employees in all factories is around 24545. (Zila Sankhyikiya Patrika Hapur 2023). According to the 2011 census the districts population is 1338311 out of which the rural population is 940063 and the urban population is 398248. In the district there are a total of 43964 agricultural labourers 185900 other workers and 78104 marginal workers. Out of the total main workers 30 percent are urban and 70 Percent are rural. The percentage of main workers in the total population of Hapur district is 24.9 Percent. Thus there is a sufficient workforce in the district. Most workers in the district are engaged in the unorganised sector. The small landholdings in the district provide employment for only about 4-5 months a year. Hence there is a need to increase employment in the non-agricultural sector. The development of micro and small industries will reduce the pressure on agriculture and help in curbing the migration caused by a lack of employment opportunities. There has been an exponential growth in credit flow to MSME with the average of 150 percent in last three years.

3.2 Infrastructure and linkage support available, planned and gaps

Hapur district has been identified for home decoration products under the "One District One Product" (ODOP) scheme of Uttar Pradesh. The Pilkhuwa area of the district is known for the traditional work of blankets curtains pillows and cushions and these products are in demand far and wide. The Garh area is famous for furniture work in bamboo and wood. 1. Several government-sponsored programs such as NRLM SC/ST schemes and interest subsidy schemes of KVIB/KVIC are being implemented in the district and have targets for MSMEs. Additionally the Deen Dayal Upadhyay Grameen Kaushal Vikas Yojana and the Make in India campaign are likely to have a positive impact on industrial production. Currently schemes like Mudra Yojana Stand-Up India Scheme Make in India Scheme Skill Development Mission etc. are operational under which credit is available to this sector. 2. In Hapur, the major industries are food and beverages textiles wood leather chemicals and plastics machinery and electrical products meat processing animal feed dairy products edible oils flour etc. 3. Zari work is a traditional activity in Hapur. The workers involved in Zari work generally work on a wage basis for exporters based in Delhi. 4. NABARDs MEDP/LEDP and Skill Development Programs: NABARD provides MEDP/LEDP grants for entrepreneurship and skill development to SHGs/JLGs and RSETIs established by banks enabling the establishment of micro-enterprises.

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

Hapur district is identified for home decor products under the "One District One Product" (ODOP

) scheme of Uttar Pradesh. A maximum of 20 lakh subsidy for trading, manufacturing and expansion of units is available under ODOP. For export promotion of unit, common facility centers distribution facilities etc. By DIC are proposed in the district. Financial assistance is available under the scheme for participation in foreign trade fairs or exhibitions. Hapur district is also famous for vegetables, milk, basmati rice and an export unit for these products is proposed here.

4.1.2 Infrastructure and linkage support available, planned and gaps

Exporters get registration facility on the Export Promotion Bureau as well as website registration along with 20-25 Percent discount on mall export freight charges. 1. Under the Aatm nirbhar package micro and small enterprises will get an easy credit Guarantee. This will also promote exports. 2. Under the new RBI guidelines 2 Percent of domestic banks ANBC and 32 Percent of foreign banks (with more than 20 branches) lending for exports comes under priority sector with an individual loan limit of Rs. 40 crore per borrower.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The literacy rate of the district is 75.34 Percent. Hapur district has 2 degree colleges 4 PG colleges 4 ITIs 7 engineering colleges and 5 medical colleges. Also due to the proximity of Hapur to education hubs like Delhi Aligarh Noida and Meerut students here have ample options for higher education.

4.2.2 Infrastructure and linkage support available, planned and gaps

In the district there are only 0.42 colleges 0.31 post-graduate colleges and 0.21 industrial training centers per 1 lakh population which is very low globally. (Source: Zila Sankhyikiya Patrika 2023)

1. The student-teacher ratio in the district is also very low. There is 1 teacher for every 81.25 graduate students and 1 teacher for every 40.44 post-graduate students. (Source: Zila Sankhyikiya Patrika 2023) 2. In the neighboring Gautam Buddh Nagar district and the national capital Delhi there are many universities and vocational/professional education institutions. Every year students from the district take admission in these institutions and banks have a good demand for education loans. Keeping this in mind the loan potential has been assessed.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

In Hapur district there are a total of 154117 rural households and a rural population of 940063. (Source: Zila Sankhyikiya Patrika 2023) If we assume one house for every 5 people based on the population, the total number of houses should be 188012. Thus there is a shortage of 33895 houses. Similarly in the urban area too there is a gap of around 9275 houses. Hence there is ample potential for house financing.

4.3.2 Infrastructure and linkage support available, planned and gaps

Due to the fertile land of Hapur district, there is abundant production of wheat paddy and sugarcane crops. This has led to an increase in the living standards of the people. In addition, due to the presence of self-employed salaried people and other professionals in the district, the need for housing loans for house construction is increasing. 2. All 4 blocks of the district are getting urbanised. All these blocks have fully developed markets. Moreover, due to the presence of other industries there is also a developed retail market in the district. Due to all these reasons, there has been a lot of activity in housing construction which has increased the demand for housing loans.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Development and availability of infrastructure is a major requirement for sustainable economic growth. Inadequate infrastructure can prevent any economy from realizing its full development potential. NABARD has sanctioned a total of 21 projects in Hapur district under RIDF XXV to RIDF XXIX from NABARDs Rural Infrastructure Development Fund for implementation by the state government. These projects are in the areas of rural roads minor irrigation bridges and veterinary Hospitals. The total sanctioned amount for these is Rs.18.78 cr.

5.1.2 Infrastructure and linkage support available, planned and gaps

NABARD had identified the infrastructure needs in areas like road repair marketing facilities markets and haats watershed development and land conservation soil testing laboratories veterinary hospitals protected agriculture grading and packing centres etc. The infrastructure needs related to minor irrigation and land development can be met through NABARDs Rural Infrastructure Development Fund (RIDF). New assessment of infrastructure gaps: 1- 28 Animal Hospitals in all Blocks with Financial outlay 387.5 Lakhs. 2- 2 School per Blocks with Financial outlay 200 Lakhs. 3- Rural sanitation 100 per Block 400 Nos with Financial outlay 120 Lakhs. Total Financial outlay 707.5 Lakhs.

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

Due to earlier RIDF projects of soil conservation/ flood control net shown area has increased and productivity of major food crops improved.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Ensuring access to drinking water, sanitation education and health facilities is a benchmark for anyone's standard of living which impacts their daily life. New schools need to be established to increase the districts literacy rate. There is a basic need to construct new toilets as all blocks in the district lack toilet facilities.

5.2.2 Infrastructure and linkage support available, planned and gaps

The number of primary upper primary and secondary schools available in the district is 633 360 and 127 respectively. District literacy rate is 75.35 only also due to less than standard pupil teacher's ratio, there is a need to establish additional schools. All 329 inhabited villages are not saturated with toilets per family. Thus there is scope for constructing more toilets

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

There are 3015 biogas plants installed in Hapur district (Zila Sankhyikiya Patrika 2023). The district has an abundant livestock population of about 4.38 lakh animals. Dairy farming being a major subsidiary activity even small farmers own 3-4 animals. 4 cubic meter biogas plants are preferred. Trained masons are available in each block for the construction and maintenance of biogas plants. There are several dealers in the district providing solar devices and dealers from nearby cities are also willing to supply and provide after-sales service for solar equipment in the district. There is good potential for solar devices like solar home lights lanterns torches and water heaters in the district.

5.3.2 Infrastructure and linkage support available, planned and gaps

The district has 3 municipal areas 1 town area and 329 inhabited villages. There are 68131 households in urban areas and 154117 households in rural areas. Both urban areas and all 329 inhabited villages have electricity supply. (Source: Zila Sankhyikiya Patrika Hapur 2023) However the electricity supply system is not satisfactory. While urban areas generally get 16-18 hours of supply rural areas get only 6-8 hours of supply. NEDA is implementing programs like 1-Power generation from non-conventional sources 2 Integrated Rural Energy Program 3-Solar Photovoltaic Program 4-Rural Electrification Program 5-National Biogas Program 6-Solar Thermal Schemes (Solar Cookers Solar Water Heating Systems) and Improved Chulha Program 7-Energy Conservation through Energy Audits 8 Construction of Biogas plants under Gau Samvardhan Yojana and 9-Biofuel Program etc. in the district.

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	13	41.962800	34.969
B	Ongoing tranches	21	23.799800	18.7864
	Total (A + B)	34	65.762600	53.7554

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	4	2.495000	2.2958
B	Rural roads & bridges	17	21.304800	16.4906
C	Social Sector	0	0.000000	0
	Total (A + B + C)	21	23.799800	18.7864

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	1	Irrigation potential	ha	311
B	Rural roads	13	Road length	km	21
C	Bridges	4	Bridge Length	m	88

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture-Veternirary Hospitals	3	Improved Animal health will lead to more animal productivity and will enhance farmers' income	Numbers	121

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In Hapur district till 31 March 2024 Total 4681 SHGs have been formed and saving linked. Out of these 3524 credit linked with total credit of 3114 lakhs. Total 18450 JLGs financed in FY:2023-24 with total credit of 15174 Lakhs.

6.2 Infrastructure and linkage support available, planned and gaps

In the district the National Rural Livelihoods Mission scheme has been implemented from April 1 2013 replacing the Swarna Jayanti Gram Swarajgar Yojana. The Assistant Commissioner of the Mission is now implementing this scheme in Hapur district. In the year 2023-24 under the National Rural Livelihoods Mission scheme in the district savings accounts of 486 groups and credit linkage of 964 groups were done. NABARD runs LEDP/MEDP programs for capacity building of Self-Help Groups. Under these programs the groups are provided employment-oriented training through NGOs. Considering possibility of full BPL and 30 percent of APL Population there is ample scope for formation and credit linkages of about 2000 more SHGs and 3000 more JLGs

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 In the district, due to excessive use of fertilizers/ pesticides and over-exploitation of water the quality of crops has deteriorated while the cost has also increased. Additionally it has had an adverse impact on soil health. Keeping this in view there is a need to promote zero-budget farming.
- 2 For crop production, irrigation facilities, high-quality seeds, easy loans, availability of machinery, advanced technology, proper quantity of fertilizers, storage and marketing facilities etc. are essential. Considering the growing population and non-availability of additional land for agriculture the focus should be on increasing productivity. For this high-tech agriculture is extremely necessary under which high-quality seeds, organic fertilizers and organic pesticides can be adopted.
- 3 Cooperative societies are a major component in the distribution of agricultural inputs. They need to be made more active and service-oriented. Their existing model can be seen as making the business more profitable.

2. Water Resources

- In the district farmers should adopt drip and sprinkler systems for better yields and reduced water exploitation. As 1 block in the district is over exploited, 2 critical, and 1 semi critical, promotion of drip and sprinkler systems among the farmers is urgently needed.
- 2 The Agriculture Department and NEDA need to popularize solar-powered pumps in the district.
 - 3 There is immediate need for formulation project on de-silting of rivers/canals. Maintenance of canal through community water users' group may be promoted.

3. Farm Mechanization

- 1 Generally tractors are considered an alternative for farm mechanization whereas in the true sense we need machine-operated small tools that can work in the smallest of fields with minimal energy. These small tools should be included in schemes like the National Food Security Mission and promoted through demonstrations.
- 2 To make the custom hiring system successful, village-level government farm machinery centres should be established with the help of the Panchayati Raj Department. MGNREGA labourers should be used to operate these machines. This will increase the income of the gram panchayat as well as address the shortage of human labour for agriculture.

4. Plantation and Horticulture

- 1 In the case of high-density orchards and fruit gardens canopy management should be done right from the initial planting stage to get better yields. Additionally an integrated approach will be promoted for cultivation of fruit and garden crops which will include necessary drip irrigation/mulching and other support systems.
- 2 Special attention will be given to the rejuvenation of old and unproductive orchards to increase productivity profitability and sustainability.
- 3 Establishment of High tech nurseries should be focused upon for availability of better variety, good quality plantation saplings.
- 4 Dedicated clusters of fruits/vegetables should be established and FPOs may be formed.

5. Forestry/ Waste Land Development

- 1 There should be a planned utilization of cultivable wasteland and fallow land for forestry.
- 2 Awareness campaign to encourage farmers-Agro forestry is combined term for land use and technology. In one of its component, perennial wood plantation along with existing crop may be promoted among farmers to enhance their income.
- 3 Banks may explore possibility of financing of bamboo plantation under agro forestry on project basis.
- 4 High tech forest nursery may be established.

6. Animal Husbandry - Dairy

- 1 For the total 4.38 lakh animal population and 3.9 lakh breedable animal population of the district 29 veterinary hospitals and 347 AI centres are required respectively. Immediate efforts should be made to make a time-bound Activity plan and implementation to cover the entire breedable animal population under AI by bridging the gap between AI centers. Encouraging investment from dairy unions as well as the private sector will help in bridging this gap quickly. Banks can play a role by providing financial assistance to trained entrepreneurs for setting up these units.
- 2 To ensure availability of good animals, calf rearing schemes should be promoted. Besides establishing high-tech breeding farms and commercial dairy farming rearing of good breed male and female calves assisting animal/buffalo breeding farms should be ensured. Quality breeding bulls should be made available in remote areas and mobile facilities can be provided at AI centres for timely delivery of AI services at the village level.

7. Animal Husbandry – Poultry

- 1 There is a need to establish one more Government Poultry Institute in the district in addition to Government Poultry Institute in Babugarh (Hapur).
- 2 Banks should be sensitized about poultry financing as future business
- 3 There is need for establishments of more mother units and central production units to make available the chicks to far off places in the district.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Demonstration and facilitation farms should be set up in KVK. There is also a need for establishment of breeding farms to make available good breeds of Sheeps, Goats and Pigs.
- 2 Both bankers and farmers should be sensitized in financing of SGP farms.
- 3 SHG may be encouraged to take up SGP activity to enhance their income. Bank credit in this regard may have these activities as micro-investment for groups.

9. Fisheries

- 1 The policy of leasing ponds should be simplified and ponds should be leased only to those interested in pisciculture.
- 2 Demonstration farms can be established. Along with shrimp farming, innovative schemes like fish farming, catfish production and ornamental fish farming should be demonstrated to encourage farmers to start these activities.
- 3 Under NRLM and NABARD's SHG-Bank Linkage Program ponds of Gram Panchayats should be leased out to more SHGs.

10. Construction of Storage and Marketing Infrastructure

- 1 Schemes like AIF and AMI should be popularized. For facilitation of online application for storage under these schemes District resource persons should be appointed.
- 2 Cooperative societies may play a major role in storage and marketing of Farmers produce. In this connection, there is urgent need to implement World's largest grain storage scheme of ministry of co-operation.

11. Land Development, Soil Conservation and Watershed Development

- 1 Free land re-claimations should be promoted for boosting agri-production.
- 2 Farmers /landlords are generally unaware of importance of Land development, watershed/soil conservation, soil testing and use of organic input. These activities may be promoted by self help institutes and NGOs.

12. Agriculture Infrastructure: Others

- 1 Degraded land should be identified and soil conservation projects should be planned by soil conservation department.
- 2 There is need for establishment of more compost processing, vermi compost and seed processing units followed by awareness campaign by self help institutes, NGO and government department for use of these inputs.

13. Food and Agro. Processing

- 1 Food processing is a link between the primary sector (agriculture) and the secondary sector (manufacturing). Therefore for the development of the food industry apart from common basic facilities like power water transportation basic facilities like storage/warehousing silos cold storage and cold chain availability of raw material through APMC markets quality control laboratory machinery and equipment are required. For the development of this sector support services like licensing agencies training and skill development institutes marketing and branding services etc. are needed.
- 2 Basic primary milk collection units with pasteurisation and chilling facilities can be set up at the district headquarter level in the initial phase. The Department of Animal Husbandry & Dairying (DAH&D) can play an active role in strengthening cooperative milk societies at the village level

14. Agri. Ancillary Activities: Others

- 1 PMFME scheme needs to be promoted.
- 2 Agri clinics and agri business schemes should be made popular among agri graduates and entrepreneurs. In addition, cooperative societies and FPO may be promoted to take up these activities for mutual benefit.

15. Micro, Small and Medium Enterprises (MSME)

- 1 The Uttar Pradesh State Industrial Development Corporation (UPSIDC) needs to develop necessary infrastructure facilities such as roads and other civic amenities in industrial areas like Simbhaoli and others.
- 2 Regular power supply needs to be ensured by UPPCL/UPSEB.

16. Export Credit

- 1 It should be ensured that after shipment of goods pre-shipment loans are settled within the stipulated time or converted into post-shipment loans.
- 2 The lack of foreign exchange branches in the district and the operation of businesses outside the district makes it difficult for exporters to obtain loans.
- 3 Power supply is an issue that needs to be addressed.
- 4 Banks generally do not encourage export credit. There is need for sensitization of bankers on the issue.

17. Education

- 1 People are not very aware of educational loans and many talented students remain deprived of higher education due to lack of loans. Awareness measures should be taken.
- 2 Women participation in higher education is low and it needs to be increased.

18. Housing

- 1 Under the Aatmanirbhar package refinance and centralised guarantee is now available for housing loans so lending by banks will be easier which needs to be publicized.
- 2 Major issues in the housing sector are - increase in land and construction costs, lack of micro-finance measures and limited reach of existing schemes, inadequate financial assistance for purchase of housing sites. Promotion of low cost houses, use of alternate construction material and technological updation needs to be taken up for affordable housing.

19. Social Infrastructure

- 1 The National Bank for Agriculture and Rural Development (NABARD) established the Rural Infrastructure Development Fund in 1995-96. NABARD is providing large-scale financing for various infrastructure projects of state governments. Today NABARD provides financing for 37 different types of infrastructure projects. The state government should utilize this for the development of rural infrastructure in large projects.
- 2 Banks can avail the benefits of the CGTMSE scheme for financing under large social infrastructure projects like schools, hospitals, community centres. etc

20. Renewable Energy

- 1 There is a lack of awareness about biogas programs in the district and people need training & information. There is a misconception among people that biogas plants run well initially but get spoiled later. This misconception needs to be removed.
- 2 Use of solar powered equipment's should be promoted. Schemes like PM-KUSUM needs to be promoted. There is large subsidy for solar powered equipment like solar panels, solar pumps. People should be made aware of benefits and subsidy so as to enable them to adopt to clean energy.

21. Informal Credit Delivery System

- 1 The potential farmer clubs, regional rural banks, district cooperative banks, urban cooperative banks, PACS, SHG federations can be used for promotion & nurturing of self-help groups.
- 2 Revival of inactive/non-performing self-help groups is urgently needed.
- 3 Capacity building and training programs for all stakeholders including banks should be focused.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World's largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.

- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. The Uttar Pradesh Government has contributed Rs.100.00 lakh towards share capital augmentation in District Cooperative Banks in FY 2022-23, for interest subvention.
2. The State Government is playing an active role in the Central Sector Scheme for PACS computerization scheme the Central Government - like the formation of SLAMIC and DLIMCs. Besides, under the AIF scheme, 688 PACS have been sanctioned godowns out of which construction of 586 godowns has been completed.
3. Model Bye-laws for PACS - To encourage PACS at the ground level to transform into Multi-Purpose Cooperative Societies, the Government of India has formulated and operationalized Model Bye-laws for adoption by States. The Model Bye-laws have been notified by the UP State Government and subsequently adopted by each PACS of the State. These bye-laws have turned the agri-centric PACS into Multi-Purpose Cooperative Societies (MPCS).
4. PACS as MSCs: The UP Government has encouraged the Uttar Pradesh Cooperative Bank to diversify its activities and avail grant and easy loan assistance. 727 PACS affiliated to 28 DCCBs have been identified for construction of godowns.
5. To increase the membership of PACS and activate inactive members, the Uttar Pradesh Government has prepared village-wise data of members associated with PACS and carried out a membership drive to increase active members.

5. Status of Cooperatives in the District

1. There are 13 branches of the District Central Cooperative Bank in Hapur district, to which 36 Primary Agricultural Cooperative Societies are affiliated. These societies provide their members with short-term crop loans as well as seeds, fertilizers, pesticides, etc. There is SCARDB with 6 branches for providing term loans. In the year 2023-24, all these societies and SCARDB provided a total of Rs. 29.46 crores in short-term farm credit and Rs. 6.07 crores in medium-term farm credit. This constitutes 8 percent of total agriculture credit.
2. There are total 249 non- credit cooperative societies including 240 dairy cooperatives.

6. Potential for formation of cooperatives

1. There is ample scope for formation of farmers' cooperatives. Therefore, by forming 4 cooperative societies equally in each block (a total of 16 cooperative societies) and financing them, economic activities such as animal husbandry, sugarcane, dairy, handloom industry, and industrial sector, etc. can be boosted through a multiplier effect.

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	Awareness Creation	10 Farmers club	10 Villages	Meet with expert, basic level orientation		200	Farmers have known New crop management techniques, pest control, appropriate use of fertilizers, organic farming. This will boost up agriculture production and productivity enhancing income levels of farmers.
2	Collectivisation	FPO	5 Villages	Base line survey, Registration, Training, exposure visits, professional CEO		350	It will lead to cost saving in inputs and better realization of produce through processing. In addition, better bargaining power, knowledge of markets will enhance Farmers income.
3	Promotional Activity	DPR on low cost mushroom	5 villages	Demonstration, Technical input, Exposure visit and Publicity		30	It will lead to enhanced income, improved health and nourishment.

4	Micro Finance	SHG Promotion and linkage	300 SHGs 10 villages in 2 blocks	compensation for formation and bank linkage, Audit, record keeping		3800	So far 300 groups have been formed and 210 groups have received loans from banks. It will lead to confidence and entrepreneurship among poor women. Indirectly, it will lead to social and economic empowerment of women; will reduce social abuses and will ensure overall development of poor and unprivileged societies.
5	Skill Training	LEDP	Samana Dhaura na Hapur	expert training, Technology demonstration, exposure visits		90	Women established small units. It will lead to social and economic empowerment of women, will enhance their income levels; Will boost their confidence and will encourage other women for entrepreneurship development.
6	Skill Training	MEDP	Nagla guzza Dhaura na Hapur	expert training,		30	Women established small units. It will lead to social and economic empowerment of women, will enhance their income levels; Will boost their confidence and will encourage other women for entrepreneurship development.

Success Stories

Success Story 1: Bamboo/Sarkanda- Making of Value Added Products



1. Scheme : LEDP
2. Project Implementing Agency : PARIVAAR society Ltd
3. Duration of the project : 21.2.23 to 17.3.23

4. Beneficiary : SHG Women Members

No. of
beneficiaries : 90

Community : SHG members

State : Uttar Pradesh

District : Hapur

Block : Dhaulana

Village : Samana

1.1 Support provided

- Grant of 6.7 Lakhs, technical training, marketing

1.2 Pre-implementation status

- Income of Women improved to Rs,10000/-PM from Rs. 5000/-

1.3 Challenges faced

- Availability of raw material and marketing of the product

1.4 Impact

- It led to Economic Empowerment, Environment sustainability. It encouraged other women to take up the activity.

Success Story 2: Spice processing by Gram vikas Farmers' Producer company Ltd.



1. Scheme : FPO-PODF-ID
2. Project Implementing Agency : PARIVAAR Society Ltd
3. Duration of the project : 27.05.2019 to 26.05. 2023
4. Beneficiary : Farmers
 - No. of beneficiaries: 350.00
 - Community : Small and Marginal Farmers
 - State : Uttar Pradesh
 - District : Hapur
 - Block : Dhaulana
 - Village : Nagla guzzu

2.1 Support provided

- Grant support-Rs.11.1 lakhs, Base line survey, registration, training & Exposure visit

2.2 Pre-implementation status

- Income of members increased to Rs.18000/-PM From earlier 12000/-PM due to Spice packaging and marketing. 5 farmers have opened their small shops/Sales outlets.

2.3 Challenges faced

- Indifferences among members of BOD. The business slowed down during COVID pandemic.

2.4 Impact

- Project led to income enhancement of individual farmers. 5 farmers opened their own outlets. Local canteens, restaurants and individuals started ordering spices and other food items prepared by FPO.

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-CRIDA¹, 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

¹ 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 utilization.

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 incentivize 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 mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing 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 channelizing 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

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

B. 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.

b 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.

c 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.

d **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.

e **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
- 3.2 Any specific Climate Change initiative in the District by

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.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	I.Agriculture									
	A. Farm Credit									
	A.1 Crop Production, Maintenance, Marketing									
1	Annual Vegetables - Other Vegetables (-)	100	Acre	74899	Phy	4940	2470	14820	4940	27170
					BL	3700.01	1850.01	11100.03	3700.01	20350.06
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	73008	Phy	4940	2470	9880	2470	19760
					BL	3606.60	1803.30	7213.19	1803.30	14426.39
3	Cereals - Maize/ Makka (Irrigated)	100	Acre	30433	Phy	494	247	741	247	1729
					BL	150.34	75.17	225.51	75.17	526.19
4	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	43815	Phy	25935	12350	13338	9880	61503
					BL	11363.42	5411.15	5844.04	4328.92	26947.53
5	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	37485	Phy	30875	20995	27170	17290	96330
					BL	11573.49	7869.98	10184.67	6481.16	36109.30
6	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	27061	Phy	1482	988	1729	741	4940
					BL	401.04	267.36	467.88	200.52	1336.80
7	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	19131	Phy	247	247	247	247	988
					BL	47.25	47.25	47.25	47.25	189.00
8	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	80424	Phy	13585	32110	27170	38285	111150
					BL	10925.60	25824.15	21851.20	30790.33	89391.28

9	Sugar Crops - Sugarcane/ Ganna (Ratoon)	100	Acre	46154	Phy	1482	5434	4446	5434	16796
					BL	684.00	2508.01	2052.01	2508.01	7752.03
	Post-harvest/HH Consumption (10%)					42451.75	45656.38	58985.78	49934.67	197028.58
	Repairs & maintenance of farm assets (20%)					4245.18	4565.64	5898.58	4993.47	19702.86
	Sub Total					8490.35	9131.28	11797.16	9986.93	39405.72
										256137.16

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	A.2 Water Resources									
1	Diesel Pump Sets--	80	No.	49500	Phy	500	500	500	500	2000
					BL	198.00	198.00	198.00	198.00	792.00
2	Drip Irrigation--	80	ha	112000	Phy	60	60	60	60	240
					BL	53.76	53.76	53.76	53.76	215.04
3	Solar PV Pump Sets (AC)--	80	No.	602700	Phy	10	10	10	10	40
					BL	48.22	48.22	48.22	48.22	192.88
4	Sprinkler Irrigation --	80	ha	49000	Phy	200	200	200	200	800

						BL	78.40	78.40	78.40	78.40	313.60
5	Tube Well--	80	No.	1135000	Phy	1		1			2
					BL			9.08			18.16
	Sub Total										1531.68

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbawali	District Total
	A.3 Farm Mechanisation									
1	Combine harvester--	80	No.	2450000	Phy	20	20	20	20	80
					BL	392.00	392.00	392.00	392.00	1568.00
2	Combine harvester-Tractor mounted Wheel type-	80	No.	1800000	Phy	22	22	22	22	88
					BL	316.80	316.80	316.80	316.80	1267.20
3	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy	20	20	20	20	80
					BL	72.80	72.80	72.80	72.80	291.20
4	Other machinery--	80	No.	1040000	Phy	100	100	100	100	400
					BL	832.00	832.00	832.00	832.00	3328.00

5	Other machinery-Other Machinery & Equipments-25 HP tractor	80	No.	560000	Phy	300	300	300	300	1200
					BL	1344.00	1344.00	1344.00	1344.00	5376.00
6	Tractor-With Implements & Trailer-Cultivator 45 hp	80	No.	950000	Phy	230	230	230	230	920
					BL	1748.00	1748.00	1748.00	1748.00	6992.00
	Sub Total									18822.40

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
A.4 Plantation & Horticulture										
1	Bee Keeping--50 colonies	80	No.	371500	Phy	18	18	18	18	72
					BL	53.50	53.50	53.50	53.50	214.00
2	Floriculture--1000 sq. m.	80	ha	1481800	Phy	10	10	10	10	40
					BL	118.54	118.54	118.54	118.54	474.16
3	Floriculture--2.5mX2.5m	80	ha	584000	Phy	20	20	20	20	80
					BL	93.44	93.44	93.44	93.44	373.76
4	Floriculture--30cm X15cm	80	ha	337200	Phy	100	100	100	100	400

						BL	269.76	269.76	269.76	269.76	1079.04
5	Floriculture--30cm X20cm	80	ha	273200		Phy	30	30	30	30	120
						BL	65.57	65.57	65.57	65.57	262.28
6	Floriculture--60cm X30cm	80	ha	376900		Phy	30	30	30	30	120
						BL	90.46	90.46	90.46	90.46	361.84
7	Floriculture--6mX6m	80	sq. m.	89000		Phy	100	100	100	100	400
						BL	71.20	71.20	71.20	71.20	284.80
8	Floriculture--75cm X75cm	80	ha	277400		Phy	50	50	50	50	200
						BL	110.96	110.96	110.96	110.96	443.84
9	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000		Phy	20	20	20	20	80
						BL	33.76	33.76	33.76	33.76	135.04
10	Nursery ---	80	ha	1967700		Phy	2	2	2	2	8
						BL	31.48	31.48	31.48	31.48	125.92
	Sub Total										3754.68

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	A.5 Working Capital - Bee Keeping				
	Sub Total				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Dhaulana	Garh Mukteshwar	Hapur	Simbawali	District Total
	A.6 Forestry								
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy	30	30	30	120
					BL	20.79	20.79	20.79	83.16
3	Plantation-Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy	50	50	50	200
					BL	37.27	37.27	37.27	149.08
4	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy	80	80	80	320
					BL	150.43	150.43	150.43	601.72
1	Plantation--Subabul	80	Acre	149022	Phy	10	10	10	40
					BL	11.92	11.92	11.92	47.68
	Sub Total								881.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	A.7 Animal Husbandry - Dairy									
1	Buffalo Farming--	80	1+1	248000	Phy	2500	2500	2500	2500	10000
					BL	4960.00	4960.00	4960.00	4960.00	19840.00
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	15	15	15	15	60
					BL	150.00	150.00	150.00	150.00	600.00
3	Graded Buffalo Farming-- 10 animals 15 litre per day	80	5+5	248000	Phy	1300	1300	1300	1300	5200
					BL	2579.20	2579.20	2579.20	2579.20	10316.80
	Sub Total									30756.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	A.8 Working Capital - AH - Dairy/Drought animal									
1	Buffalo Farming_Buffalo Farming_Hapur	100	1+1	180000	Phy	1100	1100	1100	1100	4400
					BL	1980.00	1980.00	1980.00	1980.00	7920.00
	Sub Total									7920.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	A.9 Animal Husbandry - Poultry									
1	Commercial Broiler Farming--	80	5000	5846000	Phy	8	8	8	8	32
					BL	374.14	374.14	374.14	374.14	1496.56
2	Commercial Layer Farming--	80	10000	11642000	Phy	1	1	1	1	4
					BL	93.14	93.14	93.14	93.14	372.56
	Sub Total									1869.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	A.10 Working Capital - AH - Poultry									
1	Broiler Farming_Others_Bulandshahr	100	5000	378000	Phy	10	10	10	10	40
					BL	37.80	37.80	37.80	37.80	151.20
	Sub Total									151.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	A.11 Animal Husbandry - SGP									
1	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy	20	20	20	20	80
					BL	66.24	66.24	66.24	66.24	264.96
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy	40	40	40	40	160
					BL	350.40	350.40	350.40	350.40	1401.60
	Sub Total									1666.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	A.12 Working Capital - AH - Others/SR									
1	Goat Farming_Rearing Unit - Semi-intensive_Hapur	100	20+1	185000	Phy	50	50	50	50	200
					BL	92.50	92.50	92.50	92.50	370.00
	Sub Total									370.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	A.13 Fisheries									
1	Aquaculture inputs production--	80	No.	400000	Phy	20	20	20	20	80
					BL	64.00	64.00	64.00	64.00	256.00
	Sub Total									256.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	A.14 Working Capital - Fisheries									
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_Carp fish/ composite fish farming earthen ponds	100	Acre	64000	Phy	10	10	10	10	40
					BL	6.40	6.40	6.40	6.40	25.60
	Sub Total									25.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	A.15 Farm Credit									
1	Animal Driven Carts- Conventional Bullock Cart-	85	No.	90000	Phy	2500	2500	2500	2500	10000
2	Finance to FPOs/FPCs--	90	No.	1500000	BL	1912.50	1912.50	1912.50	1912.50	7650.00
3	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	30	30	30	30	120
4	Integrated Farming--Crop + Plantation (1.50 ha)	90	ha	650000	BL	405.00	405.00	405.00	405.00	1620.00
5	Two Wheeler Loans --	85	No.	50000	Phy	20	20	20	20	80
	Sub Total					81.00	81.00	81.00	81.00	324.00
	Total Farm Credit (sum of A.1 to A.15)					10	10	10	10	40
						58.50	58.50	58.50	58.50	234.00
						600	600	600	600	2400
						255.00	255.00	255.00	255.00	1020.00
						2712.00	2712.00	2712.00	2712.00	10848.00
										334990.84

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	B. Agriculture Infrastructure									
	B.1 Storage Facilities									
1	Cold Storage--5000 Mt	80	No.	400000000	Phy	20	20	20	20	80
					BL	6400.00	6400.00	6400.00	6400.00	25600.00
2	Godown--/ Rural Godown (1000 MT)	80	No.	100000000	Phy	25	25	25	25	100
					BL	2000.00	2000.00	2000.00	2000.00	8000.00
	Sub Total									33600.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	B.2 Land Development									
1	Biofertilizers --200 tpa unit	80	No.	160000	Phy	250	250	250	250	1000
					BL	320.00	320.00	320.00	320.00	1280.00
2	Farm Ponds/ Water Harvesting Structures--30 m X 30 m	80	No.	224000	Phy	10	10	10	10	40
					BL	17.92	17.92	17.92	17.92	71.68
3	On Farm development (OFD) Works --	80	m.	75000	Phy	50	50	50	50	200
					BL	30.00	30.00	30.00	30.00	120.00
	Sub Total									1471.68

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	B.3 Agriculture Infrastructure - Others									
1	Compost/ Vermi Compost-Agro. Waste Compost-100 TPA	80	No.	19000000	Phy	2	2	2	2	8
					BL	304.00	304.00	304.00	304.00	1216.00
2	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	40	40	40	40	160
					BL	9.28	9.28	9.28	9.28	37.12
3	Seed Processing-All Seed Types-	85	No.	2500000	Phy	2	1	1	1	5
					BL	42.50	21.25	21.25	21.25	106.25
	Sub Total									1359.37
	Total (B.1+B.2+B.3)									36431.05

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	C. Ancillary Activities									
	C.1 Food & Agro Processing									
1	Bakery & Confectionery Unit--	85	No.	1000000	Phy	8	8	8	8	32

					BL	68.00	68.00	68.00	68.00	68.00	272.00
2	Dairy Processing Unit--	85	No.	7000000	Phy	30	30	30	30	120	
3	Dal/ Pulses Mill--	85	No.	25000000	Phy	3	3	3	3	12	
4	Food Grain Processing- Flour Mill-	85	No.	25000000	BL	63.75	63.75	63.75	63.75	255.00	
5	Fruit Processing --	85	No.	257000000	Phy	10	10	10	10	40	
6	Fruit Processing -Pickle-	85	No.	10000000	BL	212.50	212.50	212.50	212.50	850.00	
7	Meat & Poultry Processing--	85	No.	5000000	Phy	5	5	5	5	20	
					BL	42.50	42.50	42.50	42.50	170.00	
					Phy	10	10	10	10	40	
					BL	42.50	42.50	42.50	42.50	170.00	

8	Oil Extraction--/Mustard Processing	85	No.	500000	Phy	20	20	20	20	20	80
					BL	85.00	85.00	85.00	85.00	85.00	340.00
9	Rice Processing --	75	No.	14500000	Phy	2	1	1	2	6	
					BL	217.50	108.75	108.75	217.50	652.50	
10	Spice Processing--	85	No.	300000	Phy	20	20	20	20	80	
					BL	51.00	51.00	51.00	51.00	204.00	
	Sub Total									4282.85	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbawali	District Total
	C.2 Ancillary Activities									
1	Agri Clinic & Agri Business Centers--	90	No.	1000000	Phy	50	50	50	50	200
					BL	450.00	450.00	450.00	450.00	1800.00
2	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	Phy	4	4	4	4	16
					BL	54.00	54.00	54.00	54.00	216.00

[illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	II. Micro, Small and Medium Enterprises (MSME)									
1	Manufacturing Sector - Term Loan-Medium-	80	No.	1000000000	Phy	12	12	15	15	54
					BL	24000.00	24000.00	30000.00	30000.00	108000.00
2	Manufacturing Sector - Term Loan-Micro-	80	No.	400000000	Phy	250	250	200	200	900
					BL	20000.00	20000.00	16000.00	16000.00	72000.00
3	Manufacturing Sector - Term Loan-Small-	80	No.	1000000000	Phy	150	150	150	150	600
					BL	30000.00	30000.00	30000.00	30000.00	120000.00

4	Manufacturing Sector - Working Capital-Medium-	80	No.	200000000	Phy	12	12	15	15	54
					BL	4800.00	4800.00	6000.00	6000.00	21600.00
5	Manufacturing Sector - Working Capital-Micro-	80	No.	40000000	Phy	450	450	450	450	1800
					BL	3600.00	3600.00	3600.00	3600.00	14400.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	400000000	Phy	75	75	80	80	310
					BL	6000.00	6000.00	6400.00	6400.00	24800.00
7	Service Sector - Term Loan-Medium-	80	No.	10000000000	Phy	10	10	10	10	40
					BL	20000.00	20000.00	20000.00	20000.00	80000.00
8	Service Sector - Term Loan-Micro-	80	No.	400000000	Phy	120	120	150	150	540
					BL	9600.00	9600.00	12000.00	12000.00	43200.00
9	Service Sector - Term Loan-Small-	80	No.	2000000000	Phy	20	20	20	20	80

					BL	8000.00	8000.00	8000.00	8000.00	32000.00
10	Service Sector - Working Capital-Medium-	80	No.	100000000	Phy	20	25	25	25	90
					BL	4000.00	4000.00	5000.00	5000.00	18000.00
11	Service Sector - Working Capital-Micro-	80	No.	40000000	Phy	300	300	300	300	1200
					BL	2400.00	2400.00	2400.00	2400.00	9600.00
12	Service Sector - Working Capital-Small-	80	No.	400000000	Phy	20	25	25	20	90
					BL	1600.00	2000.00	2000.00	1600.00	7200.00
Total	Sub Total									550800.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Garh Mukteshwar	Hapur	District Total
	III. Export Credit							
					Phy	1	2	3
1	Export Credit -Post Shipment Export Credit-	80	No.	1000000000	BL	800.00	1600.00	2400.00
2	Export Credit -Pre Shipment Export Credit-	80	No.	1000000000	Phy	1	2	3
					BL	800.00	1600.00	2400.00
	Total Export Credit							4800.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	IV. Education									
					Phy	250	200	350	250	1050
1	Education Loans-Study Abroad-	90	No.	1000000	BL	2250.00	1800.00	3150.00	2250.00	9450.00
	Education Loans-Study Abroad-	90	No.	2000000	Phy	50	50	50	50	200

								BL	900.00	900.00	900.00	900.00	3600.00
	Total Education												13050.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	V. Housing									
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	150	150	150	150	600
					BL	2550.00	2550.00	2550.00	2550.00	10200.00
	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3000000	Phy	300	150	300	200	950
					BL	7650.00	3825.00	7650.00	5100.00	24225.00
	Total Housing									34425.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	VI. Social Infrastructure									
1	Sanitation--	85	No.	25000	Phy	150	150	150	150	600
					BL	31.88	31.88	31.88	31.88	127.52
	Total Social Infrastructure									127.52

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	VII. Renewable Energy									
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	150000	Phy	100	100	100	100	400
					BL	135.00	135.00	135.00	135.00	540.00
	Total Renewable Energy									540.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dhaulana	Garh Mukteshwar	Hapur	Simbhawali	District Total
	VIII. Others									
1	SHGs/ JLGs--JLG	100	No.	150000	Phy	100	100	100	100	400
					BL	150.00	150.00	150.00	150.00	600.00
2	SHGs/ JLGs--SHG	100	No.	200000	Phy	100	100	100	100	400
					BL	200.00	200.00	200.00	200.00	800.00
3	Start-ups--	85	No.	10000000	Phy	2	2	2	2	8
					BL	170.00	170.00	170.00	170.00	680.00
	Total Others									2080.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)									983543.26

Annexure 2

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

(₹ lakh)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	107667.02	73878.58	117736.55	108881.45	146304.49	78905.26	123577.21	
RCBs	46110.69	39409.30	41041.02	31831.32	45145.12	2945.78	37322.35	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	20656.85	16901.25	20060.14	17121.43	22066.16	16203.56	15781.80	
Others	11963.00	8208.73	13081.84	12097.94	220.00	1047.72	850.80	
Sub total (A)	186397.56	138397.86	191919.55	169932.14	213735.77	99102.32	177532.16	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	33217.60	33033.47	33671.83	26043.92	39548.03	31938.01	46035.32	
RCBs	1327.24	232.41	1331.22	116.94	1387.48	5.34	22.27	
SCARDB	1957.08	1371.11	1964.30	1782.45	2049.88	602.10	2561.09	

RRBs	5058.85	2823.21	4577.74	990.43	4771.95	24.00	345.00
Others	3690.84	3670.39	3741.31	2893.77	620.00	2496.37	5386.91
Sub total (A)	45251.61	41130.59	45286.40	31827.51	48377.34	35065.82	54350.59

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	140884.62	106912.05	151408.38	134925.37	185852.52	110843.27	169612.53
RCBs	47437.93	39641.71	42372.24	31948.26	46532.60	2951.12	37344.62
SCARDB	1957.08	1371.11	1964.30	1782.45	2049.88	602.10	2561.09
RRBs	25715.70	19724.46	24637.88	18111.86	26838.11	16227.56	16126.80
Others	15653.84	11879.12	16823.15	14991.71	840.00	3544.09	6237.71
Sub total (A)	231649.17	179528.45	237205.95	201759.65	262113.11	134168.14	231882.75

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	57428.73	64367.94	68545.96	118837.58	86698.70	153603.92	239063.96
RCBs	6796.17	174.58	1907.45	11.83	1997.18	0.00	0.19
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.25
RRBs	6610.13	2598.01	4270.07	746.71	4472.90	2569.94	2132.70
Others	6380.97	7151.99	7616.22	13204.18	399.25	3818.18	2598.78
Sub total (A)	77216.00	74292.52	82339.70	132800.30	93568.03	159992.04	243795.88

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	24850.97	14845.24	37275.67	24986.12	31530.31	10091.78	31095.64	
RCBs	1433.77	1641.22	1001.31	1912.44	1023.89	8.91	271.36	
SCARDB	215.09	0.00	0.00	0.00	0.00	0.00	0.54	
RRBs	2082.83	691.24	1912.97	822.97	1743.79	202.96	1223.70	
Others	2761.22	1649.47	4141.74	2776.24	0.00	3244.24	3827.89	
Sub total (A)	31343.88	18827.17	44331.69	30497.77	34297.99	13547.89	36419.13	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	223164.32	186125.23	257230.01	278749.07	304081.53	274538.97	439772.13	
RCBs	55667.87	41457.51	45281.00	33872.53	49553.67	2960.03	37616.17	
SCARDB	2172.17	1371.11	1964.30	1782.45	2049.88	602.10	2561.88	
RRBs	34408.66	23013.71	30820.92	19681.54	33054.80	19000.46	19483.20	
Others	24796.03	20680.58	28581.11	30972.13	1239.25	10606.51	12664.38	
Sub total (A)	340209.05	272648.14	363877.34	365057.72	389979.13	307708.07	512097.76	

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	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
CL	73878.58	39409.30	0.00	16901.25	8208.73	138397.86	108881.45	31831.32	0.00	17121.43	12097.94	169932.14

Table 1: Crop Loan												(₹ lakh)	
Particulars	2023-24						2024-25						
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total	
CL	78905.26	2945.78	0.00	16203.56	1047.72	99102.32	123577.21	37322.35	0.00	15781.80	850.80	177532.16	

Table 2: Term Loan												
Particulars	2021-22						2022-23					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
CL	73878.58	39409.30	0.00	16901.25	8208.73	138397.86	108881.45	31831.32	0.00	17121.43	12097.94	169932.14
WS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Other s	Total	CBs	RCBs	SCAR DB	RRBs	Other s	Total
CL	78905.26	2945.78	0.00	16203.56	1047.72	99102.32	123577.21	37322.35	0.00	15781.80	850.80	177532.16
WS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FM	1823.28	0.00	296.50	0.00	0.00	2119.78	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - D	2682.28	0.00	168.20	0.00	3.30	2853.78	0.00	0.00	0.00	0.00	0.00	0.00
AH - P	125.75	0.00	0.00	0.00	0.00	125.75	0.00	0.00	0.00	0.00	0.00	0.00
AH - SG P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FD	61.39	0.00	0.00	0.00	0.00	61.39	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SG & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	27245.31	5.34	137.40	24.00	2493.07	29905.12	46035.32	22.27	2561.09	345.00	5386.91	54350.59
Sub total	31938.01	5.34	602.10	24.00	2496.37	35065.82	46035.32	22.27	2561.09	345.00	5386.91	54350.59
Grand Total (I + II)	110843.27	2951.12	602.10	16227.56	3544.09	134168.14	169612.53	37344.62	2561.09	16126.80	6237.71	231882.75

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.	1000000
2	Animal Driven Carts	Conventional Bullock Cart		No.	90000
3	Aquaculture inputs production			No.	400000
4	Bakery & Confectionery Unit			No.	1000000
5	Bee Keeping			No.	371500
6	Bio-fertilizers			No.	160000
7	Buffalo Farming			1+1	248000
8	Bulk Milk Cooling Unit			No.	1250000
9	Cold Storage			No.	40000000
10	Combine harvester			No.	2450000
11	Combine harvester	Tractor mounted Wheel type		No.	1800000
12	Commercial Broiler Farming			5000	5846000
13	Commercial Layer Farming			10000	11642000
14	Compost/ Vermi-Compost	Agro. Waste Compost		No.	19000000
15	Compost/ Vermi-Compost	Compost	NADEP Compost	No.	29000
16	Dairy Processing Unit			No.	700000
17	Dal/ Pulses Mill			No.	2500000
18	Diesel Pump Sets			No.	49500
19	Drip Irrigation			ha	112000
20	Education Loans	Study Abroad		No.	1000000

21	Education Loans	Study Abroad		No.	2000000
22	Export Credit	Post Shipment Export Credit		No.	100000000
23	Export Credit	Pre Shipment Export Credit		No.	100000000
24	Farm Ponds/ Water Harvesting Structures			No.	224000
25	Finance to FPOs/FPCs			No.	1500000
26	Floriculture			ha	1481800
27	Floriculture			ha	273200
28	Floriculture			ha	277400
29	Floriculture			ha	337200
30	Floriculture			ha	376900
31	Floriculture			ha	584000
32	Floriculture			sq. m.	89000
33	Food Grain Processing	Flour Mill		No.	2500000
34	Fruit Processing			No.	25700000
35	Fruit Processing	Pickle		No.	1000000
36	Goat	Rearing Unit		20+1	414000
37	Godown			No.	10000000
38	Graded Buffalo Farming			5+5	248000
39	Integrated Farming			ha	450000
40	Integrated Farming			ha	650000
41	Leveller	Laser Guided		No.	455000
42	Loan to PACS/ FSS/ LAMPS			No.	1500000
43	Manufacturing Sector	Term Loan	Medium	No.	250000000

44	Manufacturing Sector	Term Loan	Micro	No.	10000000
45	Manufacturing Sector	Term Loan	Small	No.	25000000
46	Manufacturing Sector	Working Capital	Medium	No.	50000000
47	Manufacturing Sector	Working Capital	Micro	No.	1000000
48	Manufacturing Sector	Working Capital	Small	No.	10000000
49	Meat & Poultry Processing			No.	500000
50	Mushroom Cultivation			1000 Kg. per Cycle	211000
51	Nursery			ha	1967700
52	Oil Extraction			No.	500000
53	On Farm development (OFD) Works			m.	75000
54	Other machinery			No.	1040000
55	Other machinery	Other Machinery & Equipments		No.	560000
56	Pig Breeding Unit			10+2	1095000
57	Plantation			Acre	149022
58	Plantation	Bamboo		ha	86636
59	Plantation	Eucalyptus		ha	93176
60	Plantation	Poplar		ha	235040
61	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
62	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3000000
63	Rice Processing			No.	14500000
64	Sanitation			No.	25000
65	Seed Processing	All Seed Types		No.	2500000
66	Service Sector	Term Loan	Medium	No.	250000000

67	Service Sector	Term Loan	Micro	No.	10000000
68	Service Sector	Term Loan	Small	No.	50000000
69	Service Sector	Working Capital	Medium	No.	25000000
70	Service Sector	Working Capital	Micro	No.	1000000
71	Service Sector	Working Capital	Small	No.	10000000
72	SHGs/ JLGs			No.	150000
73	SHGs/ JLGs			No.	200000
74	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
75	Solar PV Pump Sets (AC)			No.	602700
76	Spice Processing			No.	300000
77	Sprinkler Irrigation			ha	49000
78	Start	ups		No.	10000000
79	Tractor	With Implements & Trailer		No.	950000
80	Tube Well			No.	1135000
81	Two Wheeler Loans			No.	50000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	73008
2	Annual Vegetables	Other Vegetables ()	Acre	74899
3	Broiler Farming	Others_Bulandshahr	5000	378000
4	Buffalo Farming	Buffalo Farming_Hapur	1+1	180000
5	Cereals	Maize/ Makka (Irrigated)	Acre	30433
6	Cereals	Wheat/ Gehu (Irrigated)	Acre	37485
7	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	43815
8	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Major Carps_Carp fish/ composite fish farming earthen ponds	Acre	64000
9	Goat Farming	Rearing Unit _ Semi intensive Hapur	20+1	185000
10	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	27061
11	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	19131
12	Sugar Crops	Sugarcane/ Ganna (Ratoon)	Acre	46154
13	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	80424

Abbreviations

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

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

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

Name and address of DDM

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- Operations carried through Credit Guarantee Portal

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- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
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- 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.
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- The total corpus of AgriSURE Fund is ₹750 crore.

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