



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



हरदोई

Hardoi

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: Hardoi**

**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:**

Aditya Sharma

District Development Manager

NABARD

Hardoi

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	Hardoi district is located in Central UP as part of Lucknow Division at 27.57N 80.46E. It is surrounded by eight districts including Unnao, Lucknow, Kanpur, Kannauj, Farrukhabad, Shahjahanpur, Lakhimpur and Sitapur.
2	Type of soil	59 percent of the area is deep loamy sodic soil slightly eroded. 24 percent is silty soil silty sodic moderately eroded while remaining is deep silty soil(9) and deep loamy water logging(8)
3	Primary occupation	The main activity of the district is agriculture. However, a large part of the population is also engaged in dairy business labor work and industrial activities in big urban centers like Kanpur Lucknow New Delhi etc.
4	Land holding structure	There are 709788 land holdings in the district out of which percentage of small and marginal holdings is 95. Average land holding per person in the district is 0.12 ha.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Achievement of ACP in 2023-24 was Rs. 3686.77 crore against target of Rs. 6110.25 crore leading to 60.3 percent achievement. Average achievement over the last three years was 46.9 percent. Achievement in 2022-23 was Rs. 2919.49cr. and same in 2021-22 was Rs. 1534.35 crore.
2	CD Ratio	CD ratio as on 31.03.2024 stood at 53.3 percent in comparison to 51.2 percent on 31.03.2023 and 51.4 percent on 31.03.2022.
3	Investment credit in agriculture	Investment credit has grown from Rs. 208.32 crore in 2021-22 to Rs. 444.13 crore in 2022-23 which further grew to Rs. 701.78 crore in 2023-24. Investment credit formed 31.28 percent of total agriculture credit in 2023-24
4	Credit flow to MSMEs	Credit flow to MSMEs has witnessed massive growth over the last few years outpacing all other sectors. It grew from Rs. 439.21 crore in 2021-22 to Rs. 1030.76 cr. in 2022-23 and further rose to 1379.36 Rs. crore in 2023-24. Average achievement has been 118.5 percent over last three years.
5	Other significant credit flow, if any	None

### 4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Rs. 9162.95 crore
2	Projection for agriculture and its components	Rs. 5039.14 crore
3	Projection for MSMEs	Rs. 3371.00 crore
4	Projection for other purposes	Rs. 752.82 crore

## 5. Developmental Initiatives

1. NABARD has initiated various developmental programs such as formation of Self-Help Groups and their linkage with banks livelihood and entrepreneurship development programs for SHGs.
2. NABARD is providing soft loans to the state government under the Rural Infrastructure Development Fund (RIDF) for creating rural infrastructure (roads bridges irrigation education storage veterinary hospitals flood protection etc.) in the district
3. Till date it has supported 258 projects across agriculture and allied sectors irrigation social sector and rural connectivity through RIDF financing of Rs. 597.96 crore in the district.
4. NABARD has extended support to 08 Farmer Producer Organizations(FPOs) directly and 1 FPO through its subsidiary NABKISAN covering approximately 30000 farmers in the district.
5. NABARD has extended financial assistance to Bank of India for establishment of 03 Centre for Financial Literacy covering 18 blocks of the district.
6. NABARD has extended financial assistance to Bank of India for capital expenditure for upgradation of infrastructure in BoI-RSETI .
7. NABARD has extended concessional refinance support to Aryavart Grameen Bank(AGB) for lending purposes.
8. NABARD has extended support to conduct financial literacy camps to AGB and SBI.
9. NABARD has extended Grant support as well technical support and monitoring for computerization of DCCB and PACS of Hardoi
10. NABARD has extended support for a rural mart for physical marketing of products made by SHG women in Sandila block to enhance their income and generate livelihood support
11. NABARD has funded a skill development program for 25 rural youth in computerized accounting through RSETI.



## 6. Thrust Areas

1. In wake of the increasing land fragmentation and majority of marginal and small farmers in the district thrust may be laid upon development through collectives like Farmer Producer Organizations
2. Capital investment in agriculture and agro-based industries: focus on Govt schemes like Agriculture Infrastructure Fund MIDH AMI PMFME etc. will pay rich dividends for the district as it will lead to Promotion of agricultural infrastructure like storage agro-processing and logistics.
3. Women empowerment: SHG-Bank linkage model for poverty alleviation and women empowerment needs to be deepened in its penetration with focus on capacity building and livelihood generation
4. Support to animal husbandry: capital subsidy scheme for dairy and other allied sectors may be introduced. Improvement of dairy breeds and veterinary care with infrastructure for Artificial Insemination is needed.
5. Horticulture: Horticulture clusters need to be developed after mapping the market demands of the nearby markets
10. Skill development with focus on garment sector in view of the upcoming first PM-MITRA mega textile park of the country between Lucknow and Hardoi to stem migration from the district and boost local employment.
11. Development through cooperatives: The cooperative model has immense potential to provide credit and non-credit services to the residents in a equitable manner with last mile approach. In light of this Sahkarita Se Samridhhi ; initiatives may be implemented in a mission mode.

## 7. Major Constraints and Suggested Action Points

1. The forest cover of the district is 2 percent of the total reported area. Also the groundwater level in the district is declining. This renders the district highly vulnerable to climate change. Water conservation and afforestation along with reclamation of fallow and saline land is urgently needed.



2. Unavailability of necessary inputs like quality seeds fertilizers nurseries veterinary services poultry units animal feed units power supply and milk routes. Low productivity cattle is a problem for the farmers for which Quality semen through Artificial Insemination centres needs promotion
3. Road connectivity still needs improvement in the interior areas. RIDF fund can be leveraged in this regard.
4. Special efforts should be made to develop organized markets for storage and marketing of agricultural products and for food processing in the district.
5. The district requires soil testing laboratories in each Panchayat, strengthening the existing extension network, better agricultural equipment and Mechanisation through demonstrations, improvement in irrigation, improvement in animal health and increasing the number of milk routes.
6. Unemployment is a major problem in the district and vast majority of youth seeks jobs elsewhere. Skill development infrastructure is inadequate in the district. Measures announced in Budget 2024-25 need to be implemented in the district for holistic skill development and employment generation
7. Tackling the problem of stray cattle which damage the crops.

## 8. Way Forward

1. To achieve the total estimated credit potential in the district and especially to increase 'capital formation' in agriculture (largest employer in the district) coordinated efforts by all stakeholders such as banks government departments Panchayats and NGOs are required.
2. Regular monitoring of achievements against targets through the reporting system by banks and in DLCC/BLBC meetings is crucial for monitoring ground level credit flow to various sectors
3. Inclusive development can be achieved through the effective implementation of schemes like SHGs/JLGs Kisan Credit Card MUDRA Yojana ODOP MYSY PMFME AIF UP Food processing policy 2023 Sahkarita se Samridhhi etc.

4. It is possible to increase the income of farmers significantly by developing the district as a center for agricultural diversification milk production seed production organic fertilizer production and storage and agro-processing
5. The district can also leverage the ever improving connectivity (like the Ganga Expressway and Agra-Lucknow Expressway along with Hardoi-Lucknow highway) to develop itself as a supply centre for major industrial centres in the country and plan strategically for MSME led growth in the years ahead.

## **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 potential.

### **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 potential 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 program 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"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- 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;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- 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;</li> <li>- 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.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- 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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- 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;</li> </ul>

		<ul style="list-style-type: none"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- 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;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry - Dairy	<ul style="list-style-type: none"> <li>- Collection of data on number of milch animals as per the latest census;</li> <li>- 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</li> <li>- 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.</li> </ul>

## 5. Agency wise Use

### Utility

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

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



		- 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

**Block Map - Hardoi**

Surrounding Districts: Shahjahanpur, Kheri, Sitapur, Kannaunj, Unnao, Lucknow.

Districts within Hardoi: Bharkhani, Shahabad, Todarpur, Phan, Haridwar, Tantiyawan, Ansoni, Kachaura, Behindar, Sandia, Bharawan, Kothawan, Surua, Bilgram, Harpalpur, Sandi, Bawan, Hardoi, Haridwar, Kachaura, Behindar, Sandia, Bharawan, Kothawan, Surua, Bilgram, Harpalpur, Sandi, Bawan, Hardoi.

District Head Quarters (marked with red dots): Shahjahanpur, Sitapur, Hardoi, Kannaunj, Unnao.

Scale: 0 to 30 km.

Legend:

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

India

Uttar Pradesh

NIC National Informatics Centre

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	422582.40
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	366932.85
2	Term Loan for agriculture and allied activities	55649.55
B	Agriculture Infrastructure	27424.49
C	Ancillary activities	53907.45
I	Credit Potential for Agriculture A+B+C)	503914.34
II	Micro, Small and Medium Enterprises	337100.00
III	Export Credit	646.80
IV	Education	5355.00
V	Housing	33099.00
VI	Social Infrastructure	8075.00
VII	Renewable energy	1180.80
VIII	Others	26925.00
	Total Priority Sector	916295.94

### Summary of Sector/ Sub-sector wise PLP Projections 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	362689.65
2	Water Resources	9270.26
3	Farm Mechanisation	10177.14
4	Plantation & Horticulture with Sericulture	2243.63
5	Forestry & Waste Land Development	519.97
6	Animal Husbandry - Dairy	32415.87
7	Animal Husbandry - Poultry	857.66
8	Animal Husbandry - Sheep, Goat, Piggery	1690.92
9	Fisheries	767.00
10	Farm Credit- Others	1950.30
	<b>Sub total</b>	<b>422582.40</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	21584.00
2	Land development, Soil conservation, Wasteland development	1727.05
3	Agriculture Infrastructure - Others	4113.44
	<b>Sub total</b>	<b>27424.49</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	51431.45
2	Ancillary activities - Others	2476.00
	<b>Sub Total</b>	<b>53907.45</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>337100.00</b>
<b>III</b>	<b>Export Credit</b>	<b>646.80</b>
<b>IV</b>	<b>Education</b>	<b>5355.00</b>
<b>V</b>	<b>Housing</b>	<b>33099.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>8075.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>1180.80</b>
<b>VIII</b>	<b>Others</b>	<b>26925.00</b>
	<b>Total Priority Sector</b>	<b>916295.94</b>



## District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of India

### 1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	5989.00
2	No. of Sub Divisions	5
3	No. of Blocks	19
4	No. of revenue villages	1907
5	No. of Gram Panchayats	1306

#### 1.a Additional Information

Sr. No.	Particulars	N0s.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	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	N0s.
1	State	Uttar Pradesh
2	District	Hardoi
3	Agro-climatic Zone 1	AZ31 - Central Plain
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	Central Plain
7	Agro-climatic Zone 5	
8	Climate	Warm and humid

9	Soil Type	Alluvial Loamy Sodic
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### 3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	604
2	Forest Land	12
3	Area not available for cultivation	52
4	Barren and Unculturable land	6
5	Permanent Pasture and Grazing Land	5
6	Land under Miscellaneous Tree Crops	10
7	Cultivable Wasteland	9
8	Current Fallow	64
9	Other Fallow	25

### 4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
1	Safe	19
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	19

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	597004	84	241158	51
2	>1 to <=2 ha	76351	11	105336	22
3	>2 to <=4 ha	28227	4	76247	16
4	>4 to <=10 ha	7912	1	43971	9
5	>10 ha	294	0	5538	1
6	Total	709788	100	472250	99

### 6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	522.00
2	Of the above, Small/ Marginal Farmers	488.00

3	Agricultural Labourers	229.00
4	Workers engaged in Household Industries	36.00
5	Workers engaged in Allied agro activities	
6	Other workers	183.00

### 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	4092.00	2191.00	1901.00	3551.00	542.00
2	Scheduled Caste	1274.50	685.22	589.28	1209.28	65.22
3	Scheduled Tribe	0.35	0.19	0.16	0.30	0.05
4	Literate	2232.00	1375.00	857.00	1884.00	348.00
5	BPL	0.00				

### 8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	730.44
2	Rural Households	638.63
3	BPL Households	357.00

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	590.00
2	Having source of drinking water	727.00
3	Having electricity supply	727.00
4	Having independent toilets	727.00

### 10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1907
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	304
4	Villages having Banking Facilities	1907
5	Villages having Primary Schools	1817
6	Villages having Primary Health Centres	82
7	Villages having Potable Water Supply	1907

8	Villages connected with Paved Approach Roads	1591
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### Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	UP Statistical Booklet Govt of UP
1.a Additional Information	UP Statistical Booklet Govt of UP
2. Soil & Climate	KVK Hardoi 2024
3. Land Utilisation [Ha]	UP Statistical Booklet Govt of UP
4. Ground Water Scenario (No. of blocks)	CGWB REPORT 2022
5. Distribution of Land Holding	UP Statistical Booklet Govt of UP
6. Workers Profile [In '000]	UP Statistical Booklet Govt of UP
7. Demographic Profile [In '000]	UP Statistical Booklet Govt of UP
8. Households [In '000]	UP Statistical Booklet Govt of UP
9. Household Amenities [Nos. in '000 Households]	UP Statistical Booklet Govt of UP
10. Village-Level Infrastructure [Nos.]	UP Statistical Booklet Govt of UP



**District Profile**  
**Health, Sanitation, Livestock and Agricultural Infrastructure**

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

Sr. No.	Particulars	N0s.
1	Anganwadis	439
2	Primary Health Centres	63
3	Primary Health Sub-Centres	
4	Dispensaries	
5	Hospitals	107
6	Hospital Beds	1076

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	2165
2	Registered FPOs	76
3	Agro Service Centres	222
4	Soil Testing Centres	19
5	Approved nurseries	8
6	Agriculture Pumpsets	103804
7	Pumpsets Energised	627
8	Krishi Vigyan Kendras	2

**13. Irrigation Coverage ['000 Ha]**

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	445
2	Irrigation Potential Created	376.00
3	Net Irrigated Area (Total area irrigated at least once)	376
4	Area irrigated by Canals/ Channels	36
5	Area irrigated by Wells	0
6	Area irrigated by Tanks	340
7	Area irrigated by Other Sources	0
8	Irrigation Potential Utilized (Gross Irrigated Area)	605

#### 14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	5747
2	Railway Line [km]	169
3	Public Transport Vehicle [Nos]	25923
4	Goods Transport Vehicles [Nos.]	14845

#### 15. Processing Units

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

#### 16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	49729	7586	42143
2	Cattle - Indigenous	370267	76257	294010
3	Buffaloes	834750	63760	770990
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	17261	0	17261
6	Goat	378278	0	378278
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	11540	0	11540
9	Horse/Donkey/Camel	2828	0	2828
10	Poultry - Improved	71207	0	71207
11	Poultry - Indigenous	0	0	0

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	47
2	Veterinary Dispensaries	2
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	68
5	Animal Breeding Farms	
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	505
9	Milk Collection Centres	
10	Fishermen Societies	35
11	Livestock Aid Centers (No.)	56
12	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	37400	MT	25	gm/day
2	Egg	675	Lakh Nos.	16	nos/p. a.
3	Milk	21.28	Lakh LPD	99.00	gm/day
4	Meat	8.00	MT	0.00	gm/day

### Sources

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



## 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	37.10	37.10	37.10
2	Land Holdings - SF (%)	10.75	10.75	10.75
3	Land Holdings - MF (%)	84.11	84.11	84.11
4	Rainfall -Normal (mm)	639	639	503
5	Rainfall - Actual (mm)	307	503	618
6	Cropping Pattern	Kharif crops- paddy, maize, bajra,urad. Rabi crops- wheat, Mustard, masoor, Groundnut. Vegetables- tomato, Green chili, Green peas, Onion and Potato	Kharif crops- paddy, maize, bajra,urad. Rabi crops- wheat, Mustard, masoor, Groundnut. Vegetables- tomato, Green chili, Green peas, Onion and Potato	Kharif crops- paddy, maize, bajra,urad. Rabi crops- wheat, Mustard, masoor, Groundnut. Vegetables- tomato, Green chili, Green peas, Onion and Potato

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1054.31	1848.60	2243.40

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	153.344	439.784	2867.96	152	411.312	2706.00	147.731	395.471	2676.97
2	Wheat	320.44	1200.00	3744.85	325.88	1200.00	3682.34	306.00	1250.73	4087.35
3	Maize	34.40	82.90	2409.88	40.90	87.63	2142.54	41.22	98.80	2396.89
4	Urdbean	18.925	11.16	589.70	22.989	13.709	596.33	19.91	10.817	543.29
5	Indian Mustard	17.199	17.904	1040.99	17.664	21.426	1212.98	19.988	25.844	1292.98
6	Lentil	8.389	9.077	1082.01	9.518	11.022	1158.02	11.42	12.653	1107.97
7	Pigeon Pea	1.54	1.56	1012.99	1.99	1.40	703.52	1.87	1.00	534.76
8	Pearl Millet	3.218	4.949	1537.91	3.616	4.817	1332.13	3.444	5.655	1641.99
9	Barley	1.632	4.139	2536.15	1.81	4.914	2714.92	1.81	5.521	3050.28
10	Chickpea	0.546	0.575	1053.11	0.607	0.514	846.79	0.615	0.636	1034.15
11	Sorghum	4.528	4.56	1007.07	5.602	7.305	1304.00	6.124	10.552	1723.06

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	7.43	6.67	7.35
2	Net sown area (lakh ha)	4.78	4.20	4.22
3	Cropping intensity (%)	155.44	158.81	174.170

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	100.39	100.39	100.39
2	Fertilizer consumption - Rabi (kg/ha)	167.91	167.91	167.91

**Table 6: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)			
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.)	213603	227063	229090
2	GLC through KCC (Rs. lakh)	109197.16	156286.13	167005.26

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	542602	725924	725924
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.)	19	19	19
2	Soil Health Cards Issued (No.)	1111842		

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	61323	67908	68434
2	Crop Loss Compensation, if any (Rs. lakh)	75937.00	29925.00	0.00

**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Wheat	0.00	0.00	0.00
2	Rice	0.00	0.00	0.00

### Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Booklet 202220232024
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Major Crops, Area, Production, Productivity	District Statistical Booklet 202220232024
Table 4: Irrigated Area, Cropping Intensity	District Statistical Booklet 202220232024
Table 5: Input Use Pattern	
Table 6: Trend in procurement/marketing	
Table 7: KCC Coverage	SLBC Portal
Table 8: PM Kisan & Other DBTs	University of Allahabad 2022
Table 9: Soil testing facilities	District Statistical Booklet 202220232024
Table 10: Crop Insurance	PMFBY dashboard-Kharif crops(2022 2023 2024)
Table 11: Seed Replacement Ratio %	

### Water Resources

**Table 1: GLC**

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



**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	508	445	445
2	Net Irrigated Area ('000 ha)	443	375	376
3	Gross Irrigated Area ('000 ha)	620	620	605

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	Hardoi	Ahirori	Safe	Safe	Safe
2	Uttar Pradesh	Hardoi	Bawan	Safe	Safe	Safe
3	Uttar Pradesh	Hardoi	Behendar	Safe	Safe	Safe
4	Uttar Pradesh	Hardoi	Bharawan	Safe	Safe	Safe
5	Uttar Pradesh	Hardoi	Bharkhani	Safe	Safe	Safe
6	Uttar Pradesh	Hardoi	Bilgram	Safe	Safe	Safe
7	Uttar Pradesh	Hardoi	Hariyawan	Safe	Safe	Safe
8	Uttar Pradesh	Hardoi	Harpalpur	Safe	Safe	Safe
9	Uttar Pradesh	Hardoi	Kachauna	Safe	Safe	Safe
10	Uttar Pradesh	Hardoi	Kothawan	Safe	Safe	Safe
11	Uttar Pradesh	Hardoi	Madhoganj	Safe	Safe	Safe
12	Uttar Pradesh	Hardoi	Mallawan	Safe	Safe	Safe
13	Uttar Pradesh	Hardoi	Pihani	Safe	Safe	Safe
14	Uttar Pradesh	Hardoi	Sandi	Safe	Safe	Safe
15	Uttar Pradesh	Hardoi	Sandila	Safe	Safe	Safe
16	Uttar Pradesh	Hardoi	Shahabad	Safe	Safe	Safe
17	Uttar Pradesh	Hardoi	Sursa	Safe	Safe	Safe
18	Uttar Pradesh	Hardoi	Tandiyawan	Safe	Safe	Safe
19	Uttar Pradesh	Hardoi	Todarpur	Safe	Safe	Safe

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Irrigated Area & Potential	District Statistical Booklet
Table 3: Block level water exploitation status	Dynamic Groundwater Resources Report 2023(CGWB)

### Farm Mechanisation

**Table 1: GLC**

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

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	25716	21761	21808
2	Power Tillers			
3	Threshers/Cutters			

**Table 3: Service Centers**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	208	208	208
2	Other minor repair & service centers (No.)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Mechanisation in District	Final Report on SMAM MoAFW 2018
Table 3: Service Centers	

### Plantation & Horticulture including Sericulture

**Table 1: GLC**

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

**Table 2: Production Clusters**

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

**Table 3: Crop Identified for One District-One Product**

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

**Table 4: Sericulture**

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

**Table 5: 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	SLBC portal
Table 2: High Tech Orchards	
Table 3: Production and Productivity	Directorate(Horticulture) GoUP-2023
Table 4: NHM Schemes (Cumulative Nos.)	District Horticulture Office Hardoi
Table 5: Production Clusters	District Horticulture Office Hardoi
Table 6: Crop Identified for One District-One Product	District Horticulture Office Hardoi
Table 7: Sericulture	
Table 8: Weavers Clusters	



Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Indian Gooseberry	0.06	0.66	0.06	0.66	0.06	0.66
2	Banana	0.002	0.109	0.002	0.109	0.002	0.108
3	Guava	0.45	9.31	0.45	9.31	0.45	9.31
4	Jackfruit	0.01	0.22	0.01	0.22	0.01	0.22
5	Litchi	0.00	0.00	0.00	0.00	0.00	0.00
6	Mango	5.97	108.40	5.97	108.40	5.97	108.40
7	Muskmelon	0.60	14.74	0.60	14.74	0.60	14.74
8	Papaya	0.01	0.45	0.01	0.45	0.01	0.45
9	Watermelon	0.31	14.50	0.31	14.50	0.31	14.50
10	Ash Gourd	0.00	0.00	0.00	0.00	0.00	0.00
11	Bitter Gourd	0.04	0.87	0.04	0.87	0.04	0.87
12	Bottle Gourd	0.11	3.50	0.11	3.50	0.11	3.50
13	Brinjal	0.08	3.14	0.08	3.14	0.08	3.14
14	Cabbage	0.12	3.90	0.12	3.90	0.12	3.90
15	Carrot	0.05	3.32	0.05	3.32	0.05	3.32
16	Cauliflower	0.16	3.92	0.16	3.92	0.16	3.92
17	Cucumber	0.10	1.57	0.10	1.57	0.10	1.57
18	Chilli	0.304	0.27	0.426	0.376	0.332	0.309
19	Pumpkin	0.25	10.52	0.25	10.52	0.25	10.52
20	Okra	0.40	4.79	0.40	4.79	0.40	4.79
21	Onion	0.594	8.051	0.706	11.576	0.873	13.455
22	Pointed Gourd	0.01	0.32	0.01	0.32	0.01	0.32

23	Potato	10.791	272.376	12.75	436.05	12.759	436.374
24	Ridge Gourd	0.50	12.15	0.50	12.15	0.50	12.15
25	Tomato	0.32	11.82	0.32	11.82	0.32	11.82
26	Coriander	0.13	0.102	0.119	0.089	0.12	0.092
27	Garlic	0.159	0.944	0.159	0.978	0.154	0.934
28	Ginger	0.00	0.00	0.00	0.00	0.00	0.00
29	Turmeric	0.00	0.00	0.01	0.04	0.00	0.00
30	Rose	0.00	0.00	0.00	0.00	0.00	0.00
31	Gladiolus	0.00	0.00	0.00	0.00	0.00	0.00
32	Marigold	0.00	0.00	0.00	0.00	0.00	0.00

Table 4: NHM Schemes (Cumulative Nos.)

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

Table 3: NTFP

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

## Forestry & Waste Land Development

**Table 1: GLC**

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

**Table 2: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	12	12	12
2	Waste Land ('000 ha)	9	9	9
3	Degraded Land ('000 ha)	6	6	6

**Table 4: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	29	29	29

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Area under Forest Cover & Waste Land	District Statistical Handbook
Table 3: NTFP	District Statistical Handbook
Table 4: Nurseries (No.)	Nursery Management System Forest Dept Govt of UP

### 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)	615.8	1085.29	2506.82
2	KCC for working capital (₹ lakh)	1199.31	5246.65	5716.69
3	KCC for working capital (No.)	1052	7160	4651
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Processing Infrastructure**

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

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

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	0
Table 2: Processing Infrastructure	0
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	593.89	633.67	338.71
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			



**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	71207	71207	71207
2	Of the above, male (No.)	71207	71207	71207
3	Of the above, female (No.)	0	0	0
4	Broiler Farms (No.)			
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

**Sources**

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

**Animal Husbandry - SGP**
**Table 1: GLC**

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

**Table 2: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	17261
2	Popular goat breed(s)	378278
3	Popular pig breed(s)	11540

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Popular Breed(s)	Livestock Census 2019

**Fisheries**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	567.00	70.00	212.17
2	Finance under group mode (₹ lakh)			

3	KCC for working capital (No.)	81	105	119
4	KCC for working capital (₹ lakh)	91.40	103.03	153.00

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	594	607	615
2	Reservoirs (No.)			
3	Cage Culture/ Bio-floc technology (No.)			
4	Fish Seed Hatchery (No.)	1	1	2

**Table 3 : Marine Fisheries (No.)**

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

**Table 4 : Brackish Water Fisheries**

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

**Table 5: Fisheries Infrastructure Development Fund (FIDF)**

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

#### Sources

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

## Farm Credit - Others & Integrated Farming

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	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	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	0	0	0
2	Area under homestead based IF ('000 ha)	0	0	0

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Area under Integrated Farming	CEO Fisheries Hardoi

## Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	205.30	2094.83	2684.83
2	Loans for Storage Godowns (₹ lakh)	6.24	0.57	0.00
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	38	35	9
2	Cold Storages (Capacity - '000 MT)	450	224	53
3	Storage Godowns (No.)	66	69	129
4	Storage Godowns ( Capacity - '000 MT)	101	184	487

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	0	0	0
6	Market Yards [Nos] / Wholesale Market (No.)	34	34	34
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	13	27	27

#### Sources

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

#### Land Development, Soil Conservation & Watershed Development

**Table 1: GLC**

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

**Table 2: Area requiring Soil Treatment & Area Treated**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)			
2	Area treated for soil & water conservation treatment ('000 ha)			
3	Gap ('000 ha)	0	0	0

**Table 3: NABARD's interventions**

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal



Table 2: Area requiring Soil Treatment & Area Treated	
Table 3: NABARD's interventions	FSDD NABARD

## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure - Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	205.31	2094.83	2684.82

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	114	114	114
2	Pesticides Consumption ('000 kg)			

**Table 3: Production of inputs**

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

**Table 4: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	2	2	2
2	Plant tissue culture facility (No.)	1	1	1
3	Food Parks (No.)	0	0	0
4	Ripening chambers	0	0	0
5	Agri-Economic Zones (No.)	2	3	2
6	Cashew Processing Units (No.)	2	3	2
7	Agri Start-Ups (No.)	2	3	2
8	Cashew Processing Capacity ('000 MT)	2	3	2

#### Sources

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

Table 4: Facilities Available	District statistical hand book
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### 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)	15416.71	23839.99	39194.14
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	6305.78	14921.26	22603.73

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	229914	241919	219229
2	Procurement through PACS and LAMPS (MT)			

**Table 3: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	0	0
2	ACABCs (No.)	3	1	2

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM/SLBC India portal
Table 2: Procurement	Central foodgrains procurement portal GoI
Table 3: Other Ancilliary Services	DOR NABARD

### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	43921.28	103076.49	137936.33
2	No. of units financed	14446	20205	20247
3	Loans under Stand Up India Scheme (Rs. lakh)	12.45	202.98	195.03
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	3	3	3
2	Micro Units (No.)	31969	31969	31969
3	Small Units (No.)	476	476	476
4	Medium Units (No.)	32	32	32
5	Udyog Aadhar Registrations (No.)	32477	32477	32477

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	0	0	0
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	67	67	67

**Table 4: DIC interventions**

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

**Table 5: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			1624
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	1	1	0

#### Sources

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



### Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	147.66	302.76	550.90
3	GLC under Housing (Rs. lakh)	3627.20	7114.92	9289.40

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	4175	26696	6994
2	Amt of subsidy released (Rs. lakh)	9404.10	21669.20	19034.00

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	0	0	60113
2	Amt of subsidy released (Rs. lakh)	0.00	0.00	20499.49

### Sources

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

### Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	5467.38	11868.96	13368.64

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Rural Roads	38	26	32
2	Rural Bridge	0	12	1
3	Veterinary Hospital	0	0	5
4	Flood Protection	1	3	4
5	Minor Irrigation	1	1	0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal RIDF Portal
Table 2: Progress under Govt. investments (Type and number of projects)	RIDF Portal NABARD(2024)

**Social Infrastructure Investments**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	65.00	62.09	51.50

**Table 2: Projects (Cumulative)**

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

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

**Renewable Energy**
**Table 1: GLC**

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

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

**Table 2: Go Green Initiatives**

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

### Sources

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

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	1538.00	2460.00	3552.00
2	JLG Bank Linkage (Rs. lakh)	4.04	0.40	1481.37
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	14511.50
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	7.06	14.37	5.75
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	0.00	0.00

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	19	19	19
2	No. of SHGs formed	11991	15958	16040
3	No. of SHGs credit linked (including repeat finance)	1198	1758	2737
4	Bank loan disbursed (Rs. lakh)	1537.93	2459.81	3551.96
5	Average loan per SHG (Rs. lakh)	1.28	1.39	0.75
6	Percentage of women SHGs %	99.0	99.0	99.0



### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Promotional Interventions	NRLM dashboard
Table 3: Status of SHGs	NRLM bank linkage dashboard GoI(2024)

### 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.)	204	204	204
2	Consumer Stores (No.)	8	8	8
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	6	6	6
5	Marketing Societies (No.)	21	21	21
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	13	13	13
10	Others (No.)	2	2	2
11	Total (No)	254	254	254

**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.)	197	197	197
2	Multi state cooperative societies (No.)	0	0	0

**Table 4: Status/ progress under various schemes of MoC in the district**

Sr.No.	Moc Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/Working Capital requirement (as the case may be)

### Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Cooperative database
Table 2: Details of credit cooperative societies	District statistical booklet and CRCS
Table 3: Block wise, sector wise distribution of cooperative societies in the district	National Cooperative database
Table 4: Status/ progress under various schemes of MoC in the district	AR office GoUP

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Hardoi	Ahirori	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient
2	Uttar Pradesh	Hardoi	Ahirori	Consumer Stores	2	Deficient	Consumer Stores	2	Deficient	Consumer Stores	2	Deficient
3	Uttar Pradesh	Hardoi	Ahirori	Milk Societies	13	Average	Milk Societies	13	Average	Milk Societies	13	Average
4	Uttar Pradesh	Hardoi	Ahirori	Fishery Societies	3	Deficient	Fishery Societies	3	Deficient	Fishery Societies	3	Deficient
5	Uttar Pradesh	Hardoi	Ahirori	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
6	Uttar Pradesh	Hardoi	Bawan	Milk Societies	28	Average	Milk Societies	28	Average	Milk Societies	28	Average
7	Uttar Pradesh	Hardoi	Bawan	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient

8	Uttar Pradesh	Hardoi	Bawan	Marketing Societies	2 Deficient	Marketing Societies	2 Deficient	2 Deficient
9	Uttar Pradesh	Hardoi	Behendar	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient	1 Deficient
10	Uttar Pradesh	Hardoi	Behendar	Fishery Societies	4 Deficient	Fishery Societies	4 Deficient	4 Deficient
11	Uttar Pradesh	Hardoi	Bharawan	Milk Societies	20 Average	Milk Societies	20 Average	20 Average
12	Uttar Pradesh	Hardoi	Bharawan	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	1 Deficient
13	Uttar Pradesh	Hardoi	Bharkhan	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient	1 Deficient
14	Uttar Pradesh	Hardoi	Bharkhan	Milk Societies	18 Average	Milk Societies	18 Average	18 Average
15	Uttar Pradesh	Hardoi	Bilgram	Milk Societies	6 Average	Milk Societies	6 Average	6 Average
16	Uttar Pradesh	Hardoi	Bilgram	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	1 Deficient



17	Uttar Pradesh	Hardoi	Hariyawa n	Fishery Societies	3 Deficient	Fishery Societies	3 Deficient	Fishery Societies	3 Deficient
18	Uttar Pradesh	Hardoi	Hariyawa n	Milk Societies	2 Average	Milk Societies	2 Average	Milk Societies	2 Average
19	Uttar Pradesh	Hardoi	Harpalpur	Milk Societies	26 Average	Milk Societies	26 Average	Milk Societies	26 Average
20	Uttar Pradesh	Hardoi	Harpalpur	Marketing Societies	4 Deficient	Marketing Societies	4 Deficient	Marketing Societies	4 Deficient
21	Uttar Pradesh	Hardoi	Kachauna	Fishery Societies	3 Deficient	Fishery Societies	3 Deficient	Fishery Societies	3 Deficient
22	Uttar Pradesh	Hardoi	Kachauna	Weavers Societies	2 Deficient	Weavers Societies	2 Deficient	Weavers Societies	2 Deficient
23	Uttar Pradesh	Hardoi	Kachauna	Marketing Societies	2 Deficient	Marketing Societies	2 Deficient	Marketing Societies	2 Deficient
24	Uttar Pradesh	Hardoi	Kothawan	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient
25	Uttar Pradesh	Hardoi	Kothawan	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient

26	Uttar Pradesh	Hardoi	Madhogan j	Milk Societies	8 Average	Milk Societies	8 Average	Milk Societies	8 Average
27	Uttar Pradesh	Hardoi	Madhogan j	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient
28	Uttar Pradesh	Hardoi	Madhogan j	Weavers Societies	1 Deficient	Weavers Societies	1 Deficient	Weavers Societies	1 Deficient
29	Uttar Pradesh	Hardoi	Madhogan j	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient
30	Uttar Pradesh	Hardoi	Mallawan	Milk Societies	12 Average	Milk Societies	12 Average	Milk Societies	12 Average
31	Uttar Pradesh	Hardoi	Mallawan	Weavers Societies	3 Deficient	Weavers Societies	3 Deficient	Weavers Societies	3 Deficient
32	Uttar Pradesh	Hardoi	Pihani	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient
33	Uttar Pradesh	Hardoi	Pihani	Milk Societies	1 Average	Milk Societies	1 Average	Milk Societies	1 Average
34	Uttar Pradesh	Hardoi	Sandi	Milk Societies	11 Average	Milk Societies	11 Average	Milk Societies	11 Average

35	Uttar Pradesh	Hardoi	Sandi	Agro Processing Societies	4 Deficient	Agro Processing Societies	4 Deficient	Agro Processing Societies	4 Deficient
36	Uttar Pradesh	Hardoi	Sandi	Consumer Stores	5 Deficient	Consumer Stores	5 Deficient	Consumer Stores	5 Deficient
37	Uttar Pradesh	Hardoi	Sandi	Salary Earners Societies	2 Deficient	Salary Earners Societies	2 Deficient	Salary Earners Societies	2 Deficient
38	Uttar Pradesh	Hardoi	Sandi	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient
39	Uttar Pradesh	Hardoi	Sandi	Marketing Societies	3 Deficient	Marketing Societies	3 Deficient	Marketing Societies	3 Deficient
40	Uttar Pradesh	Hardoi	Sandila	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient
41	Uttar Pradesh	Hardoi	Sandila	Marketing Societies	2 Deficient	Marketing Societies	2 Deficient	Marketing Societies	2 Deficient
42	Uttar Pradesh	Hardoi	Shahabad	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient

43	Uttar Pradesh	Hardoi	Shahabad	Milk Societies	11 Average	Milk Societies	11 Average	Milk Societies	11 Average
44	Uttar Pradesh	Hardoi	Shahabad	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient
45	Uttar Pradesh	Hardoi	Shahabad	Marketing Societies	3 Deficient	Marketing Societies	3 Deficient	Marketing Societies	3 Deficient
46	Uttar Pradesh	Hardoi	Sursa	Agro Processing Societies	4 Deficient	Agro Processing Societies	4 Deficient	Agro Processing Societies	4 Deficient
47	Uttar Pradesh	Hardoi	Sursa	Milk Societies	5 Average	Milk Societies	5 Average	Milk Societies	5 Average
48	Uttar Pradesh	Hardoi	Sursa	Fishery Societies	7 Deficient	Fishery Societies	7 Deficient	Fishery Societies	7 Deficient
49	Uttar Pradesh	Hardoi	Sursa	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient
50	Uttar Pradesh	Hardoi	Tandiyawan	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient



51	Uttar Pradesh	Hardoi	Tandiyawan	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient
52	Uttar Pradesh	Hardoi	Tandiyawan	Milk Societies	4 Average	Milk Societies	4 Average	Milk Societies	4 Average	Milk Societies	4 Average
53	Uttar Pradesh	Hardoi	Tandiyawan	Fishery Societies	3 Deficient	Fishery Societies	3 Deficient	Fishery Societies	3 Deficient	Fishery Societies	3 Deficient
54	Uttar Pradesh	Hardoi	Todarpur	Milk Societies	2 Average	Milk Societies	2 Average	Milk Societies	2 Average	Milk Societies	2 Average
55	Uttar Pradesh	Hardoi	Todarpur	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient
56	Uttar Pradesh	Hardoi	Todarpur	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	18	184	88	61	35		5888	1229	10	3970
Regional Rural Bank	1	68	63	5	0		544	222	28	10742
District Central Coop. Bank	1	19	11	5	3		0	0	100	38444
Coop. Agr. & Rural Dev. Bank	1	7	2	4	1		0	0	272	104349
Primary Agr. Coop. Society	197	197	197	0	0		0	0	10	3708
Others	2	3	0	1	2	4	0	2601	636	243481
All Agencies	220	478	361	76	41	4	6432	4052		

### 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	809091.62	986044.20	1104455.75	12.0
Regional Rural Bank				0	180606.00	191033.65	200285.61	4.8



All Agencies	51.4	51.2	53.3
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### 5. Ratio Performance under Financial Inclusion (No. of A/cs)

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1477018	1124492	366556	107220
Regional Rural Bank	305680	5189	3514	49808
Cooperative Banks	0	0	0	0
Others	0	0	667	0
All Agencies	1782698	1129681	370737	157028

### 6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	300626.65	52.3	162463.66	28.3	109718.25	19.1		0.0	39857.78	6.9
Regional Rural Bank	66491.05	54.8	60472.03	49.9	55255.22	45.6		0.0	1241.06	1.0
Cooperative Banks	584.40	10.7	584.40	10.7	0.00	0.0		0.0	11.82	0.2
Others	975.34	109.1	824.92	92.3	832.55	93.1		0.0	0.00	0.0
All Agencies	368677.44	52.5	224345.01	31.9	165806.02	23.6	0.00	0.0	41110.66	5.9





Total Priority Sector	518826.00	153435.40	29.6	574813.00	291949.43	50.8	611025.00	368677.37	60.3	46.9
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### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	402001.00	65532.00	16.3	490720.00	69110.00	14.1	574776.00	73134.00	12.7	14.4
Regional Rural Bank	115020.00	16673.00	14.5	111352.00	19359.00	17.4	121264.00	22325.00	18.4	16.8
Cooperative Banks	0.00	0.00	0	5473.00	2586.00	47.3	5446.00	1647.00	30.2	25.8
Others	0.00	0.00	0	0.00	0.00	0	894.00	0.00	0.0	0.0
All Agencies			0	0		0			0	0.00

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

Source(s)	
1	RBI SLBC ACP Portal
2	
3	

## **Part B**

## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives – GoI (including Cooperatives)

##### Cooperative Development

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

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

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

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

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

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

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

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

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



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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.



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

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

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

## **2. Union Budget**

### **2.1. Important Announcements**

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

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

iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.

iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

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

vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

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

ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

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

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

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

xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

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

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



## **2.2. Highlights related Agriculture & Farm Sector**

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

## **2.4. Highlights related to NABARD**

## **2.5. Agri Credit Targets**

## **3. Policy Initiatives - RBI**

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

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

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

#### **4. Policy Initiatives - NABARD**

**1. Refinance support:**

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

**2. Schematic Refinance for Water Sanitation and Hygiene (WASH):**

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

**3. Special Refinance Scheme (SRS) on PACS as MSCs:**

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

**4. Credit-linked subsidy schemes of GoI**

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



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

#### 5. Interest Subvention Schemes of GoI

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

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

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

#### 6. Rural Infrastructure Development Fund (RIDF):

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

#### 7. Micro Credit Intervention:

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

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

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

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

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

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

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

#### 8. Financial Inclusion

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

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

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

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

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

#### 9. Farm Sector Development



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

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

**9.b. Expansion of JIVA:**

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

**9.c. Accelerator approach for growth of FPOs:**

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

**9.d. Saturation Drive campaign:**

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

**9.e. National FPO Policy:**

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

**10. Climate Action and Sustainability:**

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

**11. Off Farm Sector Development**

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

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

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

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

## **5. Govt Sponsored Programmes linked with Bank Credit**

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

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



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

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

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

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

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

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

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

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



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

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

- a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
- b. 50 percent of the cost or maximum Rs.10000/- for pipe system.
- c. Maximum Rs. 68000/- for electrification of tube well.

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

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

- a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)
- b. Rs 10000/- for water distribution system.
- c. Rs 68000/- per tube well for electrification of tube wells.

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

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

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

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

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

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

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

## **2. State Budget**

### **2.1. Important Announcements**

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



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

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

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

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

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

## **2.2. Highlights related Agriculture & Farm Sector**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **3. Govt Sponsored Programmes linked with Bank Credit**

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

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



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

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

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

Hardoi district is an agriculture-dominant district like most districts of the country and the state. The total population of the district is 40.91 lakh. 86.77 percent of the district's population resides in rural areas. Also, about 57 percent of the working population in the district is engaged in agriculture as farmers or agricultural laborers. Thus, agricultural activity is the primary means of livelihood in the district.

The major kharif crops are paddy, maize, groundnut, bajra, urad etc., while the major rabi crops are wheat, mustard, groundnuts, potato, jowar and lentils/masoor. Sugarcane is the main commercial crop in certain belts of the district. The average gross cropped area (GCA) and net sown area (NSA) in the district are 7.35 lakh ha. and 4.22 lakh ha. respectively with cropping intensity of 174. The Gross irrigated area is 6.05 lakh ha. i.e. 82 of Gross Sown Area and the rest is rainfed. The total number of holdings in the district is 709788 out of which 84 are holdings less than 1 hectare. Marginal and small farmers constitute 95 of all farmers.

During the year 2023-24 total Rs. 182465.99 lakh was disbursed under Agriculture Credit in the District.

###### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The district's gross irrigated area is 6.05 lakh ha. The main source of irrigation is tube wells which irrigate an area of 3.4 lakh ha. The remaining area is irrigated from other sources such as canals, ponds, embankments, rivers, streams etc.
- Seeds and Better Agricultural Practices: The district has 472 seed depots 2165 fertilizer depots and 1628 pesticide depots. However, the quality of seeds germplasm and low seed replacement rate (SRR) remain major concerns in the district. Certified seeds are distributed/available to some extent by the Agriculture Department while the rest are obtained through mutual exchange between private traders and farmers.
- Soil Testing Laboratories: There are 19 soil testing laboratories operational in the district. Considering the size of the district and the number of land holdings these laboratories are insufficient. Additionally the existing laboratories have limited facilities to assess only major nutrients.
- Therefore, the establishment of at least 20 additional laboratories and the modernization of existing laboratories are urgently needed
- To extend the benefits of MSP to more farmers more purchase centres need to be established through PACS. Also to ease the

burden of high input costs adequate supply of the same through PACS is needed

## **2.1.2 Water Resources**

### **2.1.2.1 Status of the Sector in the District**

- The rivers flowing in Hardoi are Ganga, Ramganga, Garra, Sukheta, Sai, Gharehara etc. The main sources of irrigation are canals and tube wells. According to the CGWB's groundwater availability report(2023), all blocks of the district fall under the safe category. The largest usage of groundwater is for irrigation, followed by domestic use and miniscule portion goes towards industrial use. As per the groundwater assessment for the year 2023 the net groundwater availability in the district is 158311.7 ham and the current annual groundwater draft is 98141.86 ham resulting in a groundwater development level of 61.99%. The district has 60027 hectare-metres of groundwater available for future use. The Gross irrigated area is 6.05 lakh ha. i.e. 82 of Gross Sown Area and the rest is rainfed. Net Irrigated area is 3.76 lakh ha.
- The largest source of irrigation in the district is tubewells which irrigate approximately 339615 ha land followed by canals irrigating approximately 36399 ha of land while dug wells irrigate 160 ha and ponds irrigate 29 ha.
- Credit flow to the sector is unavailable on SLBC portal. Efforts to ensure efficient utilisation of water are: Promoting drip and sprinkler irrigation promoting millet cultivation in the district and better agronomic practices. However more efforts are required towards the same.

### **2.1.2.2 Infrastructure and linkage support available, planned and gaps**

- Public irrigation tubewells in the district are becoming non-functional due to lack of maintenance. There is a need to formulate a priority plan to bring them back into usable condition. Almost all types of pumpsets electric motors pipelines and other materials are available in the local market. Private Boring sets are abundantly available in the district and their maintenance/repair facilities are easily accessible.
- The level of electricity supply in the district is not uniform causing farmers to incur expenses on diesel resulting in an increase in the cost of crop production. There is a need for the installation of solar-powered pumps for agricultural irrigation in the districts.
- Minor Irrigation Department GoUP provides grant based support for boring installation of HDPE pipe (with boring) construction of medium Deep TW Deep Tube Well & community Tubewell. Agriculture Department of Govt. of UP provides subsidy for Solar Pump under



Central sponsored scheme. Horticulture Department GOUP is the nodal agency for providing subsidy to the tune of 90 and 80 to SF/MF and other farmers respectively for adoption of micro irrigation techniques. Agriculture Department under “ Khet Taalaab Yojna” (A sub component of RKVY) is providing grant/ subsidy to farmers for construction of small/ medium size (22x20x3m / 35x30x3 m) in their agricultural land.

### **2.1.3 Farm Mechanization**

#### **2.1.3.1 Status of the Sector in the District**

- The Government of India has set an ambitious target of increasing agricultural power from 2.76 kilowatts per hectare to 4 kilowatts per hectare by 2030. With this level of agricultural power availability agricultural productivity can go up to 4.2 tons per hectare. Agricultural mechanization through the use of machines such as tractors, power tillers, combine harvesters, and other equipment in agricultural operations saves hard labor time and wages and increases production and productivity.
- Additionally Agricultural Mechanisation provides several financial and social benefits to farmers apart from increasing agricultural productivity. It results in 15 to 20 percent savings in the use of fertilizers and seeds and 20 to 30 percent savings in labor and operational time. Additionally there is an increase of 5 to 20 percent in cropping intensity and an enhancement of 10 to 15 percent in agricultural productivity.

#### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**

- There are 21808 tractors and 208 Custom Hiring Centres (CHCs) in the district. Besides all kinds of equipment like threshers electric motors power tillers superseeders land laser leveller rotavator cultivators combined harvesters are available in the district and agencies are available for their sale service etc. Govt schemes like Sub-Mission on Agriculture Mechanisation have facilitated subsidized Custom Hiring Centres through FPOs and other channels in the district leading to an increase in penetration of mechanisation gradually. The Kisan Drone Subsidy Program provides financial assistance to farmers for purchasing drones which can benefit the farmers in various ways in enhancing productivity and lowering costs.
- The Agriculture Infrastructure Fund can be leveraged for financing of mechanized equipments at subsidized costs. For crop residue management, machines like Balers are being provided at subsidized cost to the farmers through lottery system.
- However, still lot more mechanisation needs to be done, especially in view of the fact that on account of depressed real rural wages, the agriculture labour is dwindling in the district. In this backdrop Primary Agricultural Credit Societies and FPOs should be converted into multi-service centers and hubs for large agricultural machinery should be established through them in the area.

#### **2.1.4 Plantation & Horticulture, including Sericulture**

##### **2.1.4.1 Status of the Sector in the District**

In the district, though all fruits of tropical conditions are available quantity of all except mango is very low which was grown in approximately 6000 ha. with 1.08 lakh MT production in 2023-24. Other fruit crops in the district are guava, muskmelon and watermelon. The district is contiguous with Malihabad belt of Dussehri mango in Sandila block. Mango cluster is also existing in Shahbad and Kachhauna blocks. Chausa mango of Sandila is under consideration for GI tag. Mallika Aamrapali and Langda are some other varieties grown in the district. Exports of mango, chilli, Arbi are taking place at a small scale. Vegetables being grown in the district are potato, chilli, onion, okra, ridge gourd etc. Potato is being sent to other states as well from the district especially easter States like Bihar, Bengal and Assam.

Yet there is enormous potential for growth in the plantation and horticulture sectors, especially since traditional crops have become less remunerative and there is ever-rising demand for horticultural products across the country and the globe.

##### **2.1.4.2 Infrastructure and linkage support available, planned and gaps**

The horticulture dept is maintaining Narikheda nursery, Daulatpur nursery and Thamarwa Nursery. Various types of horticulture crops are cultivated in the district but there is no proper infrastructure and mechanism for supplying good quality plants. Also, facilities for storage value addition and marketing of horticultural products are lacking in the district. No of cold storages/cold chain is very miniscule in the district as also transport and logistics for the same. There is a need to bring more small farmers under high-value horticulture production systems through incentives and a group/cluster approach. There is scope for establishing nurseries demonstration farms post-harvest management facilities such as grading and packing houses in the district to create awareness and train farmers to improve the quality of horticultural products . Under the Fruit Belt Development Scheme Shahabad block of Hardoi district has been selected for mango cultivation among sixteen selected districts of the state. Under this sector there is a provision for grants under the Government of Indias Mission for Integrated Horticulture Development (MIDH)- National Horticulture Mission

Interest subsidy is also being provided under AIF for horticulture-related storage/processing

#### **2.1.5 Forestry & Waste Land Development**

##### **2.1.5.1 Status of the Sector in the District**

Hardoi is the third largest district in UP. Total geographical area of the district is 604495 hectares of which the forest area is 12275



hectares which amounts to 2 of total area. Since our National Forest Policy requires the forest area to be 33.33 the process of afforestation needs to be accelerated in the district. The district has 63679 hectares of current fallow land and 25041 ha of other fallow land besides 6149 ha of cultivable wasteland which is 15.69 of the total area and this land can be utilized for intensive afforestation. Forest products are minimal in the district. With the aim of increasing the states forest cover by at least 6 to take the total gross forest area of the state from the current 9 to 15 by 2026-27 a massive afforestation program Ped Lagao Ped Bachao – Jan Abhiyan 2024’ has been launched by the State Government in which more than 36 crore saplings have been planted during FY 2024-25.

#### **2.1.5.2 Infrastructure and linkage support available, planned and gaps**

In the district saplings are available from the Forest Department Horticulture Department and individual nurseries. 29 forest nurseries exist in the district. Technical information regarding tree plantation is also available from the Forest Department. However, there is no arrangement for regular training of farmers. Hence the Forest Department and the Soil Conservation Department can take the initiative to provide technical training for conducting this activity. There is a need for the Forest Department to organise awareness programs for agroforestry entrepreneurs. It is necessary to popularise forestry and wasteland development activities among farmers to increase awareness and make it a viable commercial activity. Entrepreneurs need to be provided with good quality planting material. Currently material is being sourced from private nurseries for certification.

### **2.1.6 Animal Husbandry – Dairy**

#### **2.1.6.1 Status of the Sector in the District**

In the district there are approximately 95 small and marginal farmers besides numerous farm labourers. Animal husbandry is a major occupation for these segments of the population. The district has 404182 breedable buffaloes and 189561 breedable cows as per Livestock Census 2019. There are 49729 cows of improved breeds. Total milk production in the district was 7.77 lakh MT in 2023-24 accounting for approximately 2.16 of the milk production of the state. The per capita per day milk consumption in the district is much lower than the national standard so there are ample opportunities for development in this area. The district predominantly has Murrah and Bhadawari buffaloes and Jersey and Haryana cows. The agro-climatic conditions of the district are suitable for rearing crossbred and indigenous milk-producing animal breeds. In the district milk production is mainly for domestic consumption and local marketing. The rural milk trade is carried out by local milkmen and the milk marketing network is not well-developed. The productivity of cattle is low who also remain vulnerable to diseases. KCC of amount Rs. 57.16 crore was disbursed for animal husbandry in the district in 2023-24 which is low vis-a-vis demand.

#### **2.1.6.2 Infrastructure and linkage support available, planned and gaps**

The district has 47 vet hospitals, 68 Artificial Insemination Centres, 505 Dairy cooperative societies. Various firms like Parag Namaste India Mother Dairy Banas are having Bulk Milk Chilling Centres in the district through which they procure and process the milk in the district. However, availability of quality semen and AI facilities is very limited in the district leading to low productivity. To tap the available potential in the district there is a need for the availability of high-quality milch animals, green fodder, nutritious animal feed, regular artificial insemination facilities and a well-developed system for marketing the produced milk. The availability of high-quality milch animals in local markets is almost negligible. The practice of growing green fodder throughout the year is also not prevalent. There is a popular demand for subsidy for setting up small dairy farms especially since DEDS scheme being supported through NABARD and Ministry of Agriculture GoI has been discontinued since few years back. Also KCC in Animal Husbandry needs to be aggressively promoted as currently demand for good quality dairy products outstrips the local supply. In the private sector HCL has been active in forming dairy societies for milk procurement from the interior areas in blocks of Sandila Tehsil. The Animal Husbandry Infrastructure Development (AHIDF) may be leveraged for promoting the sector in the district.

#### **2.1.7 Animal Husbandry – Poultry**

##### **2.1.7.1 Status of the Sector in the District**

According to the 20th Livestock Census the total poultry population in Uttar Pradesh is 12.525 million. During 2021-22 the total egg production was 4.04 billion which was 3.12 of the all-India production. During 2021-22 the state registered an annual growth of 11.36 in egg production compared to the financial year 2020-21. In 2021-22 the availability of eggs in the state was only 15 eggs/person/year while at the national level the availability was 95 eggs/person/year. In the district poultry farming is done on a very limited scale by people from economically weaker sections. This activity has not yet become popular from a commercial point of view. The supply of eggs in the district is done from outside. The total number of poultry birds in the district in 2019 was 71207. Even at present there has been no significant achievement in this. The estimated egg production in the district is around 67.5 million per year constituting approximately 1.48 of the total egg production of the state.



#### **2.1.7.2 Infrastructure and linkage support available, planned and gaps**

Under the Zero Hunger category the state's Sustainable Development Goal for 2030 is to increase the availability of eggs per person from 15 in 2020 to 29 in 2030 and the availability of meat per person from 1527 grams in 2020 to 3053 grams in 2030. While there is potential in this area, in the district of Hardoi banks do not feel comfortable in disbursing loans in large quantities due to the lack of knowledge, lack of sensitization and lack of insurance coverage. Some large farmers are setting up broiler and layer units in the district but still more significant efforts are needed. Maize cultivation is widely practiced in the district. There is a good possibility of establishing a poultry feed unit in the district. Skill development should be provided extensively to poultry entrepreneurs so that many small and marginal farmers as well as landless poor can also adopt this activity. National Livestock Mission, which provides capital subsidy to the sector needs to be leveraged in the district. The focus of the scheme is on entrepreneurship development and breed improvement in poultry sheep goat and piggery including feed and fodder development.

#### **2.1.8 Animal Husbandry – Sheep, Goat, Piggery**

##### **2.1.8.1 Status of the Sector in the District**

The geographic and climatic conditions of the district are favourable for sheep/goat/piggery farming but the development in this sector has not been satisfactory in the past years. According to the 2019 livestock census the district has 17261 sheep 11540 pigs and 378278 goats. Sheep goats and pigs can play a very important role in enhancing the income of marginal farmers. Due to the high demand for meat and pork there is potential for large commercial units in this sector.

##### **2.1.8.2 Infrastructure and linkage support available, planned and gaps**

- Piggery farming is traditionally practised in the district. Small farmers need financial assistance and modernization of piggery farming by discouraging scattered stray piggery for clean and scientific pig production.
- Productivity can be improved by breeding local non-descript breeds with exotic breeds like Middlewhite/Large White Yorkshire.
- The major problems are shortage/high cost of feed and fodder; repeat breeders high mortality rate delayed maturity and long inter-calving period; low conception; limited marketing facilities for livestock and livestock products encroachment and degradation of public grazing lands inadequate infrastructure; and inadequate animal health and breeding services. Capital subsidy is also available under the National Livestock Mission for this sector.

- For the availability of good breeds of goats, sheep and pigs in the district it is necessary to establish their breeding centres.
- Availability of grazing land/pastures: Wastelands can be used for the silvi-pasture system which can convert wastelands into fodder and fuel-producing lands.
- Resource-poor areas can be developed by promoting integrated farming/mixed cropping and small ruminants.

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

- India is the third-largest producer of fish products and being one of the 17 mega-biodiverse nations our country is home to more than 10 of the global fish biodiversity. This sector contributes around 6.6 to the Agriculture Gross Domestic Product. Andhra Pradesh leads in inland fish production and West Bengal leads in fish seed production while Uttar Pradesh ranks third nationally in both inland fish and fish seed production.
- The district has a rich Gangetic riverine system with ponds reservoirs canals and waterlogged areas presenting ample potential for inland fisheries. The district has 615 small and large ponds that can be used for fish farming. Total fish production in fisheries in Hardoi was 37400 MT in 2023-24 amounting to 25 gm/day per person. 35 Fishermen societies exist in the district along with 02 fish seed hatcheries. The fish production in district is very less as the sector is underdeveloped.

### 2.1.9.2 Infrastructure and linkage support available, planned and gaps

- The Pradhan Mantri Matsya Sampada Yojana (PMSSY) is a flagship scheme for focused and sustainable development of the fisheries sector in the country with an estimated investment of Rs. 20050 crores over 5 years from 2020-21 to 2024-25 which is part of the Atmanirbhar Bharat package. In its Sustainable Development Goals (SDG) Vision 2030 document the state government has highlighted the importance of fisheries in achieving various SDGs.
- In the past years the flow of credit in this sector has not been satisfactory mainly due to the rules of pond leasing and the indifference of banks. Since 2019-20 fish farmers are also being covered under KCC. Banks need to encourage and finance suitable entrepreneurs at the commercial level. Controlling offices of banks should strive to cover more and more fishers under KCC for fisheries development leading to an increase in credit flow in this sector.
- The lack of farmer-friendly insurance schemes in this sector is a significant impediment to credit flow. The remote location of community ponds needs improvement and renovation. As these ponds are under the ownership of gram panchayats their water is used for various purposes resulting in a decline in



fish productivity.

- To promote fish consumption and popularity among people there is a need to establish modern fish markets such as fish mandis and mobile vans.

#### **2.1.10 Farm Credit – Others**

##### **2.1.10.1 Status of the Sector in the District**

Assessment has not been made under this heading this year

##### **2.1.10.2 Infrastructure and linkage support available, planned and gaps**

Not Applicable

#### **2.1.11 Sustainable Agricultural Practices**

##### **2.1.11.1 Status of the Sector in the District**

- Sustainable agricultural practices have been defined as "a judicious mix of two or more components involving the prudent management of all available plant soil water and energy resources employing genetically enhanced and environment-friendly crop plants to assure a competitive profitable and sustainable production system with a minimum adverse impact on the environment."
- Only a limited number of farmers in the district are adopting sustainable agricultural practices. The department needs to demonstrate some models to promote these practices. To initiate integrated farming systems in the district various schemes related to livestock and fisheries should be integrated into a mission for integrated farming systems in the district which will give momentum to this approach.

##### **2.1.11.2 Infrastructure and linkage support available, planned and gaps**

The different components of IFS are crops livestock birds and trees. Crop components can be subsystems like mixed/intercropping multi-tier cropping. Livestock components can be dairy animals goats sheep poultry and tree components include fruits timber fuel and fodder. The major factors to be considered while selecting an IFS model are soil type, rainfall, its distribution and climate change.

Banks can explore financing IFS models in a cluster mode.

#### **2.2 Agriculture Infrastructure**

##### **2.2.1 Construction of Storage and Marketing Infrastructure**

### 2.2.1.1 Status of the Sector in the District

- After the Green Revolution Indian agriculture has witnessed good growth in production and productivity. However, due to a lack of adequate storage facilities an ineffective marketing system and immediate capital requirements for inputs for the next crop after harvesting one crop farmers are often forced to sell their produce at throwaway prices. Additionally in the absence of sufficient storage perishable commodities like fruits and vegetables have a high level of wastage.
- There is no functioning agricultural value chain in the district where all actors (providing backward and forward linkages) are working together.

### 2.2.1.2 Infrastructure and linkage support available, planned and gaps

- Warehouses: In the district the production of cereals and pulses is much more than the storage infrastructure created. Being a major consumption centre there is also a need for additional capacity. Currently the district has a total of 129 storage godowns warehouses with 4.87 lakh MT capacity. Additionally, 27000 MT capacity of storage exists with PACS but most of this is dilapidated.
- Cold Storage: The district has a total of 09 cold storages with a total storage capacity of 53000 MT. Fruits and vegetables are also produced requiring more cold storage facilities. (Source: Statistical Booklet 2022). As far as marketing infrastructure is concerned around 34 market yards/wholesale market yards exist in the district.

To develop the sector focus may be laid on existing schemes like Agriculture Infrastructure Fund, Agriculture Marketing Infrastructure scheme and World's largest grain storage scheme in cooperative sector. These schemes, if promoted actively by the agriculture dept in collaboration with horticulture dept and cooperative dept. have the potential to revolutionize the sector in the district.

## 2.2.2 Land Development, Soil Conservation and Watershed Development

### 2.2.2.1 Status of the Sector in the District

Land is a fundamental resource that meets the basic requirements of the life support systems of our planet. As the demand of the growing population is continuously increasing the trend of over- exploitation of this ancient resource has multiplied. To ensure food security in addition to the sustainability of land and land resources there is an immediate need to improve the productivity of existing cultivation by bringing additional land under cultivation. The main land development activities undertaken to increase land productivity are land levelling and development of agricultural land improvement of soil quality through special reclamation systems water management and water conservation pasture management wasteland development watershed development etc. As per an estimate 39 of the land in UP is unusar/saline and unfit for cultivation. In Hardoi district 6148



hectares of land is saline/barren. Soil salinity is a major issue in the district. The Land Improvement Corporation in collaboration with the World Bank and ICAR has done considerable work in land development due to which a significant amount of barren land has been reclaimed. Nevertheless, barren land is a major problem in many areas and there is a possibility of treatment of such land along with suitable cropping.

#### **2.2.2.2 Infrastructure and linkage support available, planned and gaps**

The declining agricultural land and fertility and the increasing population is a matter of concern. One of the measures to address this is to develop new land for cultivation and increase the fertility of the existing agricultural land. Without water management land development is also futile so the development of both these resources is necessary together. Land development plans can be of different types such as: land levelling and on-farm development works making fallow/wasteland/barren land cultivable integrated farm development watershed management water and soil conservation etc. According to the Wasteland Atlas released in 2019 there has been a reduction of 7925 hectares in the total sodic land of the district but still 16098 hectares of land in the district is sodic which is 6.31 percent of the total sodic land of the state. One scheme which can be leveraged for promoting water and soil conservation is Khet Talaab Yojana of the state govt as per which capital subsidy upto 50 of the cost of pond construction is provided to the beneficiaries in three installments. Small ponds of 22×20×3 m (project cost Rs. 105000) and medium ponds of 35×30×3 m (project cost Rs. 228400 ) are eligible.

#### **2.2.3 Agri. Infrastructure – Others**

##### **2.2.3.1 Status of the Sector in the District**

To increase land productivity the main land development activities undertaken are - organic farming (use of bio-fertilizers vermicompost bio-pesticides etc.) land levelling and development of agricultural land improvement of soil quality through special reclamation systems water management and water conservation pasture management wasteland development watershed development etc. Due to the increasing imbalanced use of chemical fertilisers burning of crop residues in the fields negligible inclusion of leguminous crops in crop rotation lack of proper drainage and delays in receiving soil test reports soil health is deteriorating day by day. To increase soil fertility and obtain higher production fodder seed production and organic farming are necessary. The organic content in the soil of the district is decreasing.



### **2.2.3.2 Infrastructure and linkage support available, planned and gaps**

In the district in the last few years there has been an increasing trend among farmers towards using vermicompost. Farmers are being made aware through FPOs and Farmer Clubs. Vermicompost and Nadep manure are being provided to farmers by FPOs sponsored by NABARD and SHGs. As a result many farmers are using such manure. Organic manure has been identified as an emerging activity in the district as the indiscriminate use of chemical fertilizers has depleted the fertility of the soil. Therefore the farmers of the district should produce vermicompost and organic manure.

- Various extension services improved seeds fertilisers marketing and storage facilities are available in the district.
- There are 19 soil testing laboratories in the district where testing facilities for NPK are available.
- The district requires about 3.70 lakh quintals of seeds but only 20 percent of the requirement is met by certified seeds.
- Due to the large cattle population in the district there is a good potential for vermicompost. Farmers can be benefited by producing vermicompost and bio-pesticides from cow urine in the cowsheds run by the state government.

## **2.3 Agriculture – Ancillary Activities**

### **2.3.1 Food & Agro Processing**

#### **2.3.1.1 Status of the Sector in the District**

The food and agri-processing industry refers to activities that process primary agricultural produce to add value to them. A well-developed food processing sector with high-level processing helps reduce food waste improve value addition promote crop diversification ensure better income for farmers encourage employment and increase export earnings. This sector assists in addressing the critical issues of food security and food inflation. It can provide the public with healthy nutritious food. Uttar Pradesh ranks highest in India in the production of wheat sugarcane potatoes milk and pulses and second in the production of rice fruits and vegetables. Sub-sectors of food processing include dairy meat fruits and vegetables spices bakery grains oilseeds pulses fish processing etc. Hardoi district also has an abundant supply of grains, milk, fruits vegetables etc. but the facilities for their processing are limited.

#### **2.3.1.2 Infrastructure and linkage support available, planned and gaps**

- The Government of Uttar Pradesh has announced a special policy for food and agri-processing. In addition to other benefits this policy provides a 100% exemption on stamp duty for acquisition purchase or lease of land by new food processing units a 100% exemption from mandi fees for 10 years for all new export-oriented units using perishables and a 25% capital investment subsidy under the National Food Processing Mission.
- Under the agri-export zone in Uttar Pradesh mangoes and vegetables have been identified in Hardoi district for the food processing sector.
- The PM Formalisation of Micro Food Processing Enterprises (PM-FME) scheme provides financial technical and business support for the establishment/upgradation of 2lakh micro food processing industries through credit-linked subsidies over five years from 2020-21 to 2024-25 with an outlay of Rs.10000 crore.
- There is a need for cooperation among Farmer Producer Organizations (FPOs) which can act as aggregators or primary processors and interface with the corporate sector. This will lead to better technology transfer awareness about quality market/demand-driven production among producers etc.
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#### **2.3.2 Agri Ancillary Activities - Others**

##### **2.3.2.1 Status of the Sector in the District**

Agricultural marketing primarily involves the buying and selling of agricultural products. Today's agricultural produce has to go through a series of exchanges or transfers from one person to another before reaching the consumer. Products can be sold directly in the market or stored locally at some other place for later sale. In addition, cleaning grading and processing of the produce are carried out by the farmer or village traders for further marketing. In India most agricultural products are sold by farmers to moneylenders or private sector or village traders. In such situations cooperative societies can play a better role as they have good infrastructure facilities like storage transportation collection centres cleaning etc.

##### **2.3.2.2 Infrastructure and linkage support available, planned and gaps**

- To provide all kinds of facilities to farmers their own institutions such as cooperative societies farmer cooperative societies purchase-sale cooperative societies LAMPS etc. have been formed. All such societies are affiliated with the District Cooperative Central Bank and receive loans from the same bank to



provide loans and other services to their respective members. However most societies in the district are inactive.

- Although some MFIs are active in the district they do not receive loans from any bank in the district. These MFIs receive loans from banks at the corporate level and then carry out the task of loan disbursement to the needy.
- Therefore many ancillary activities are linked to agriculture from the perspective of bank lending such as: (1) Agri-clinics Agri-business centres (2) loans to PACs FSS and LAMPS (3) loans to MFIs for further lending in agriculture and (4) loans to farmers cooperative societies for selling their produce etc.
- The need for support and extension services is continuously increasing with the diversification and innovation of agricultural activities. The Government of India has launched its ambitious central scheme for the formation and promotion of Farmer Producer Organizations (FPOs) with the target of establishing 10000 FPOs in the country by 2023-24.



### Chapter 3

#### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

##### 3.1 Status of the Sector in the District

- As per MSME Act 2006(amended in 2020) the current definition of MSMEs is: Micro manufacturing and services units: Investment of up to Rs.1 crore and turnover of up to Rs. 5 crores Small units: Investment of up to Rs. 10 crore and turnover of up to Rs. 50 crores. Medium units: Investment of up to Rs. 50 crore and turnover of up to Rs. 250 crores.
- Major industries in Hardoi are: repair and servicing agro based industries ready-made garments and embroidery cotton textile wood/wooden based industries metal based (steel fab) leather. 4 Large Scale Sugar Mills are working in this district. M/s SAF Yeast Co. Ltd. set up in Sandila Tehsil is the India's largest yeast producing unit. An artisan-based Zari & Zardozi cluster is existing in Mallawan, Sandila, Kachauna blocks since a long period back and many artisans in the textile/handloom sector are earning a their livelihoods from the same. Handloom is the ODOP product of Hardoi.
- There are three industrial clusters in Hardoi- Sandila Nagheta and Bilgram. Sandila has emerged as a prominent industrial estate with approximately 400 units on Lucknow Highway. It is having Varun Beverages bottling plant for Pepsico as well as Berger Paints factory. Balaji Wafers is setting up a food processing plant in the area with proposed investment of Rs. 500 crore.
- With announcement of the first PM-MITRA mega textile park of the country in Lucknow and Hardoi the textile sector is expected to get a major fillip in the district. The district has also been made part of the State Capital Region and it will boost the industrial profile of the district in a significant way.
- Other upcoming industries in the district are: 01 Beverage bottling plant 03 compressed biogas plants(CBGs) and multiple agro-based processing industries. Major exportable items from the district are yeast rice and sugar.

### **3.2 Infrastructure and linkage support available, planned and gaps**

The District Industries Center facilitates the allotment of industrial plots in cooperation with UPICO and tries to find solutions to the problems of entrepreneurs in addition to making arrangements for training. It also provides necessary guidance for the modernization of industrial units.

The Khadi and Village Industries Board is promoting village industries through its various schemes. The district has one RSETI (Rural Self-Employment Training Institute) operated by Bank of India. It provides free training to rural youth for setting up their own employment. RSETI provides employment opportunities to around 1000 unemployed youth every year by providing them with training and facilitating loans from banks. Schemes like Stand-up India PMMUDRA yojna PM-SVANIDHI Pradhan Mantri Employment Generation Programme One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in district. One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in the district. ODOP, Mukyamantri Yuva Swarojgar Yojana (MYSY) and PMEGP have assisted numerous beneficiaries in the district. Ubharte Sitaare scheme by Exim Bank can be promoted as well.

## **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**

To give more emphasis on exports the Uttar Pradesh Export Policy 2019 has been formulated to promote agricultural exports from the state. It aims to double the State's agricultural exports to Rs. 17591 crore by 2024.

In the context of exports Hardoi has limited capacity. Exports of mango, chili, Arbi is taking place at a small scale. M/s SAF Yeast Co. Ltd. set up in Sandila Tehsil is the India's largest yeast producing unit and is involved in exports as well. Embroidery work is widespread in the district and has potential to be part of export value chains of the state. Additionally, the district has significant mango and vegetable production and efforts need to be made in these areas for exports. Other exportable items are rice and sugar.

##### **4.1.2 Infrastructure and linkage support available, planned and gaps**

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

#### **4.2 Credit Potential for Education**

##### **4.2.1 Status of the Sector in the District**

- The main reason for low credit flow in this sector is the lack of good professional colleges in the district. Students from the district take admission in other districts and avail loans from nearby banks. There are no good colleges, no university or engineering college, in the district, due to which students have to go to cities like Kanpur, Lucknow, NCR, etc.
- The Rural Infrastructure Development Fund operated by NABARD can be utilised to meet infrastructural deficiencies, specifically for the construction of schools/colleges or connecting villages to major centres where schools are located.



#### **4.2.2 Infrastructure and linkage support available, planned and gaps**

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

### **4.3 Credit Potential for Housing**

#### **4.3.1 Status of the Sector in the District**

In recent years there has been an increase in the demand for housing construction due to an improvement in the economic environment of rural households. According to the 2011 census the total number of houses in India was 33.08 crore. Out of these 30.62 crore were occupied and 2.47 crore were vacant. In Uttar Pradesh as per the 2011 census the number of houses was 4.52 crore. The number of urban houses and rural houses was 1.04 crore and 3.47 crore respectively. According to the 2011 census the district had a total of 7.27 lakh households and 684169 housing units. Housing loans/rural housing loans are an area where significant employment opportunities are generated. NABARD also provides refinance for rural housing loans disbursed by banks.

#### **4.3.2 Infrastructure and linkage support available, planned and gaps**

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

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

District is agrarian and situated on the banks of river Ganga with rivers like Gomti, Sai, Ramganga, Garra also passing through the district, so available infrastructure is flood protection measures canal irrigation roads bridges schools hospitals power supply etc. However, floods still wreak havoc in certain areas like Bilgram, Sandi, Harpalpur of the districts especially on banks of Ganga, Ramganga and Garra river necessitating stronger flood control infrastructure. Also, there is fluctuation in uninterrupted power supply for the agricultural and domestic usage. Road connectivity is generally adequate but in certain pockets it needs improvement in the interior areas with adequate traffic management.

##### 5.1.2 Infrastructure and linkage support available, planned and gaps

- **Roads and Bridges:** The district has a total of 5747 km of paved roads(2021-22) out of which 5244 km come under the Public Works Department. Road capacity needs upgradation in many areas. Traffic congestion needs resolution in urban and semi-urban areas.
- **Irrigation Facilities:** The district has 1548 km of canals and 688 government tube wells. There are 102565 individual tube wells and pump sets in the district. Due to lack of timely desilting of canals and lack of water availability on time the canals are not functioning properly. Diesel pump sets are serving as supplementary irrigation due to high operating costs.
- **Animal Health Services:** The district has 47 veterinary hospitals 2 Class D veterinary hospitals 56 disease diagnostic centres and 46 artificial insemination centres. Quality Veterinary care needs massive penetration in rural areas.
- **Storage:** The district has a dry storage capacity of 4.87lakh metric tonnes which is insufficient for storing the districts foodgrains. Hence it is necessary for the government to invest heavily in constructing public storage warehouses.
- **Electricity:** All villages in the district have been electrified but power cuts are a problem. Uninterrupted power supply for farm use needs strengthening.
- **Health Facilities:** The district has 102 hospitals, 20 community health centres 63 primary health centres. However, upgradation of public health infrastructure is urgently needed along with access to affordable medicines
- **Education:** The district lacks any university and has no engineering college.



- Waste management, Rainwater harvesting and micro-irrigation and agro-processing parks and processing units for medicinal and aromatic plants can be established in the district.

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

1. Veterinary hospitals at 14 blocks have been constructed under RIDF assistance with assistance of Rs. 6.29 crore benefitting the rural population immensely in these blocks.
2. 08 Flood protection projects have been financed under RIDF benefitting 5093 ha approximately with assistance of Rs. 34.74 crore under RIDF.
3. 16 watershed projects with RIDF assistance of Rs. 25 crore have benefitted in improvement of farm productivity and livelihood generation of the beneficiaries.
4. 4 Rajkiya Kanya Inter College in Bilgram, Pali, Todarpur and Hardoi have been constructed with RIDF support of Rs. 1.13 crore.

## **5.2 Social Infrastructure involving Bank Credit**

### **5.2.1 Status of the Sector in the District**

The district does not have an adequate number of good schools. For a population of 40 lakhs there are a total of 4026 primary schools, 1424 upper primary schools and 627 secondary schools. There is a lack of multi-specialty hospitals. There are only 63 primary health centres and 19 community health centres. No of hospital beds is approximately 1000 which is very low . Good colleges imparting education including agri-education and STEM courses are not existent in the district. Besides infrastructure for skill development is miniscule in the district.

### **5.2.2 Infrastructure and linkage support available, planned and gaps**

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



### **5.3 Renewable Energy**

#### **5.3.1 Status of the Sector in the District**

The district has a total of 1907 villages all of which are electrified although the power supply situation is extremely poor. Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity. The PM Surya Ghar Bijali Yojana will boost efforts to harness the districts renewable energy potential.

#### **5.3.2 Infrastructure and linkage support available, planned and gaps**

PM Surya Ghar Bijali Yojana PM KUSUM scheme Bio energy enterprise promotion programme solar pump scheme solar light scheme etc are available.

### RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	454	255.651200	212.0106
B	Ongoing tranches	162	496.657100	385.9563
	Total (A + B)	616	752.308300	597.9669

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	1.421000	1.1368
B	Rural roads & bridges	59	162.470600	142.1409
C	Social Sector	553	588.416700	454.6892
	Total (A + B + C)	616	752.308300	597.9669

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	20	6000	ha	0
B	Rural roads	509	1105.35	km	0
C	Bridges	44	2403.4	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social:Education	4	0	0	0
2	Flood Protection	8	5093ha benefitted	0	0
3	Agriculture and allied:Veterinary Hospitals	14	0	0	0
4	Agriculture and allied :Watershed Development Projects	16	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0



## Chapter 6

### Informal Credit Delivery System

#### 6.1 Status of the Sector in the District

In the district all 19 blocks are NRLM intensive. As on 31.3.2024 16040 SHGs were formed and 1575 were given credit of Rs. 3551.96 lakh by Banks. Some of the banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 1481.37 lakh was disbursed to JLGs by Banks.

#### 6.2 Infrastructure and linkage support available, planned and gaps

In the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a major program of the Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM). Under the NRLM scheme NABARDs concessional refinance scheme is available to banks to promote lending to self-help groups under which Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4 (for loans up to Rs. 3 lakhs) and 3 (for loans from Rs. 3 lakhs to Rs. 5 lakhs).

Under the National Rural Livelihoods Mission the department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income. Based on the number of families living below the poverty line according to the Tendulkar Committee a total of 23532 Self-Help Groups can be formed in the district.

There is a need to familiarize bankers and state government officials with the linkage program through BLBC-SHG exposure visits.

Organising capacity building programs for branch managers of commercial and cooperative banks.

Partnership with NRLM and new NGOs.

Efforts to revive defunct groups/link existing groups with banks.

## **Chapter 7**

### **Critical Interventions Required for Creating a Definitive Impact**

#### **1. Farm Credit**

- 1 Setting up soil testing lab in each Block
- 2 Increase use of fertilizers and farm Mechanisation and enroll more farmers in DBT schemes.
- 3 Distribution of certified seeds
- 4 More centres for input distribution under cooperative fold
- 5 Natural Farming in vegetable belt (Pihani Hariyawan Bilgram Blocks)
- 6 Banks should provide credit to landless cultivators sharecroppers tenants and small/marginal farmers through Joint Liability Groups.

#### **2. Water Resources**

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

#### **3. Farm Mechanization**

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

#### **4. Plantation and Horticulture**

- 1 Preparation of bankable models and training of bankers
- 2 Setting up of processing units under PMFME
- 3 Creation of Farm Gate Infrastructure under AIF
- 4 Setting up export related infrastructure in vegetable growing belt
- 5 Encouraging marginal and small farmers to move towards cash crops

#### **5. Forestry/ Waste Land Development**

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

**6. Animal Husbandry - Dairy**

- 1 Easy credit facility to farmers
- 2 Insurance of cattles/buffaloes
- 3 Developing milk route in the block for better milk collection and value addition
- 4 Promotion of Selective breeding through Artificial Insemination (AI)

**7. Animal Husbandry - Poultry**

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

**8. Animal Husbandry - Sheep, Goat, Piggery**

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

**9. Fisheries**

- 1 Easy credit facility to farmers
- 2 Insurance
- 3 Building public demonstrations of advanced fish culture techniques such as integrated fish farming biofloc etc.

**10. Construction of Storage and Marketing Infrastructure**

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

**11. Land Development, Soil Conservation and Watershed Development**

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

**12. Agriculture Infrastructure: Others**

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



**13. Food and Agro. Processing**

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

**14. Agri. Ancillary Activities: Others**

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

**15. Micro, Small and Medium Enterprises (MSME)**

- 1 Awareness among entrepreneurs about CGTMSE and schemes of Government
- 2 Finance to entrepreneurs by Banks with facility of CGTMSE
- 3 The District Industries Center should arrange for effective entrepreneurship training programs and establish product-cum-training centers.
- 4 Currently the MSME sector is perceived to be associated with low quality standards in public perception. Efforts should be made to upgrade the MSME sector through modern and new techniques to achieve global quality standards.

**16. Export Credit**

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

**17. Education**

- 1 Banks to extend credit as per Priority sector norms

**18. Housing**

- 1 Growing urbanisation in blocks of Sandila, Shahbad, Bilgram, Madhoganj and Mallawan requires bank credit for housing.

**19. Social Infrastructure**

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

**20. Renewable Energy**

- 1 Solarisation of Government tubewells
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under PM Surya Ghar Bijali Yojana for solar roof top plants

**21. Informal Credit Delivery System**

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

## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

#### 2. Formation of Ministry of Cooperation by GoI

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

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

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



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

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

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

5. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs. 1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to

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

#### **5. Status of Cooperatives in the District**

1. Under centrally sponsored scheme total 64 PACS (26 in 1st phase ,24 in 2<sup>nd</sup> and 14 in 3rd phase) are under computerisation.

#### **6. Potential for formation of cooperatives**

1. There is potential for formation of Dairy Cooperative societies. The distribution is uniform across the district as all blocks are covered by some cooperative society or the other



Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Farmers Producers Organisation	Bilgram	Grant assistance towards formation and promotion of Producer Organizations	No	500	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers
2	Collectivisation	Farmers Producers Organisation	Madhoganj	Grant assistance towards formation and promotion of Producer Organizations	No	500	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers
3	Collectivisation	Farmers Producers Organisation	Shahbad	Grant assistance towards formation and promotion of Producer Organizations	No	500	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers
4	Collectivisation	Farmers Producers Organisation	Mallawan	Grant assistance towards formation and promotion of Producer Organizations	No	750	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers
5	Collectivisation	Farmers Producers Organisation	Pihani	Grant assistance towards formation and promotion of Producer Organizations	No	300	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers
6	Collectivisation	Farmers Producers Organisation	Hariyawan	Grant assistance towards formation and promotion of Producer Organizations	No	300	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers

7	Collective sation	Farmers Producers Organisation	Sursa	Grant assistance towards formation and promotion of Producer Organizations	No	550	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers
8	Collective sation	Farmers Producers Organisation on dairy	Pihani Hariyawan Tandiyawan	Grant assistance towards formation and promotion of Producer Organizations	No	150	Advisory for cattle rearing
9	Collective sation	Farmers Producers Organisation	Kothawan, Behender	Financing towards working capital needs of the FPO	Yes HCL	30000	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers
10	Women Empowermen t	Rural Mart	Sandila	Grant assistance towards opex for rural mart for physical marketing of products made by of SHG women	No	50	Marketing support to SHG women leading to livelihood generation
11	Skill Training	Skill Development of Rural Youth through RSETI	Bawan , Sandi	Grant assistance towards training and settlement of rural youth in computerized accounting	No	25	Skill development in computerized accounting for rural youth enabling them to earn livelihoods
12	Financial Inclusion	Financial support to Bank of India (Lead Bank) for CFL (Center for Financial Literacy)	Ahirori	Grant Support towards Capital and Operational Expenditure to CFL for spreading financial literacy and facilitating linkage with Govt schemes besides resolution of banking related grievances	No	45000	Increase in bank resources. Financial literacy in rural areas Financial inclusion

13	Financial Inclusion	Financial support to Bank of India (Lead Bank) for CFL (Center for Financial Literacy)	Shahbad	Grant Support towards Capital and Operational Expenditure to CFL for spreading financial literacy and facilitating linkage with Govt schemes besides resolution of banking related grievances	No	45000	Increase in bank resources Financial literacy in rural areas Financial inclusion
14	Financial Inclusion	Financial support to Bank of India (Lead Bank) for CFL (Center for Financial Literacy)	Harpalpur	Grant Support towards Capital and Operational Expenditure to CFL for spreading financial literacy and facilitating linkage with Govt schemes besides resolution of banking related grievances	No	45000	Increase in bank resources Financial literacy in rural areas Financial inclusion
15	Financial Inclusion	Financial support to Bank of India (Lead Bank) for CFL (Center for Financial Literacy)	Sandila	Grant Support towards Capital and Operational Expenditure to CFL for spreading financial literacy and facilitating linkage with Govt schemes besides resolution of banking related grievances	No	15000	Increase in bank resources Financial literacy in rural areas Financial inclusion
16	Financial Inclusion	Financial support to Bank of India (Lead Bank) for CFL (Center for Financial Literacy)	Madhoganj	Grant Support towards Capital and Operational Expenditure to CFL for spreading financial literacy and facilitating linkage with Govt schemes besides resolution of banking related grievances	No	15000	Increase in bank resources Financial literacy in rural areas Financial inclusion



17	Financial Inclusion	Financial support to Bank of India (Lead Bank) for CFL (Center for Financial Literacy)	Kothawan	Grant Support towards Capital and Operational Expenditure to CFL for spreading financial literacy and facilitating linkage with Govt schemes besides resolution of banking related grievances	No	15000	Increase in bank resources Financial literacy in rural areas Financial inclusion
18	Infrastructure Development	Capital Support to RSEII	Hardoi	Grant support towards Capital expenditure to RSEII for upgradation of its premises and equipments	No	1000	Upgradation of RSEII to enable better training to the beneficiaries
19	Infrastructure Development	Irrigation	Various blocks	Concessional Finance to State Govt for infrastructure development	No		Approximately 6000 ha irrigated
20	Infrastructure Development	Rural Roads	Various blocks	Concessional Finance to State Govt for infrastructure development	No		Approximately 1105.35 km of road constructed
21	Infrastructure Development	Rural Bridges	Various blocks	Concessional Finance to State Govt for infrastructure development	No		Approximately 2403.4 m of rural bridges constructed
22	Infrastructure Development	Schools	Various blocks	Concessional Finance to State Govt for infrastructure development	No		4 Rajkiya Kanya Inter College constructed
23	Infrastructure Development	Flood Protection	Various blocks	Concessional Finance to State Govt for infrastructure development	No		5093 ha of area benefitted

24	Infrastructure Development	Agriculture and allied: Veterinary Hospitals	Various blocks	Concessional Finance to State Govt for infrastructure development	No		14 Veterinary Hospitals in different blocks
25	Financial Inclusion	Grant support for Financial and Digital Literacy camps to SBI	Various blocks	Grant support for the camps	No	500	Increase in bank resources Financial literacy in rural areas Financial inclusion
26	Financial Inclusion	Grant support for Financial and Digital Literacy camps to Aryavart Gramin Bank	Various blocks	Grant support for the camps	No	500	Increase in bank resources Financial literacy in rural areas Financial inclusion
27	Banking Technology	DCCB	Hardoi	Grant support for Positive Pay System and Mobile demonstration van for financial literacy	No		Strengthening of banking technology of the DCCB and for financial inclusion
28	Financial Inclusion	Refinance to Aryavart Gramin Bank for lending to farmers and SHGs at concessional rate	Hardoi	Refinance support	No		Deepening of financial inclusion

29	Financial Inclusion	Implementing agency for Interest subvention scheme of GoI for KCC for DCCB and Aryavart Gramin Bank	Hardoi	Interest subvention to bank and the farmers	No		Affordable credit to farm sector
30	Banking Technology	Implementing agency for Computerisation of DCCB and 50 PACS	Hardoi	Grant support as well technical support and monitoring for computerisation of DCCB and PACS of Hardoi	No		Strengthening of cooperative sector towards Sahkarita Se Samriddhi initiative



## Success Stories

### Success Story 1: Hardoi Kisan Farmers Producer Company Limited



1. Scheme :	Financing producer organisations through NABKISAN
2. Project Implementing Agency :	HCL
3. Duration of the project :	2021-22 till date
4. Beneficiary :	
No. of beneficiaries :	2422
Community :	Farmers
State :	Uttar Pradesh
District :	Hardoi
Block :	Kachauna
Village :	Many

#### 1.1 Support provided

- NABKISAN has provided working capital loan of Rs. 50 lakhs each in 2021-22 2022-23 and 2023-24 and Rs. 1 crore in 2024-25 to the FPO

#### 1.2 Pre-implementation status

- Farmers in Kachauna District face major challenges, including a lack of quality seeds, timely fertilizers, affordable machinery, and market access, leading to poor prices for their produce. Additionally, they are often unaware of the appropriate pesticides for crop protection.

- The FPO was not able to expand its business in want of timely liquidity needs for its operations like input purchase output procurement etc.
- FPO was not able to scale up its turnover profit and diversification
- The FPO was reliant on the promoting institution viz. HCL Foundation for its business development

### **1.3 Challenges faced**

- None

### **1.4 Impact**

- In last three FY FPO has clocked combined profit of Rs. 2616571. Its turnover was Rs. 4 crore in 2022-23 and it distributed dividends as well.
- Farmers get Farm Tech services at their door step in less prices
- 12000 farmers benefitted by selling their produce to FPO at good price.
- Farmers and shareholders are getting agri inputs at good prices with good quality on time
- Farmers get Farm Tech services at their door step in less prices
- Employment to the locals in the FPO
- HKPCL's journey started with 10 farmers in 2017 and now the shareholder base has increased to 2440.
- In 2021 Grant Thornton & Economic Times recognizing its exemplary performance and contribution to the agricultural sector honoured HKPCL as the Best Farmer Producer Organization (FPO) in North India.
- HKPCL received outstanding FPO award from UP Council of Agriculture Research

## Success Story 2: Vegetable cultivation using Trellis architecture(Machaan)



1. Scheme : Capacity Building for Adoption of Technology(CAT) visit under FSPF
2. Project Implementing Agency : Sunderam Sewa Sansthan
3. Duration of the project : 03-05 December 2021
4. Beneficiary :
 

No. of beneficiaries :	25
Community :	SHGs
State :	Uttar Pradesh
District :	Hardoi
Block :	Sandila
Village :	Begumganj Sumbabagh

### 2.1 Support provided

- Exposure visit organized to Indo-Israel Centre for Excellence in Vegetables Kannauj for 25 SHG women of Sandila Block through grant support of Rs. 113000/- by NABARD.
- The women were provided technical expertise for modern techniques for cultivation of vegetables . They learnt cultivation of saplings in different architectures like trellis method application of organic fertilisers integrated pest and disease management polyhouse method etc

### 2.2 Pre-implementation status



- The SHG women were not having any livelihood activities and needed financial independence

### **2.3 Challenges faced**

- Handholding the women and motivating them to take care of the crops properly and maintain the spacing and the sequence of the saplings
- Marketing of the crops in local and regional markets
- Sustainability of the project

### **2.4 Impact**

- At least 06 women are growing vegetables successfully on the farms and earning net income of Rs. 3 lakh per annum each by selling the vegetables to Sandila and Hardoi markets
- The financial status of the families of these SHG women has received a fillip after the project helping to meet their consumption and boosting access to amenities like good schooling for children healthcare etc
- Few other farmers are also setting up such a trellis based vegetable cultivation on their farms in view of the remunerative potential from even less amount of land due to vertical farming.
- With Lucknow Hardoi highway under final stages of construction it will be easy to supply vegetables to Dubagga and other markets in the region soon further boosting the prices for these vegetables.

## Appendix 1a

### Climate Action & Sustainability

#### 1. Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

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

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 utilisation.

### 1.4 Initiatives of RBI

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

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

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



### 1.5 Initiatives of NABARD

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

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

### 1.6 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

#### 2 Climate Change Scenario – At the State Level

##### 2.1 State Action Plan for Climate Change

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

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



## 2.2 Any specific Climate Change initiative in the State by

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

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



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

a **NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA-Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO<sub>2</sub>. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

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

## Appendix 1c

### Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
  - 3.1 Prospects of Climate Action in the District
    - a The district is categorized as highly vulnerable to climate change as per SAPCC. Major drivers of this vulnerability are forest vulnerability in which it is categorized as one of 15 very highly vulnerable districts in UP and water stress in which it is categorized as one out of 10 very highly vulnerable districts. This is despite the fact the the district is having largest water spread in UP (6666.29 ha). Iron content (>1.0mg/L) and nitrate content (>45mg/L) in the Groundwater is high. Other factors for high climate vulnerability are: land degradation high stray cattle density high crop yield variability and land fragmentation low access to basic amenities. Consequently following actions are proposed:
      1. The district has 63679 hectares of current fallow land and 25041 ha of other fallow land besides 6149 ha of cultivable waste land which is 15.69 of the total area and this land can be utilized for intensive afforestation and for solar farming. There is also considerable potential in agroforestry where farmers can grow trees bamboo eucalyptus etc on their farm fields.
      2. Wetlands need to be conserved in the district
      3. Promotion of water use efficiency in agriculture and climate resilient varieties of crops is needed. Solar powered drip and sprinkler systems need to be promoted massively in the district.
      4. Provision of basic amenities like healthcare potable water supply clean cooking fuel connectivity power supply etc.
      5. Promotion of livestock sector
    - b
      1. Promoting less water guzzling crops.
      2. Train farmers on inland fishery methods and technology to conserve water and develop FPOs for enabling market access.
      3. Promoting water conservation through rainwater harvesting groundwater recharge etc.
      4. Enhance quantity and quality of Open Forest cover and ecosystem services in the district.
      5. Develop high-tech and satellite nurseries for generating quality plant material for tree plantations outside forests.
      6. Fix minimum support price (MSP) for different agro-forestry species produce (NTFP wood)
      7. Setting up of 500 kW to 2 MW Renewable energy based power plants (REPP) and feeding into grid connection on degraded farm land
      8. Tackling soil salinity with help from KVKs etc.
  - 3.2 Any specific Climate Change initiative in the District by



- a. GoI- has launched National Mission on Clean Ganga in the district through which organic farming is being promoted in villages alongside Ganga. It also includes improving the tortoise ponds and Reviving the Sai river.

Two KVKs are active in the district. KVK-II in Bharawan is affiliated to Regional Research Station, ICAR-Central Soil Salinity Research Institute Lucknow.

- b. State government- has been implementing many projects in Hardoi under various sectors such as flood protection Irrigation Roads Bridges veterinary hospitals etc.

State horticulture department is providing subsidy for the drip and sprinkler system under per drop more crop scheme micro-irrigation component of PM Krishi sinchai yojana. Subsidy for small and marginal farmers is 90 percent whereas for other farmers is 80 percent.

Agriculture Department under “ Khet Taalaab Yojna” (A sub component of RKVY) is providing grant/ subsidy to farmers for construction of small/ medium size (22x20x3m / 35x30x3 m) in their agriculturalland.

Agriculture department is promoting millet cultivation and crop residue management to prevent stubble management through schemes like ISAM.

- c. NABARD- has financed 16 watershed projects in the district in the past under RIDF. Besides it has financed 08 flood protection project benefitting approximately 5093 ha under RIDF. It has financed 20 irrigation projects covering approximately 6000 ha in the district.
- d. Other Agencies like UPNEDA are active in the district in promoting schemes like Solar rooftop scheme bioenergy schemes etc.



## Appendix 2

### Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 Currently no GI product is registered in the district. However there is potential for GI registration of Chausa mangoes of Sandila and the famous laddoos of Sandila in the district. In this regard the agriculture marketing department has applied for GI registration and the application process for Sandilas laddoos is under process.

## Annexure - 1

Sr. No.	Activity	Bank Loan Factor or (%)	Unit Size	SoF / Unit Cost (Rs)	Ahironi	Bawan	Behen dar	Bharuan	Bharhani	Bilgram	Hariyan	Harpal pur	Kachana	Kothan	Madhoganj	Mallawan	Pihani	Sandi	Sandila	Shahabad	Sursan	Tandiyan	Todarpur	District Total
I. Agriculture																								
A. Farm Credit																								
A.1 Crop Production, Maintenance, Marketing																								
1	Annual Vegetables - Other Vegetables (-)	100	Ac 485 83	Ph 1785 1837	1392	1865	1627	2309	1680	2100	1522	1445	2075	2047	1550	2022	1680	2309	1655	1050	1312	33262		
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Ac 534 82	Ph 1785 1837	1392	1865	1627	2309	1680	2100	1522	1445	2075	2047	1550	2022	1680	2309	1655	1050	1312	33262		
3	Cereals - Maize/ Makka (Irrigated)	100	Ac 151 82	Ph 1785 1837	1392	1865	1627	2309	1680	2100	1522	1445	2075	2047	1550	2022	1680	2309	1655	1050	1312	33262		
4	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Ac 261 13	Ph 1785 1837	1392	1865	1627	2309	1680	2100	1522	1445	2075	2047	1550	2022	1680	2309	1655	1050	1312	33262		
5	Cereals - Sorghum/ Jowar (Irrigated)	100	Ac 111 34	Ph 1785 1837	1392	1865	1627	2309	1680	2100	1522	1445	2075	2047	1550	2022	1680	2309	1655	1050	1312	33262		
6	Cereals - Wheat/ Gehu (Irrigated)	100	Ac 255 06	Ph 1785 1837	1392	1865	1627	2309	1680	2100	1522	1445	2075	2047	1550	2022	1680	2309	1655	1050	1312	33262		
7	Oil Seeds - Groundnut/	100	Ac 230 77	Ph 1785 1837	1392	1865	1627	2309	1680	2100	1522	1445	2075	2047	1550	2022	1680	2309	1655	1050	1312	33262		

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Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiron	Bawa	Behndar	Bharawan	Bharkhani	Bilgram	Hariyawan	Harpalpur	Kachana	Kothawan	Madhoganj	Mallawan	Pihani	Sandi	Sandilala	Shahabad	Surs	Tandiyawan	Todarpur	District Total
A.2 Water Resources																								
1	Diesel Pump Sets--	80	No.	4950	Phy	200	400	400	300	300	400	250	400	400	200	100	400	400	400	300	400	300	6150	
					BL	79.20	158.40	118.80	118.80	158.40	99.00	158.40	158.40	79.20	39.60	158.40	158.40	158.40	118.80	158.40	118.80	2435.40		
2	Diesel Pump Sets--	80	No.	5555	Phy	151	100	100	100	80	80		80	60	50	50	50	50	100	50	100	50	1401	
					BL	67.10	44.4	44.44	44.44	35.55	35.55		35.55	26.66	22.22	22.22	22.22	22.22	44.44	22.22	44.44	22.22	22.22	622.59
3	Solar PV Pump Sets (AC)--	80	No.	2137	Phy	3	3	3	3	4	3	3	4	4	3	3	3	3	4	3	3	3	61	
					BL	2.86	2.86	2.86	2.86	3.81	2.86	2.86	3.81	3.81	2.86	2.86	2.86	2.86	3.81	2.86	2.86	2.86	2.86	2.86
4	Sprinkler Irrigation --	80	No.	1820	Phy	100	125	150	180	250	200	200	100	100	180	200	100	100	250	175	100	100	2860	
					BL	170.9	213.70	256.44	307.73	427.40	341.92	341.92	170.96	170.96	307.73	341.92	170.96	170.96	427.40	299.18	170.96	170.96	170.96	4889.46
5	Tube Well--	80	No.	4800	Phy	15	15	15	15	15	15	10	15	15	10	15	15	15	15	15	15	10	262	
					BL	21.84	21.84	21.84	21.84	21.84	21.84	14.56	21.84	21.84	14.56	21.84	21.84	21.84	21.84	21.84	21.84	21.84	14.56	17.47
6	Sub Total	80	No.	4800	Phy	10	10	10	15	20	10	15	10	10	10	10	10	10	15	15	10	10	230	
					BL	38.40	38.40	38.40	57.60	76.80	38.40	57.60	38.40	38.40	38.40	38.40	38.40	38.40	57.60	57.60	38.40	38.40	38.40	883.20
					9270.26																			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Bawa n	Behend ar	Bharaw an	Bharkha ni	Bilgr an	Hariyaw an	Harpalp ur	Kachau na	Kothaw an	Madhoga nj	Mallaw an	Piha ni	Sand i	Sandi la	Shahab ad	Surs a	Tandiyaw an	Todarp ur	Distri ct Total
A.3 Farm Mechanisation																								
1	Drones--	80 No.		2750 00	Ph y	4	4	2	3	5	3	2	4	2	2	3	2	4	3	2	4	3	4	60
2	Leveller-Laser Guided-Laser land leveller	80 No.		4550 00	Ph y	2	2	1	1	1	2	1	1	1	1	1	1	1	1	1	2	1	2	25
3	Other machiner y--	80 No.		8700 00	Ph y	60	40	40	70	50	70	40	50	50	70	70	70	45	70	70	58	50	50	1093
4	Other machiner y-Other Machiner y & Equipmen ts-Rotavator 72 inches	80 No.		2320 00	Ph y	10	10	20	20	10	20	10	20	20	20	10	10	10	10	10	10	10	10	279
5	Other machiner y-Other Machiner y & Equipmen ts-Supper Seeder	80 No.		1850 00	Ph y	2	2	1	2	1	1	2	2	2	1	1	2	1	2	2	2	1	2	30
6	Power Tiller--	80 No.		2030 00	Ph y	5	5	5	5	10	5	5	5	8	10	5	10	5	5	10	5	5	5	118
					BL	8.12	8.12	8.12	8.12	16.24	8.12	8.12	8.12	12.99	16.24	8.12	16.2	8.12	8.12	15.24	8.12	8.12	8.12	191.63

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Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro	Sav	Behend	Bharaw	Bharkh	Biigr	Hariya	Harpal	Kachau	Kothaw	Madhog	Mallaw	Piha	San	Sandi	Shahab	Sur	Tandiya	Todarp	District Total
A.4 Plantation & Horticulture																								
1	Bee Keeping-- 50 colonies	80	No.	37150	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19
2	Exotic Fruits --	80	ha	27740	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19
3	Floricult ure-- 18mX18m	80	sq. m.	89400	BL	2.22	2.2	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.2	2.2	2.22	2.2	2.22	2.22	42.18
4	Floricult ure--30cm X15cm	80	ha	33720	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	21
5	Floricult ure--30cm X28cm	80	ha	27320	BL	2.19	2.1	6.56	6.56	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.1	2.1	2.19	2.1	2.19	2.19	45.96
6	Floricult ure--60cm X38cm	80	ha	37650	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3
7	Mushroom Cultivat	80	100	21100	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro	Bawa	Behend	Bharaw	Bharkha	Bilgr	Hariyaw	Harpalp	Kachau	Kothaw	Madhoga	Mallaw	Piha	Sandi	Shahab	Surs	Tandiyaw	Todarpur	District Total
A.6 Forestry																							
1	Nursery/Propagation unit-- 2.05	80	ha	534800	Phy	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1	23
2	Plantation-- Bamboo-5 m x 5 m	80	ha	86636	Phy	5	5	5	5	5	5	5	5	5	5	5	15	10	10	15	10	5	148
3	Plantation-- Agro-Forestry with Bamboo	80	ha	174515	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19
4	Plantation-- Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	5	160
5	Plantation-- Poplar-5 m x 4 m	80	ha	235040	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	95
Sub Total																							519.97



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Bawa n	Behend ar	Bharaw an	Bharth ani	Bilgr an	Hariya wan	Harpal pur	Kachau na	Kothaw an	Madhog anj	Mallaw an	Pihaw i	Sand i	Sandi la	Shahab ad	Surs a	Tandiya wan	Todarp ur	District Total
A.7 Animal Husbandry - Dairy																								
1	Buffalo Farming--	80	1+	24800	Ph y	30	30	100	450	400	300	300	300	300	300	300	300	300	300	300	300	300	300	5210
					BL	59.52	59.52	198.40	892.80	793.60	595.20	595.20	595.20	595.20	595.20	595.20	595.20	595.20	595.20	595.20	595.20	595.20	595.20	18336.64
2	Bulk Milk Cooling Unit--	80	No	12500	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	21
					BL	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	210.00
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+	21900	Ph y	90	90	120	120	150	150	90	150	129	150	150	150	150	150	150	90	90	90	2349
					BL	157.68	157.68	210.24	210.24	262.80	262.80	157.68	262.80	226.01	262.80	262.80	262.80	262.80	262.80	262.80	157.68	157.68	157.68	4115.44
4	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	10130	Ph y	60	60	60	60	60	60	60	60	57	50	30	50	35	55	55	55	55	55	1037
					BL	486.24	486.24	486.24	486.24	486.24	486.24	486.24	486.24	461.93	405.20	243.12	405.20	283.64	445.72	445.72	445.72	445.72	445.72	8403.84
5	Indigenous Cattle Farming--Sahiwal/Tharparkar/Red Sindhi	80	1+	21800	Ph y	20	20	20	100	100	100	100	30	30	550	550	600	30	650	650	30	30	30	3740
					BL	34.88	34.88	34.88	174.40	174.40	174.40	174.40	52.32	52.32	959.20	959.20	1046.40	52.32	1133.60	1133.60	52.32	52.32	52.32	6522.56
	Sub Total																							29588.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Bawa n	Behend ar	Bharaw an	Bharkha ni	Bilgr an	Hariyaw an	Harpalp ur	Kachau na	Kothaw an	Madhoga nj	Mallaw an	Piha ni	Sand i	Sandi la	Surs a	Tandiya wan	Todarp ur	District Total
	A.8 Working Capital - AH - Dairy/Drought animal																						
1	Buffalo Farming_Buf falo Farming_Har doi	100	1+1	963 08	Ph y	150	150	150	150	150	150	150	150	150	156	160	160	160	160	160	160	160	2936
					BL	144.45	144.45	144.45	144.45	144.45	144.45	144.45	144.45	144.45	150.23	154.08	154.08	154.08	154.08	154.08	154.08	154.08	2827.37
	Sub Total																						2827.37

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Behendar	Bharawan	Bilgram	Hariyaw an	Harpalp ur	Kachauna	Kothawan	Mallawan	Pihani	Sandila	Shahabad	Sursa	Tandiyawan	District Total
	A.9 Animal Husbandry - Poultry																	
1	Commercial Broiler Farming--	80	5000	2458000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
				BL	19.66	19.66	19.66	19.66	19.66	19.66	19.66	19.66	19.66	19.66	19.66	19.66	19.66	235.92
	Commercial Broiler Farming--	80	5000	5846000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	9
				BL	46.77	46.77	46.77	46.77	46.77	46.77	46.77	46.77	46.77	46.77	46.77	46.77	46.77	420.93
	Sub Total																	656.85

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Baw an	Behend ar	Bharaw an	Bharakh ani	Bilgr an	Hariya wan	Harpal pur	Kachau na	Kothaw an	Mudhog anj	Mallaw an	Piha ni	Sandi la	Shahab ad	Sur sa	Tandiya wan	Todarp ur	District Total
A.10 Working Capital - AH - Poultry																							
1	Broiler	100	500	5385	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19
	Farming_Others_Hardoi			88	BL	5.39	5.39	5.39	5.39	5.39	5.39	5.39	5.39	5.39	5.39	5.39	5.39	5.39	5.39	5.39	5.39	5.39	102.41
2	Layer	100	500	9840	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	10
	Farming_Others_Hardoi			88	BL	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	98.40
	Sub Total																						200.81
A.11 Animal Husbandry - SGP																							
Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Baw an	Behend ar	Bharaw an	Bharakh ani	Bilgr an	Hariya wan	Harpal pur	Kachau na	Kothaw an	Mudhog anj	Mallaw an	Piha ni	Sandi la	Shahab ad	Sur sa	Tandiya wan	Todarp ur	District Total
1	Goat - Rearing Unit--Barbari/Sirohi/Jamunapari	80	20	41400	Ph y	20	20	10	10	10	10	10	10	20	10	10	10	10	10	10	10	10	240
					BL	66.24	66.24	33.12	33.12	33.12	33.12	33.12	66.24	66.24	33.12	33.12	33.12	33.12	33.12	33.12	33.12	33.12	794.88
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10	10950	Ph y	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	38
					BL	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	332.88



[illegible]145

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Baw an	Behen dar	Bhara wan	Bharkh ani	Bilgr an	Hariya wan	Harpal pur	Kacha una	Kotha wan	Madhog anj	Malla wan	Piha ni	San di	Sandi la	Shaha bad	Sur sa	Tandiya wan	Todar pur	Distr ict Total
A.14 Working Capital - Fisheries																								
1	Fish Culture in Pond_Monculture - Pangassius_Pangassius fish farming earthen ponds	100	Ac re	3000	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19
				00	BL	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	57.00
2	Fish Culture in Pond_Others_Shrimp/Brackish water fish farming	100	Ac re	3000	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19
				00	BL	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	57.00
3	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_Carp fish/ composite fish farming earthen ponds	100	Ac re	6400	Ph y	4	15	15	15	15	15	15	15	15	15	15	15	10	15	15	15	16	15	270
				00	BL	2.56	9.6	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	6.4	9.60	9.60	9.6	10.24	9.60	172.8
4	Fish Seed Rearing_fish seed rearing in seasonal ponds	100	Ac re	6000	Ph y	7	5	5	5	7	5	5	5	5	5	5	5	5	7	5	5	5	5	103
				00	BL	4.45	2.9	2.96	2.96	4.45	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.9	4.45	2.96	2.9	2.96	2.96	62.20
5	Marketing Activities_Others_Aquaculture input sellers	100	Pe run it	2800	Ph y	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	209
				00	BL	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	24.00	24.00	24.00	24.00	24.00	24.00	418.00
Sub Total																								767.00

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Bawa n	Behend ar	Bharaw an	Bharkha ni	Bilgr an	Hariyaw an	Harpalp ur	Kachau na	Kothaw an	Madhoga nj	Mallaw an	Piha ni	Sand i	Sandi la	Shahab ad	Surs a	Tandiyaw an	Todarp ur	Distr-ct Total
A.15 Farm Credit																								
1	Finance to FPOs/FPCs--	90	No.	20000	Ph y	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	94
					BL	90.00	90.00	72.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	1692.00
2	Integrated Farming-Crop + Plantation (1.50 ha)	90	ha	65000	Ph y	1	1	1	2	1	1	2	1		1	1	3	1	2	2	3	2	2	28
					BL	5.85	5.85	5.85	11.70	5.85	5.85	11.70	5.85		5.85	5.85	17.55	5.85	11.70	11.70	17.55	11.70	11.70	163.80
3	Integrated Farming-Exotic Vegetable Based IFS (0.40 ha)	90	ha	25000	Ph y	3	1	2	2	3	1	3	2	3	3	2	3	2	3	3	1	1	3	42
					BL	6.75	2.25	4.50	4.50	6.75	2.25	6.75	4.50	6.75	6.75	4.50	6.75	6.75	6.75	6.75	2.25	2.25	6.75	94.50
	Sub Total					182.60	98.10	82.35	106.20	102.60	98.10	188.45	100.35	96.75	102.60	100.35	114.30	100.35	108.45	109.80		103.95	108.45	1950.30
	Total Farm Credit (sum of A.1 to A.15)																							422582.4



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Bawa n	Behend ar	Bharaw an	Bharkha ni	Bilgr an	Hariyaw an	Harpaip ur	Kachau na	Kothaw an	Madhoga nj	Mallaw an	Piha ni	Sand i	Sandi la	Shahab ad	Surs a	Tandiyaw an	Todarp ur	District Total
1	B. Agriculture Infrastructure	80	No.	115000	Ph y	1	1	2	2	4	2	2	2	2	3	3	2	1	3	2	2	2	1	38
					BL	92.00	92.00	184.00	184.00	368.00	184.00	184.00	184.00	184.00	276.00	276.00	184.00	92.00	276.00	184.00	184.00	92.00	92.00	3496.00
2	Godown--/ Rural Godown (1000 MT)	80	No.	350000	Ph y	30	30	50	50	60	50	50	20	20	25	20	20	20	21	50	20	30	30	646
					BL	840.00	840.00	1400.00	1400.00	1680.00	1400.00	1400.00	560.00	560.00	700.00	560.00	560.00	560.00	588.00	1400.00	560.00	840.00	840.00	18088.00
	Sub Total																							21584.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Bawa n	Behend ar	Bharaw an	Bharkha ni	Bilgr an	Hariyaw an	Harpaip ur	Kachau na	Kothaw an	Madhoga nj	Mallaw an	Piha ni	Sand i	Sandi la	Shahab ad	Surs a	Tandiyaw an	Todarp ur	District Total
1	B.2 Land Development	80	No.	1000	Ph y	80	80	50	50	65	52	54	300	100	100	100	100	100	85	100	70	100	100	1567
	Farm Ponds/Water Harvesting Structures--20 m				BL	64.00	64.00	40.00	40.00	52.00	41.60	43.20	80.00	80.00	80.00	80.00	80.00	80.00	68.80	80.00	56.00	80.00	80.00	1253.60

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Bawa n	Behend ar	Bharaw an	Bharkha ni	Bilgr an	Hariyaw an	Harpalp ur	Kachau na	Kothaw an	Madhoga nj	Mallaw an	Piha ni	Sand i	Sand la	Shahab ad	Surs a	Tandiya wan	Todarp ur	Distri ct Total
B.3	Agriculture Infrastructure - Others																							
1	Compost/Vermi Compost - NADEP Compost-10 TPA	80	No.	29000	Ph y 57	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	1497
					BL 13.22	18.5	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.5	18.5	18.56	18.56	18.56	18.56	18.56	347.30
2	Compost/Vermi Compost - 18*6*2.5	80	No.	31000	Ph y 70	70	70	70	70	60	60	70	70	70	70	60	70	70	75	70	70	70	70	1385
					BL 17.36	17.3	17.36	17.36	17.36	14.88	14.88	17.36	17.36	17.36	17.36	14.88	17.3	17.3	18.60	17.36	17.3	17.36	17.36	323.64
3	Seed Processing- All Seed Types-	85	No.	25000	Ph y 12	12	12	12	5	10	10	10	10	10	10	10	10	5	8	5	5	5	5	162
					BL 255.0	255.0	255.00	170.00	106.25	212.5	212.50	212.50	212.50	212.50	212.50	212.50	212.50	106.25	170.0	106.25	106.25	106.25	106.25	3442.50
	Sub Total																							4113.44
	Total (B.1+B.2+B.3)																							27424.49



Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ahiro ri	Bawa n	Behend ar	Bharaw an	Bharkha ni	Billgr am	Hariyawa n	Harpalp ur	Kachau na	Kothawa n	Madhoga nj	Mallow an	Pihana i	Sand i	Sandi la	Shahab ad	Surs a	Tandiya wan	Todarp ur	Distri ct Total
	C. Ancillar y Activiti es																								
	C.1 Food & Agro Processi ng																								
1	Dairy Processi ng Unit-	85	No.	70000	Ph y	101	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1901
						BL 600.95	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	595.00	11310.95
2	Dal/ Pulses Mill--	85	No.	10000	Ph y	5	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	5	167
						BL 42.50	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	42.50	1419.50
3	Food Grain Processi ng-Flour Mill-	85	No.	50000	Ph y	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1900
						BL 425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	8075.00
4	Food Grain Processi ng- Sorting & Grading- Grain Grading with 1000 MT warehouse	90	No.	60000	Ph y	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	226	
						BL 270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	12204.00

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Unit / Cost (Rs.)	Ahiro ri	Bawa n	Behend ar	Bharaw an	Bharkha nā	Bilgr am	Hariyaw an	Harpalp ur	Kachau na	Kothaw an	Madhoga nj	Mallaw an	Piha nī	Sandi Sand i	Sandila	Shahab ad	Surs a	Tandiyaw an	Todarp ur	District Total
C.2	Ancillary Activiti es -																							
1	Agri Clinic & Agri Business Centers -	90	No.	20000	Ph y	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	188
					BL	188.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	1800.00
2	Custom Service Units/ Hiring Centers -	80	No.	85000	Ph y					1	1													2
					BL					68.00	68.00													136.00
3	Loan to MFIs for Onlending to Agri. Purposes -	90	No.	18000	Ph y	2	2	2	2		2			4					2		2		2	22
					BL	18.00	18.0	18.00	18.00		18.00			36.00			18.00		18.00	18.00	18.0		18.00	198.00
4	Loan to PACS/ FSS/ LAMPS -	90	No.	50000	Ph y	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	76
					BL	18.00	18.0	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.0	18.00	18.00	18.0		18.00	342.00
	Sub Total																							2476.00
	Total (C.1+C2)																							53987.45
	Total (A+B+C)																							563914.34



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahironi	Bawan	Behen dar	Bharwan	Bharhani	Bilgram	Hariyanwan	Harpalpur	Kachana	Kothanwan	Madhoganj	Mallawan	Pihani	Sandi	Sandila	Shahabad	Sursan	Tandiyanwan	Todarpur	District Total
	II. Micro, Small and Medium Enterprises (MSME)																							
1	Manufacturing Sector - Term Loan-Medium	88	No	875000	BL	0	0	0	0	3000.00	1000.00	0	0	0	2000.00	3000.00	1000.00	0	12000.00	1000.00	0	0	0	23000.00
2	Manufacturing Sector - Term Loan-Micro	88	No	950000	BL	68	25	25	80	220	80	80	80	30	200	200	60	30	400	150	25	25	1865	
3	Manufacturing Sector - Term Loan-Small	88	No	475000	BL	2400.00	1000.00	1000.00	3200.00	8800.00	3200.00	3200.00	3200.00	1200.00	8000.00	8000.00	2400.00	1200.00	15000.00	6000.00	1000.00	1000.00	1000.00	74600.00
4	Manufacturing Sector - Working Capital-Medium	88	No	450000	BL	2000.00	1600.00	800.00	4000.00	4000.00	4000.00	1000.00	4000.00	800.00	4000.00	4000.00	4000.00	800.00	5400.00	4000.00	800.00	800.00	800.00	47600.00

5	Manufacturing Sector - Working Capital-Micro-	80	No	950000	Phy	350	350	250	1200	600	3500	1200	100	1200	1200	4800	4800	14000	10000	4000	2000	18000	4500	1250	800	450	500	24950	
					BL	1400	1400	1000	4800	2400	14000	4800	4800	4800	4800	4800	4800	14000	10000	4000	2000	18000	4500	1250	800	450	500	99800	
						00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	
6	Manufacturing Sector - Working Capital-Small-	80	No	950000	Phy	50	50	40	30	40	250	50	50	50	40	50	4800	2000	8000	8000	4000	20000	5000	100	50	50	50	2000	
					BL	2000	2000	1600	1200	1600	10000	2000	2000	2000	1600	2000	1600	1600	8000	8000	4000	20000	5000	100	50	50	50	2000	80000
						00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	
7	Overdraft to PMJDY Account Holders--	100	No	190000	Phy	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	19000	
					BL	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	19000	
						00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	
Total	Sub Total																											337100	
																												00	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bilgram	Kachauna	Kothawan	Madhoganj	Mallawan	Sandila	Shahabad	District Total
	III. Export Credit												
1	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy	4	4	4	1	1	2	1	2
					BL						640.00		640.00
	Export Credit -Pre Shipment Export Credit-	80	No.	50000	Phy	4	4	4	1	1	2	1	17
					BL	1.60	1.60	1.60	0.40	0.40	0.80	0.40	6.80
	Total Export Credit												646.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ahironi	Bakun	Behendar	Bharawan	Bharkhani	Bilgran	Hariyawan	Harpalpur	Kachauana	Kothawana	Madhoganj	Mallawan	Pihan	Sandi	Sandila	Shahabad	Surs	Tandiyawan	Todarpur	District Total
	IV. Education																								
1	Education Loans-Study	90	No.	10000000	Phy	30	35	30	30	30	30	25	25	30	35	25	30	25	25	50	35	40	35	30	595



[illegible][illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Bawa n	Behend ar	Bharaw an	Bharikha ni	Bligr an	Hariyaw an	Harpalip ur	Kachau na	Kothaw an	Madhoga nj	Mallaw an	Piha ni	Sand i	Sandi la	Shahab ad	Surs a	Tandiya wan	Todarp ur	Distri ct Total
1	VI. Social Infrastructure - Education -	85	No.	1000000	Ph y	2	2	2	2	2	2	2	4	2	3	3	4	2	4	3	2	2	2	47
					BL	170.00	170.00	170.00	170.00	170.00	170.00	170.00	340.00	170.00	255.00	255.00	340.00	170.00	340.00	255.00	170.00	170.00	170.00	3955.00
2	Healthcare -Hospital-	85	No.	2000000	Ph y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19
					BL	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	3230.00
3	Sanitation -	85	No.	250000	Ph y	200	200	200	200	200	200	200	300	200	200	200	200	200	200	300	200	200	200	4000
					BL	42.50	42.50	42.50	42.50	42.50	42.50	42.50	63.75	42.50	42.50	42.50	42.50	42.50	42.50	63.75	42.50	42.50	42.50	850.00
	Total Social Infrastructure																							8075.00

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Bawa n	Behind ar	Bharaw an	Bharkha ni	Billgr an	Hariyaw an	Harpalp ur	Kachau na	Kothaw an	Madhoga nj	Mallaw an	Piha ni	Sand i	Sandi la	Shahab ad	Surs a	Tandiyaw an	Todarp ur	Distri ct Total
	VII. Renewab le Energy																							
	Solar Energy-Roof Top				Ph y	70	70	70	70	70	70	70	70	70	70	65	65	65	67	70	70	70	70	1312
1	Solar PV System with Battery	98	No.	1000 00 BL	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	58.50	58.50	58.50	60.30	63.00	63.00	63.00	63.00	1180.80
	Total Renewab le Energy																							1180.80

Sr. No.	Activity	Bank Loan Fact or (%)	Unit Size	SoF / Unit Cost (Rs)	Ahiro ri	Bawa n	Behind ar	Bharaw an	Bharkha ni	Billgr an	Hariyaw an	Harpalp ur	Kachau na	Kothaw an	Madhoga nj	Mallaw an	Piha ni	Sand i	Sandi la	Shahab ad	Surs a	Tandiyaw an	Todarp ur	Distri ct Total
	VIII. Others																							
	SHGs/ JLGs--JLG	100	No.	1500 00 BL	Ph y	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	11400
1	SHGs/ JLGs--JLG	100	No.	1500 00 BL	Ph y	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	17100.00
	SHGs/ JLGs--SHG	100	No.	1500 00 BL	Ph y	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	4650
2	SHGs/ JLGs--SHG	100	No.	1500 00 BL	Ph y	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	6975.00



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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	178993.00	54036.96	260245.00	98874.97	276674.00	95825.58	299640.50
RCBs	0.00	0.00	0.00	250.96	0.00	296.89	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	32183.00	30562.34	54838.00	41319.94	58324.00	58044.41	62398.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	211176.00	84599.30	315083.00	140445.87	334998.00	154166.88	362038.50

Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	130481.00	20650.74	85690.00	42542.99	91099.00	66638.08	97663.82
RCBs	0.00	0.00	0.00	229.99	0.00	287.51	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00

RRBs	57336.40	181.68	23770.00	1640.67	25268.00	2427.62	27139.00
Others	0.00	0.00		0.00	0.00	824.92	0.00
Sub total (A)	187817.40	20832.42	109460.00	44413.65	116367.00	70178.13	124802.82

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	309474.00	74687.70	345935.00	141417.96	367773.00	162463.66	397304.32
RCBs	0.00	0.00	0.00	480.95	0.00	584.40	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	89519.40	30744.02	78608.00	42960.61	83592.00	60472.03	89537.00
Others	0.00	0.00	0.00	0.00	0.00	824.92	0.00
Sub total (A)	398993.40	105431.72	424543.00	184859.52	451365.00	224345.01	486841.32

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	43094.00	40985.19	51050.00	96474.99	54260.00	132438.11	159634.00
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	24016.00	2936.08	29260.00	6601.50	31098.00	5425.01	91491.00
Others	0.00	0.00	0.00	0.00	0.00	73.20	0.00
Sub total (A)	67110.00	43921.27	80310.00	103076.49	85358.00	137936.32	251125.00



Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	42916.00	4072.10	56900.00	2190.54	60415.00	5724.88	63947.37	
RCBs	0.00	0.00	0.00	1500.00	0.00	0.00	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	9806.60	10.38	13060.00	322.88	13887.00	594.01	14704.00	
Others	0.00	0.00	0.00	0.00	0.00	77.22	0.00	
Sub total (A)	52722.60	4082.48	69960.00	4013.42	74302.00	6396.11	78651.37	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	395484.00	119744.99	453885.00	240083.49	482448.00	300626.65	620885.69	
RCBs	0.00	0.00	0.00	1980.95	0.00	584.40	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	123342.00	33690.48	120928.00	49884.99	128577.00	66491.05	195732.00	
Others	0.00	0.00	0.00	0.00	0.00	975.34	0.00	
Sub total (A)	518826.00	153435.47	574813.00	291949.43	611025.00	368677.44	816617.69	

### 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					2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	54036.96	0	0	30562.34	0	84599.30	250.96	0	41319.94	0	98874.97	0	0	62398	0	362038.50	0	0	0	0	140445.87

Table 1: Crop Loan

Particulars	2021-22					2022-23					2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	95825.58	296.89	0	58044.41	0	154166.88	62398	0	62398	0	299640.5	0	0	62398	0	362038.50	0	0	0	0	362038.50

Table 2: Term Loan

Particulars	2021-22					2022-23					2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

F D									0.00									0.00
F & W									0.00									0.00
S G & M F									0.00									0.00
A & F									0.00									0.00
OTH		20650.74				0	0	181.68	0	20832.42	42542.99	229.99	0	1640.67	0	44413.65		44413.65
Sub total		20650.74			0.00	0.00	0.00	181.68	0.00	20832.42	42542.99	229.99	0.00	1640.67	0.00	44413.65		44413.65
Grand Total (I +II)		74687.70			0.00	0.00	0.00	30744.02	0.00	105431.72	141417.96	480.95	0.00	42960.61	0.00	184859.52		184859.52



Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					Total
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH - D						0.00						0.00
AH - P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	66638.08	287.51	0	2427.62	824.92	70178.13	97663.82	0	0	27139	0	124802.82
Sub total	66638.08	287.51	0.00	2427.62	824.92	70178.13	97663.82	0.00	0.00	27139.00	0.00	124802.82
Grand Total (I +II)	162463.66	584.40	0.00	60472.03	824.92	224345.01	397304.32	0.00	0.00	89537.00	0.00	486841.32

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	2000000
2	Bee Keeping			No.	371500
3	Buffalo Farming			1+1	248000
4	Bulk Milk Cooling Unit			No.	1250000
5	Cold Storage			No.	11500000
6	Commercial Broiler Farming			5000	2458000
7	Commercial Broiler Farming			5000	5846000
8	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
9	Compost/ Vermi Compost	Vermi Compost		No.	31000
10	Crossbred Cattle Farming			1+1	219000
11	Custom Service Units/ Custom Hiring Centers			No.	8500000
12	Dairy Cow and Heifer rearing			2	1013000
13	Dairy Processing Unit			No.	700000
14	Dal/ Pulses Mill			No.	1000000
15	Diesel Pump Sets			No.	55550
16	Diesel Pump Sets			No.	49500
17	Drip Irrigation			ha	119000
18	Drones			No.	275000
19	Education			No.	10000000
20	Education Loans	Study in India		No.	1000000
21	Exotic Fruits			ha	277400



22	Export Credit		Pre Shipment Export Credit		No.	50000
23	Export Credit		Pre Shipment Export Credit		No.	40000000
24	Farm Ponds/ Water Harvesting Structures				No.	100000
25	Finance to FPOs/FPCs				No.	2000000
26	Floriculture				ha	273200
27	Floriculture				ha	337200
28	Floriculture				ha	376900
29	Floriculture				sq. m.	89400
30	Food Grain Processing		Flour Mill		No.	500000
31	Food Grain Processing		Sorting & Grading		No.	6000000
32	Fruit Processing		Chips		No.	2000000
33	Fruit Processing		Pickle		No.	1000000
34	Goat		Rearing Unit		20+1	414000
35	Godown				No.	3500000
36	Healthcare		Hospital		No.	20000000
37	Indigenous Cattle Faming				1+1	218000
38	Integrated Farming				ha	650000
39	Integrated Farming				ha	250000
40	Leveller		Laser Guided		No.	455000
41	Loan to MFIs for Onlending to for Agri. Purposes				No.	1000000
42	Loan to PACS/ FSS/ LAMPS				No.	500000
43	Manufacturing Sector		Working Capital	Small	No.	5000000
44	Manufacturing Sector		Term Loan	Medium	No.	125000000

45	Manufacturing Sector	Term Loan	Small	No.	25000000
46	Manufacturing Sector	Working Capital	Micro	No.	500000
47	Manufacturing Sector	Term Loan	Micro	No.	5000000
48	Manufacturing Sector	Working Capital	Medium	No.	25000000
49	Mushroom Cultivation			1000 Kg. per Cycle	211000
50	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
52	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
53	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
54	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
55	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
56	Nursery			ha	1967700
57	Nursery/ Propagation unit			ha	534800
58	Oil Extraction			No.	1000000
59	On Farm development (OFD) Works			m.	75000
60	Other machinery	Other Machinery & Equipments		No.	185000
61	Other machinery			No.	870000
62	Other machinery	Other Machinery & Equipments		No.	232000
63	Overdraft to PMJDY Account Holders			No.	10000
64	Packaging Unit			No.	1000000

65	Pig Breeding Unit					10+2	1095000
66	Plantation		Eucalyptus			ha	93176
67	Plantation		Bamboo		Agro	Acre	174615
68	Plantation		Poplar			ha	235040
69	Plantation		Bamboo			ha	86636
70	Power Tiller					No.	203000
71	Purchase/ Construction of a Dwelling Unit (Individual)					No.	2000000
72	Ready to Eat Products		Papad making			No.	1000000
73	Reclamation of Problem Soils			5		ha	43600
74	Rice Processing					No.	1000000
75	Sanitation					No.	25000
76	Seed Processing		All Seed Types			No.	2500000
77	Sheep		Rearing Unit			20+1	379000
78	SHGs/ JLGs					No.	200000
79	SHGs/ JLGs					No.	150000
80	Solar Energy		Roof Top Solar PV System with Battery			No.	100000
81	Solar PV Pump Sets (AC)					No.	213700
82	Sprinkler Irrigation					ha	182000
83	Thresher					No.	135000
84	Tube Well					No.	480000

### Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Other Vegetables ( )		48583
2	Annual Vegetables	Potato/ Aloo (Irrigated)		53482
3	Broiler Farming	Others_Hardoi	5000	538500
4	Buffalo Farming	Buffalo Farming_Hardoi		96300
5	Cereals	Sorghum/ Jowar (Irrigated)		11134
6	Cereals	Maize/ Makka (Irrigated)		15182
7	Cereals	Wheat/ Gehu (Irrigated)		25506
8	Cereals	Rice/ Chaval/ Dhan (Irrigated)		26113
9	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
10	Fish Culture in Pond	thers_Shrimp/Brackish water fish farming		300000
11	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_Carp fish/ composite fish farming earthen ponds		64000
12	Fish Seed Rearing	_fish seed rearing in seasonal ponds		60000
13	Goat Farming	Rearing Unit _ Semi_intensive_Hardoi	20	78600
14	Layer Farming	Others_Hardoi	5000	984000
15	Marketing Activities	Others_Aquaculture input sellers		200000



16	Oil Seeds	Sesame/ Til/ Seasamum/ Gingelly (Irrigated)		11134
17	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		15992
18	Oil Seeds	Groundnut/ Moongfali (Irrigated)		23077
19	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		12470
20	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		13968
21	Sugar Crops	Sugarcane/ Ganna (Irrigated)		66802

### Abbreviations

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

FLC	Financial Literacy Centre
FIDA	Fish Farmers Development Agency
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
IOT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAMS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MPEDA	Marine Products Export Development Authority
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MOFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
ABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas

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



**Name and address of DDM**

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Designation	DDM, NABARD
Address 1	First floor C-477 Avas Vikas Colony
Address 2	Near LIC Office
Post Office	Babnapur BO
District	Hardoi
State	Uttar Pradesh
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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



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<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉: ho@nabfins.org      🌐: www.nabfins.org	



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|--|--|

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051  
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**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125  
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- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
  - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
  - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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**NAB FOUNDATION**

**Leveraging the power of convergence**

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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