



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



हाथरस  
Hathras

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: Hathras**

**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:**

Nitin Kumar

District Development Manager

NABARD

Hathras

PLP Document finalized by: Uttar Pradesh Regional Office

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



## Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		5
	<b>Part A</b>		9
4	District Map		10
5	Broad Sector wise PLP projection for the year 2025-26		11
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		12
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		12
8	District profile		17
9	Banking Profile		43
	<b>Part B</b>		48
10	Chapter 1	Important Policies and Developments	49
11	Chapter 2	Credit Potential for Agriculture	67
12	2.1	Farm Credit	67
13	2.1.1	Crop Production, Maintenance & Marketing	67
14	2.1.2	Water Resources	68
15	2.1.3	Farm Mechanization	69
16	2.1.4	Plantation & Horticulture, including Sericulture	70
17	2.1.5	Forestry & Waste Land Development	71
18	2.1.6	Animal Husbandry - Dairy	72
19	2.1.7	Animal Husbandry - Poultry	73
20	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	74
21	2.1.9	Fisheries	75
22	2.1.10	Farm Credit - Others	76
23	2.1.11	Sustainable Agricultural Practices	76
24	2.2	Agriculture Infrastructure	77
25	2.2.1	Construction of Storage and Marketing Infrastructure	77
26	2.2.2	Land Development, Soil Conservation and Watershed Development	79
27	2.2.3	Agri. Infrastructure - Others	79
28	2.3	Agriculture - Ancillary Activities	81
29	2.3.1	Food & Agro Processing	81



30	2.3.2	Agri Ancillary Activities - Others	82
31	Chapter 3	Credit potential for MSMEs	83
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	85
33	Chapter 5	Credit Potential for Infrastructure	88
34	5.1	Infrastructure - Public Investments	88
35	5.2	Social Infrastructure involving Bank Credit	89
36	5.3	Renewable Energy	90
37	Chapter 6	Informal Credit Delivery System	93
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	95
39	Chapter 8	Status and prospects of Cooperatives	103
40	Chapter 9	NABARD's Projects and Interventions in the District	108
41	Success Stories		111
42	Appendix 1a	Climate Action - Scenario at Global & National Level	113
43	Appendix 1b	Climate Change Scenario - At the State Level	116
44	Appendix 1c	Climate Change Scenario - At the District Level	119
45	Appendix 2	Potential for Geographical Indication (GI) in the district	122
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	123
47	Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	153
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	156
49	Annexure 4	Unit costs for major activities fixed by NABARD	160
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	166
51	Abbreviations		168
52	Name and address of DDM		171
53	NABARD Subsidiary		172

## 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	Hathras district, located in Uttar Pradesh, is part of the Aligarh Division. It lies approximately 50 km southeast of Aligarh and 200 km from the national capital, Delhi. The district is well connected by road and rail, situated near major cities like Agra and Mathura in western Uttar Pradesh.
2	Type of soil	The soil in Hathras district is predominantly alluvial, consisting of sandy loam to clay loam. This type of soil, typical of the Gangetic plain, is fertile and supports various crops, including wheat, rice, and pulses. The presence of alluvial soil makes the region ideal for agriculture.
3	Primary occupation	Agriculture is the primary occupation in Hathras, with major crops like wheat, rice, and potato. The district also has small-scale industries, especially in handicrafts. Under ODOP scheme, Hathras is recognized for its unique "Hing" (asafoetida) production.

4	Land holding structure	Hathras district's landholding structure is dominated by small and marginal farmers, with about 71% holding less than 1 hectare and 18% holding 1-2 hectares. Larger holdings are rare, with only 9% of farmers owning more than 10 hectares, highlighting the prevalence of small- scale farming.
---	------------------------	--

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Over the last three years, Hathras district's ACP achievement has improved: 81.3% in FY 2021-22, 85.0% in FY 2022-23, and 89.4% in FY 2023-24. The actual achievement in FY 2023-24 was Rs. 261,422.39 lakh against a target of Rs. 292,500 lakh, reflecting enhanced credit disbursement efforts.
2	CD Ratio	Hathras districts CD ratio has shown a steady increase over the last three years: 64.6% in FY 2021-22, 66.4% in FY 2022-23, and 68.6% in FY 2023-24.
3	Investment credit in agriculture	Investment credit in agriculture rose from 55.6% in FY 2022-23 to 70.2% in FY 2023-24, with Rs.52465.05 lakh achieved against a target of Rs.74750.00 lakh in FY 2023-24. To ensure sustainable growth in agriculture and allied sectors, a stronger push for investment credit is crucial.
4	Credit flow to MSMEs	Over the last three years, Hathras districts credit flow under MSME has shown significant improvement: Rs.34,880 lakh (78.0%) in FY 2021-22, Rs.54,837.03 lakh (122.3%) in FY 2022-23, and Rs.76,957.07 lakh (102.6%) in FY 2023-24. This trend reflects effective credit support for the MSME sector.
5	Other significant credit flow, if any	0

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

1	Projection for the year	The credit potential for the financial year 2025-26 is estimated at Rs.660145.99 lakh which is 20.06 percent higher than the credit potential for the financial year 2024- 25.
2	Projection for agriculture and its components	A. Farm Credit: Rs. 347863.05 lakh B. Agriculture Infrastructure: Rs. 16019.04 lakh C. Agriculture Ancillary Activities: Rs. 17273.90 lakh  Credit Potential for Agriculture (A+B+C): Rs. 381155.99 lakh
3	Projection for MSMEs	Rs. 227568.00 lakh
4	Projection for other purposes	Rs. 51422.00 lakh

#### 5. Developmental Initiatives

1. NABARD has undertaken various developmental initiatives such as facilitating credit linkage of SHGs livelihood and entrepreneurship development programs for women in SHGs establishment of Farmer Producer Organizations (FPOs) enhancing farmers incomes and promoting self-employment opportunities.
2. Through RIDF NABARD has been instrumental in the development of roads, bridges, irrigation facilities, social infrastructure in the district. NABARD also imparts financial literacy through assistance of Financial Literacy Camps to Banks.
3. NABARD has also undertaken various capacity building programmes for branch officials of RRBs and DCCBs for promotion of LT financing by the banks for sustainable growth and also to make them aware about various on-going schemes.

#### 6. Thrust Areas

1. Thrust areas for 2025-26 includes high-tech agriculture, application of IoT in agriculture, SHG/JLG financing, water resource management to recharge ground water and avoid further depletion, improvement in dairy development, and credit linkage of Farmer Producer Organizations (FPOs).



## 7. Major Constraints and Suggested Action Points

1. There is no proper value chain established in agriculture and allied sectors where all the actors of the value chain are involved.
2. The key suggestions for integrated development of the district include:  
Improving power supply for irrigation and industries,  
Establishing mother units for poultry farming,
3. Constructing check dams to improve groundwater levels in over-exploited blocks,  
Establishing medium/large industrial units for employment generation,  
Setting up good technical institutions, better schools and promoting entrepreneurship skills among rural youth

## 8. Way Forward

1. To ascertain the total credit potential in the district and particularly to enhance 'capital formation' in agriculture concerted efforts by all stakeholders such as banks government departments and NGOs are required.
2. Apart from coordinated efforts measures include strengthening the monitoring mechanism through BLBC/DLRC meetings effective implementation of the financial inclusion plan including joint liability groups (JLGs) Enhancing the efficiency of PACS through computerization programs
3. Providing PACS the facility to diversify their business and undertake various activities/services Promoting capital formation in the agriculture sector through Farmer Producer Organizations (FPOs) Strengthening the reporting system.



## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

#### 4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> <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**



## District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	347863.05
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	283096.60
2	Term Loan for agriculture and allied activities	64766.45
B	Agriculture Infrastructure	16019.04
C	Ancillary activities	17273.90
I	Credit Potential for Agriculture A+B+C)	381155.99
II	Micro, Small and Medium Enterprises	227568.00
III	Export Credit	8000.00
IV	Education	9360.00
V	Housing	17680.00
VI	Social Infrastructure	5746.00
VII	Renewable energy	868.50
VIII	Others	9767.50
	Total Priority Sector	660145.99

### 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	275196.40
2	Water Resources	4434.75
3	Farm Mechanisation	20407.92
4	Plantation & Horticulture with Sericulture	5641.99
5	Forestry & Waste Land Development	1173.61
6	Animal Husbandry - Dairy	33390.59
7	Animal Husbandry - Poultry	1895.91
8	Animal Husbandry - Sheep, Goat, Piggery	2571.78
9	Fisheries	1566.00
10	Farm Credit- Others	1584.10
	<b>Sub total</b>	<b>347863.05</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	11357.50
2	Land development, Soil conservation, Wasteland development	659.28
3	Agriculture Infrastructure - Others	4002.26
	<b>Sub total</b>	<b>16019.04</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	15615.90
2	Ancillary activities - Others	1658.00
	<b>Sub Total</b>	<b>17273.90</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>227568.00</b>
<b>III</b>	<b>Export Credit</b>	<b>8000.00</b>
<b>IV</b>	<b>Education</b>	<b>9360.00</b>
<b>V</b>	<b>Housing</b>	<b>17680.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>5746.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>868.50</b>
<b>VIII</b>	<b>Others</b>	<b>9767.50</b>
	<b>Total Priority Sector</b>	<b>660145.99</b>

## District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

### 1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	1840.00
2	No. of Sub Divisions	4
3	No. of Blocks	7
4	No. of revenue villages	655
5	No. of Gram Panchayats	463

#### 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	Hathras
3	Agro-climatic Zone 1	Western sub tropical zone
4	Agro-climatic Zone 2	Western sub tropical zone
5	Agro-climatic Zone 3	Western sub tropical zone
6	Climate	Semi Arid
7	Soil Type	Predominantly Alluvial

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	180155
2	Forest Land	1770
3	Area not available for cultivation	20416
4	Barren and Unculturable land	2102
5	Permanent Pasture and Grazing Land	1015
6	Land under Miscellaneous Tree Crops	223
7	Cultivable Wasteland	1249
8	Current Fallow	1736
9	Other Fallow	2341

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

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	112703	71	44333	31
2	>1 to <=2 ha	28398	18	38694	27
3	>2 to <=4 ha	3706	2	19657	2
4	>4 to <=10 ha	73	0	909	0
5	>10 ha	13855	9	37928	9
6	Total	158735	100	141521	69

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

Sr. No.	Particulars	N0s.
1	Cultivators	164.30
2	Of the above, Small/ Marginal Farmers	145.94
3	Agricultural Labourers	77.48



4	Workers engaged in Household Industries	20.15
5	Workers engaged in Allied agro activities	NA
6	Other workers	128.38

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1564.71	836.13	728.58	1232.02	332.69
2	Scheduled Caste	387.55	207.17	180.38	318.24	69.32
3	Scheduled Tribe	0.27	0.14	0.13	0.23	0.04
4	Literate	942.58	579.16	363.42	737.97	204.60

### 8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	260.86
2	Rural Households	204.97
3	BPL Households	56.95

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	240.47
2	Having source of drinking water	260.86
3	Having electricity supply	134.58
4	Having independent toilets	78.60

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

Sr. No.	Particulars	N0s.
1	Villages Electrified	652
2	Villages having Agriculture Power Supply	124
3	Villages having Post Offices	124
4	Villages having Banking Facilities	655
5	Villages having Primary Schools	563
6	Villages having Primary Health Centres	27
7	Villages having Potable Water Supply	655
8	Villages connected with Paved Approach Roads	655

## Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook
1.a Additional Information	
2. Soil & Climate	
3. Land Utilisation [Ha]	District Agriculture Office
4. Ground Water Scenario (No. of blocks)	National Ground Water Report 2023
5. Distribution of Land Holding	District Statistical Handbook
6. Workers Profile [In '000]	Dist Agriculture Offc & Dist Statistical Handbook
7. Demographic Profile [In '000]	District Statistical Handbook
8. Households [In '000]	District Statistical Handbook & Census.gov.in
9. Household Amenities [Nos. in '000 Households]	District Statistical Handbook & Census.gov.in
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook

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

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

Sr. No.	Particulars	N0s.
1	Anganwadis	1694
2	Primary Health Centres	27
3	Primary Health Sub-Centres	194
4	Dispensaries	40
5	Hospitals	40
6	Hospital Beds	463

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	2235
2	Registered FPOs	37
3	Agro Service Centres	4
4	Soil Testing Centres	1
5	Approved nurseries	488
6	Agriculture Pumpsets	280
7	Pumpsets Energised	280
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	153
2	Irrigation Potential Created	216
3	Net Irrigated Area (Total area irrigated at least once)	149
4	Area irrigated by Canals/ Channels	11
5	Area irrigated by Wells	0
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	135
8	Irrigation Potential Utilized (Gross Irrigated Area)	216

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2774
2	Railway Line [km]	87
3	Public Transport Vehicle [Nos]	9800
4	Goods Transport Vehicles [Nos.]	7619

#### 15. Processing Units

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

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	26708	2313	24395
2	Cattle - Indigenous	32524	3546	28978
3	Buffaloes	455033	38469	416564
4	Sheep - Cross bred	9021	4166	4855
5	Sheep - Indigenous	2182	948	1234
6	Goat	89437	25936	63501
7	Pig - Cross bred	4335	2167	2168
8	Pig - Indigenous	10559	4496	6063
9	Horse/Donkey/Camel	1208	604	604
10	Rabbit	0	0	0
11	Poultry - Improved	600	300	300
12	Poultry - Indigenous	77520	38760	38760



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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	19
2	Veterinary Dispensaries	5
3	Disease Diagnostic Centres	19
4	Artificial Insemination Centers	45
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	NA
7	Fodder Farms	NA
8	Dairy Cooperative Societies	50
9	Milk Collection Centres	50
10	Fishermen Societies	0
11	Animal Husbandry Training Centres	NA
12	Animal Markets	NA
13	Fish Markets	NA
14	Livestock Aid Centers (No.)	20
15	Licensed Slaughter houses [Nos.]	NA

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	42.97	MT	0	gm/day
2	Egg	82.59	Lakh Nos.	5	nos/p. a.
3	Milk	455229.00	MT	797	gm/day
4	Meat	10137.00	MT	18	gm/day
5	Wool	8.59	MT	0	gm/day

## Sources

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



## District Profile Key Insights into Agriculture and Allied Sectors

### Crop Production, Maintenance and Marketing - Agriculture

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	38.50	38.50	38.50
2	Land Holdings - SF (%)	17.89	17.89	17.89
3	Land Holdings - MF (%)	71.00	71.00	71.00
4	Rainfall -Normal (mm)	680	680	668
5	Rainfall - Actual (mm)	476	681	585
6	Cropping Pattern	harif crops - paddy maize bajraArhar urd and oong. Rabi rops- wheat ram mustard and Barley. egetables- omato Green chili Green peas Onion and Potato	kharif crops - addy maize bajraArhar urd and moong. abi crops- wheat gram ustard and Barley. egetables- Tomato reen chili Green peas Onion and Potato	kharif crops - paddy maize bajraArhar urd and moong. Rabi crops- wheat gram mustard and Barley. 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)	151443.00	148963.91	179996.09

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	22.30	54.66	2451.12	21.88	55.40	2531.99	24.24	64.00	2640.26
2	Wheat	82.46	243.00	2946.88	85.79	346.00	4033.10	78.59	322.00	4097.21
3	Pearl Millet	47.50	116.00	2442.11	45.60	108.00	2368.42	49.50	132.00	2666.67
4	Maize	4.09	11.02	2694.38	4.67	13.56	2903.64	3.47	8.66	2495.68
5	Barley	2.40	8.57	3570.83	2.92	10.61	3633.56	2.92	9.68	3315.07
6	Pigeon Pea	4.51	2.10	465.63	4.50	2.84	631.11	44.82	2.80	62.47
7	Indian Mustard	9.09	18.00	1980.20	15.11	33.60	2223.69	16.78	30.97	1845.65

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.50	2.50	2.50
2	Net sown area (lakh ha)	1.49	1.49	1.49
3	Cropping intensity (%)	167.79	167.79	167.79

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	53.99	53.99	53.99
2	Fertilizer consumption - Rabi (kg/ha)	151.40	151.40	151.40

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)	357784	862386	712158

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	38201	72034	79791
2	GLC through KCC (Rs. lakh)	69200.69	107697.82	147001.00

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	195341	195341	195341

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	443240	443240	443240

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	5134	4302	9272
2	Crop Loss Compensation, if any (Rs. lakh)	70.00	13.00	34.00

**Sources**

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

**Water Resources**
**Table 1: GLC**

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

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	147	153	153
2	Net Irrigated Area ('000 ha)	147	149	149
3	Gross Irrigated Area ('000 ha)	202	216	216



### Sources

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

### Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1031.29	2180.71	2351.11

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	19316	20941	22095
2	Power Tillers	278	278	278
3	Threshers/Cutters	9658	10470	11047

**Table 3: Service Centers**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	25	25	25

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Mechanisation in District	vahan.parivahan.gov.in
Table 3: Service Centers	agriculture.up.gov.in

### Plantation & Horticulture including Sericulture

**Table 1: GLC**

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



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	Hathras	Hasayan	Safe	Safe	Safe
2	Uttar Pradesh	Hathras	Hathras	Critical	Critical	Critical
3	Uttar Pradesh	Hathras	Mursan	Over Exploited	Over Exploited	Over Exploited
4	Uttar Pradesh	Hathras	Sadabad	Semi-critical	Semi-critical	Semi-critical
5	Uttar Pradesh	Hathras	Sasni	Over Exploited	Over Exploited	Over Exploited
6	Uttar Pradesh	Hathras	Sehpau	Over Exploited	Over Exploited	Over Exploited
7	Uttar Pradesh	Hathras	Sikandrarao	Critical	Critical	Semi-critical

**Table 5: Production Clusters**

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

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

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

**Table 7: Sericulture**

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

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 3: Production and Productivity	District Horticulture office
Table 5: Production Clusters	District Horticulture office
Table 6: Crop Identified for One District-One Product	District Horticulture office
Table 7: Sericulture	District Horticulture office

**Forestry & Waste Land Development**
**Table 1: GLC**

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

**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)	2	2	2
2	Waste Land ('000 ha)	1	1	1
3	Degraded Land ('000 ha)	2	2	2

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	Potato	50.96	1911.22		50.96	1911.22		50.96	1911.22	
2	Guava	3.13	57.19		3.13	57.19		3.13	57.19	
3	Mango	1.46	27.55		1.46	27.55		1.46	27.55	
4	Muskmelon	0.80	20.87		0.80	20.87		0.80	20.87	
5	Watermelon	0.43	19.55		0.43	19.55		0.43	19.55	
6	Bottle Gourd	0.46	14.38		0.46	14.38		0.46	14.38	
7	Chilli	0.51	1.30		0.51	1.30		0.51	1.30	
8	Okra	0.47	6.99		0.47	6.99		0.47	6.99	
9	Tomato	0.25	11.29		0.25	11.29		0.25	11.29	
10	Rose	8.10	36.42		8.10	36.42		8.10	36.42	

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	12	12	12

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Area under Forest Cover & Waste Land	District Agriculture office
Table 3: NTFP	
Table 4: Nurseries (No.)	nms.pmsupfd.in

## 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)	1026.54	3925.81	4609.50
2	KCC for working capital (₹ lakh)	210.98	2710.31	2200.00
3	KCC for working capital (No.)	174	2432	1752
4	Finance under group mode (₹ lakh)			

**Table 2: Processing Infrastructure**

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

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

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Processing Infrastructure	Milk Department
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	13.18	43.46	51.81
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			



Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	78121	78121	78121
2	Of the above, male (No.)	26040	26040	26040
3	Of the above, female (No.)	52081	52081	52081
4	Broiler Farms (No.)	110	110	110
5	Hatcheries (No.)	0	0	0
6	Popular breeds	New Hampshire Red Langhorn White	New Hampshire Red Langhorn White	New Hampshire Red Langhorn White

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Poultry	District Statistical booklet & CVO

#### 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)	NA
2	Popular goat breed(s)	Sirohi Jamnapari
3	Popular pig breed(s)	Middle white yorkshire

#### Sources

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

#### Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	155.85	48.56	119.06

2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	68	30	44
4	KCC for working capital (₹ lakh)	137.82	29.10	54.76

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	NA	NA	NA
2	Reservoirs (No.)	32	32	32
3	Cage Culture/ Bio-floc technology (No.)	NA	NA	NA
4	Fish Seed Hatchery (No.)	NA	NA	NA

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

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

**Table 4 : Brackish Water Fisheries**

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

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

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

#### Sources

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

## Farm Credit - Others & Integrated Farming

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	190.00	210.00	233.60
2	Credit to bullocks (₹ lakh)	NA	NA	NA
3	Credit to bullock carts (₹ lakh)	NA	NA	NA
4	Credit to Two wheelers (₹ lakh)	190.00	210.00	233.60

**Table 2: Area under Integrated Farming**

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

## Sources

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

## Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	12561.89	23931.57	24350.10
2	Loans for Storage Godowns (₹ lakh)	969.00	1140.31	99.83
3	Loans for Cold Storages (₹ lakh)	NA	NA	NA
4	Loans for Other Agri Infrastructure (₹ lakh)	11592.89	22791.26	24250.27

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	158	161	145
2	Cold Storages (Capacity - '000 MT)	1361451	4179845	3165009
3	Storage Godowns (No.)	129	133	137
4	Storage Godowns ( Capacity - '000 MT)	13400	13800	14100

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	28	28	28
6	Market Yards [Nos] / Wholesale Market (No.)	3	3	3
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	10	10	10

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Agri Storage Infrastructure	Distrsct Statistical Handbook & Coopration Dept

#### 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)	NA	NA	NA
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)	NA	NA	NA
2	Area treated for soil & water conservation treatment ('000 ha)	NA	NA	NA
3	Gap ('000 ha)	NA	NA	NA

**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	Agriculture Department
Table 3: NABARD's interventions	NABARD



## District Profile

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

#### Agri Infrastructure - Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	10561.33	20610.50	24245.27

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	88752	90688	53570
2	Pesticides Consumption ('000 kg)	134	117	136

**Table 3: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	52	50	53
2	Bio-Fertilizers ('000 kg)	0	0	0
3	Bio-Pesticides ('000 kg)	0	0	0
4	Vermi Compost ('000 kg)	0	0	0

**Table 4: Facilities Available**

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

#### Sources

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

Table 2: Fertilizer Consumption	Agriculture Department
Table 3: Production of inputs	Agriculture Department
Table 4: Facilities Available	Agriculture Department

### 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)	3270.20	11075.29	22546.67
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	12216.41	23003.21	27437.12

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	352133	848766	700911
2	Procurement through PACS and LAMPS (MT)	3100	3700	7400

**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.)	0	0	0

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Procurement	Agriculture Marketing (agmarknet.gov.in) & Coop D
Table 3: Other Ancilliary Services	NABARD

### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	32870.11	54837.04	76957.07
2	No. of units financed	7498	7511	9455
3	Loans under Stand Up India Scheme (Rs. lakh)	NA	NA	NA

4	Loans to Weavers' Coop. Societies (Rs. lakh)	NA	NA	NA
---	--	----	----	----

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	15040	15040	15040
3	Small Units (No.)	446	446	446
4	Medium Units (No.)	50	50	50
5	Udyog Aadhar Registrations (No.)	15536	15536	15536

**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.)	7	7	7

**Table 4: DIC interventions**

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

**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)	NA	NA	NA
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2	2	1

### Sources

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

### 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)	301.93	299.62	400.13
3	GLC under Housing (Rs. lakh)	2827.84	2230.55	2200.36

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	0	158	198
2	Amt of subsidy released (Rs. lakh)	0.00	873.30	281.20

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	7373	7373	7373
2	Amt of subsidy released (Rs. lakh)	6896.00	6896.00	6896.00

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Progress under PMAY	Pradhan Mantri Awaas Yojana-Gramin (rhreporting.nic.in)
Table 3: Progress under SBM	swachhbharatmission.ddws.gov.in

### Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	NA	NA	NA
2	Amt of RIDF assistance (Rs. lakh)	270.86	274.00	393.50



**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 Road	0	0	7
2	Rural Bridge	0	0	1
3	Deep Tubewell with Pumpset	1	1	0

**Sources**

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

**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)	NA	NA	NA

**Sources:**

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

**Informal Credit Delivery**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	178.96	299.55	837.45
2	JLG Bank Linkage (Rs. lakh)	4633.00	4939.58	5806.64
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**

S No	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	7.54	1.50	1.50
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	7	7	7
2	No. of SHGs formed	814	839	205
3	No. of SHGs credit linked (including repeat finance)	241	240	604
4	Bank loan disbursed (Rs. lakh)	178.96	299.55	837.45
5	Average loan per SHG (Rs. lakh)	0.74	1.25	1.38
6	Percentage of women SHGs %			

### Sources

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

### Status and Prospects of Cooperatives

**Table 1: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	58	58	58
2	Consumer Stores (No.)	NA	NA	NA
3	Housing Societies (No.)	NA	NA	NA
4	Weavers (No.)	NA	NA	NA
5	Marketing Societies (No.)	NA	NA	NA
6	Labour Societies (No.)	NA	NA	NA
7	Industrial Societies (No.)	NA	NA	NA
8	Sugar Societies (No.)	NA	NA	NA
9	Agro Processing Societies (No.)	NA	NA	NA
10	Others (No.)	NA	NA	NA
11	Total (No)	58	58	58

**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.)	76	76	76
2	Multi state cooperative societies (No.)	0	0	0

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

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	18	93	29	30	34		3575	592			
Regional Rural Bank	1	39	29	7	3						
District Central Coop. Bank	2	9	3	5	1						
Coop. Agr. & Rural Dev. Bank	1	4	0	3	1						
Primary Agr. Coop. Society	79	79	79	0	0						
Others	2	2	0	0	2						
All Agencies	103	226	140	45	41	0	3575	592	0	0	0

### 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	575110.84	545335.86	604037.77	10.8
Regional Rural Bank				0	128586.00	118300.32	127954.13	8.2



Cooperative Banks				0	0	10595.16	8718.63	10346.79	18.7	1.39
Others				0	0	0.00	3601.18	3616.78	0.4	0.48
All Agencies	0	0	0	0	0	714292.00	675955.99	745955.47	10.4	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	50144	139451	162777	16.7	68.4	332459.00	332299.04	386843.11	16.4	75.65
Regional Rural Bank	23390	57637	58846	2.1	24.7	108410.00	101281.34	104510.11	3.2	20.44
Cooperative Banks	0	7702	4946	-35.8	2.1	20716.00	10679.07	14826.02	38.8	2.90
Others	0	9226	11472	24.3	4.8	0.00	4634.98	5192.66	12.0	1.02
All Agencies	73534	214016	238041	11.2	100.0	461585.00	448894.43	511371.90	13.9	100.00

#### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	57.8	60.9	64.0
Regional Rural Bank	84.3	85.6	81.7
Cooperative Banks	195.5	122.5	143.3
Others	0	128.7	143.6
All Agencies	64.6	66.4	68.6

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	516104	248815	61195	37047
Regional Rural Bank	141590	507	452	26996
Cooperative Banks	134	105	34	0
Others	0	0	519	0
All Agencies	657828	249427	62200	64043

### 6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	186623.84	48.2	110731.65	28.6	67025.47	17.3	29.69	0.0
Regional Rural Bank	67709.17	64.8	63148.17	60.4	61219.75	58.6	4.88	0.0
Cooperative Banks	3275.17	22.1	3275.17	22.1	0.00	0.0	0.00	0.0
Others	3814.21	73.5	2841.1	54.7	3208.54	61.8	0.00	0.0
All Agencies	261422.39	51.1	179996.09	35.2	131453.76	25.7	34.57	0.0



### 7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	159409.00	129598.00	81.3	157282.86	146490.09	93.1	199650	186623.84	93.5	89.3
Regional Rural Bank	70966.00	57677.00	81.3	70275.79	52441.75	74.6	74400	67709.17	91.0	82.3
Cooperative Banks	14731.00	12081.00	82.0	15381.44	2945.03	19.1	15700	3275.17	20.9	40.7
Others	0.00	0.00	0	0.00	4685.96	Infinity	2750	3814.21	138.7	Infinity
All Agencies	245106.00	199356.00	81.3	242940.09	206562.83	85.0	292500.00	261422.39	89.4	85.2

### 8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	120046.00	98438.00	82.0	129724.53	114123.49	88.0	137750.00	127531.04	92.6	87.5
Term Loan (Agri.)	64640.00	53005.00	82.0	62707.50	34840.42	55.6	74750.00	52465.05	70.2	68.8
Total Agri. Credit	184686.00	151443.00	82.0	192432.03	148963.91	77.4	212500.00	179996.09	84.7	156.3
MSME	44718.00	34880.00	78.0	44846.60	54837.03	122.3	75000.00	76957.07	102.6	101.0
Other Priority Sectors*	15702.00	13033.00	83.0	5661.46	2761.87	48.8	5000.00	4469.23	89.4	65.9

Total Priority Sector	245106.00	199356.00	81.3	242940.09	206562.81	85.0	292500.00	261422.39	89.4	323.2
-----------------------	-----------	-----------	------	-----------	-----------	------	-----------	-----------	------	-------

### 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	332459.00	48714.44	14.7	332299.04	46833.87	14.1	386843.11	47179.35	12.2	13.6
Regional Rural Bank	108410.00	132.55	0.1	101281.34	9557.99	9.4	104510.11	14147.51	13.5	4.8
Cooperative Banks	20716.00	3095.48	14.9	10679.07	5791.91	54.2	14826.02	4577.37	30.9	34.6
Others	0.00	0.00	0	4634.98	7.33	0.2	5192.66	67.4	1.3	#DIV/0!
All Agencies	461585.00	51942.47	11.3	448894.43	62191.10	13.9	511371.90	65971.63	12.9	12.7

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

Source(s)	
1	SLBC Portal
2	Lead Bank Office Hathras
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

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

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



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

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

#### 8. Financial Inclusion

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

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

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

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

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

#### 9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the

enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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



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

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

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

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

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

Uttar Pradesh Agricultural Export Policy 2019: The policy provides incentives to promote agricultural exports through farmer clusters and ecosystem support. Clusters ranging from 50

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

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

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

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

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



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

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

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

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

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

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

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

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

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



**Uttar Pradesh Mukhyamantri Kisan evam Sarvahit Bima Yojana:** This initiative aims to offer comprehensive insurance coverage to support the health and well-being of farmers and other beneficiaries. The scheme provides treatment facilities in hospitals up to a certain amount with coverage up to Rs. 2.50 lakh available in all government medical institutions and medical universities. Additionally prosthetic limbs worth up to Rs 1 lakh will be provided. In the event of accidental death or disability a maximum amount of Rs. 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 Samriddhi Yojana: This scheme aims to promote high-yield dairy cows and other cattle. Beneficiaries will receive assistance to establish units with high-breed dairy



cattle. In the first phase 35 units of 25 cows each will be set up with a maximum unit cost of Rs.62 lakh. The government will provide a 50percent subsidy with the rest covered by loans and personal investment.

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

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

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

Agriculture is the primary economic activity in Hathras district. 78.73% of the districts population resides in rural areas. Approximately 62% of the working population is engaged in agriculture as farmers or agricultural labourers.

Hathras district has net sown area is 1,49,303 hectares, and the gross sown area is 2,47,342 hectares. The cropping intensity of the district is 165%. The net irrigated area (NIA) is 149283 hectares (99.9% of NSA) while the gross irrigated area is 215547 hectares. The average holding size is less than 1 hectare. 89% of total holdings are with small and marginal farmers. The main kharif crops are bajra, paddy, maize, urd, moong, and arhar, while the main rabi crops are wheat, barley, mustard, and potatoes.

The Bhartiya Prakritik Krishi Paddhati (BPKP) is a sub-mission under the Paramparagat Krishi Vikas Yojana (PKVY), which falls within the ambit of the National Mission on Sustainable Agriculture (NMSA). The Bhartiya Prakritik Krishi Paddhati (BPKP) aims to promote traditional indigenous practices that free farmers from externally purchased products. Agriculture Department is promoting Natural farming in the district.

Sustainable agriculture or Climate-Smart Agriculture (CSA) practices are integrated approaches that bring climate-resilient ways for livestock and crop production. It helps in reducing greenhouse gas emissions or enhancing carbon sequestration.

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

Hathras district has one e-NAM mandi and a Krishi Vigyan Kendra (KVK) offering agricultural extension services to farmers. However, challenges remain in the availability of quality seeds and the low seed replacement rate (SRR). The Agriculture Department distributes certified seeds, but this is not enough to meet the district's needs.

The district operates two soil testing laboratories with limited capacity, which are inadequate given the district's size and the number of landholdings.

On January 1, 2023, the Government of Uttar Pradesh launched the Uttar Pradesh Millets Revival Program to promote millet cultivation, processing, and consumption, with a budget of 186.26 crore for 2023-24 to 2026-27.



Agri Stack, a digital platform, is being developed by the government to integrate stakeholders and improve agriculture using data and digital services. The Agri-Stack KCC initiative, piloted in Farrukhabad, Uttar Pradesh, aims to provide farmers with faster access to agricultural credit through the Jan Samarth portal.

Hathras has potential for crop diversification but lacks modern infrastructure for quality seed distribution, efficient soil testing, and digital tools to enhance crop production and marketing.

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Minor irrigation projects, with a CCA of less than 2000 hectares, are crucial for the development of the agricultural sector, as they require small investments. These schemes are categorized into groundwater and surface water exploitation based on the water source.

The district's net irrigated area (NIA) is 149,283 hectares, accounting for 99.9% of the net sown area (NSA), while the gross irrigated area is 215,547 hectares. The primary sources of irrigation are private tubewells (91.87%) and canals (7.77%).

According to the Central Ground Water Board, the district's Annual Extractable Ground Water Resources are 65,260.5 ham, with total groundwater extraction for all uses at 61,232.5 ham, making the overall stage of groundwater extraction 93.83%. The highest extraction level is in SASNI block at 134.38%. After allocating groundwater for domestic use projected for 2025, the Net Annual Ground Water Availability for future use is 8,780.51 ham. The district has 2 blocks classified as semi-critical, 1 block as critical, 3 blocks as over-exploited and 1 block categorized as safe.

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

Hathras district has 186 government tube wells, 475 medium-depth tube wells, 84 deep tube wells, 39,822 shallow tube wells, and a canal network spanning 640 km (District Statistical Handbook 2023). However, 92% of the irrigated area relies on groundwater, as the canal system has deteriorated, leading to increased dependence on tubewell irrigation. The availability of canal water, particularly for end-users, is inadequate.

The Minor Irrigation Department, GoUP, offers grant-based support for boring, HDPE pipe installation, and the construction of medium and deep tube wells, along with community tube wells. The Agriculture Department provides subsidies for solar pumps under a central scheme, and the Horticulture Department offers a 90% subsidy for small/marginal farmers and 80% for others to adopt micro-irrigation techniques. Additionally, under the Khet Taalaab Yojna (a subcomponent of RKVY), the Agriculture Department offers grants for small/medium-sized pond construction.

Water resources in Hathras are highly dependent on groundwater, with limited canal water access. While support exists for irrigation infrastructure, gaps remain in modernizing the canal system and promoting efficient water management practices.

### **2.1.3 Farm Mechanization**

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

Farm mechanization refers to the use of machines and modern agricultural equipment in place of traditional techniques in farming activities.

In India, farm mechanization is still in its early stages, with the level of mechanization ranging between 40 to 50%, significantly lower than in developed countries, where it exceeds 90%. Notably, over 80% of the agricultural machinery in India consists of tractors, with the remaining 20% being other agricultural implements (Source: PWC, Farm Mechanisation: Ensuring sustainable increase in agricultural productivity and income).

In Hathras district, the level of farm mechanization is around 50%. Farmers use a variety of equipment such as tractors, rotavators, power tillers, and threshers. There is also a noticeable trend among farmers to purchase both new and small or older tractors, indicating a growing reliance on mechanization to improve farming efficiency and productivity.

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

The Government of India aims to boost agricultural power from 2.02 to 4 kilowatts per hectare by 2030, with the potential to increase productivity to 4.2 tons per hectare. Key initiatives supporting this goal include the Sub-Mission on Agricultural Mechanization, which promotes farm mechanization and crop residue management in Uttar Pradesh. This scheme offers:

80% subsidy for establishing agricultural machinery banks for custom hiring.

50% subsidy for purchasing machinery for crop residue management.

The Ministry of Agriculture also provides grants of up to 10 lakh (or 100% of the cost) to agricultural institutions for purchasing drones, while Farmer Producer Organizations (FPOs) can receive up to 75% subsidy for drone demonstrations in farmers' fields.

In Hathras district, several dealers and sellers offer agricultural machinery and maintenance services. However, gaps exist in the adoption of advanced technologies, such as drones and precision farming tools.

Hathras has access to basic mechanization services and support but needs further investment in high-tech tools and enhanced access to financial schemes to improve overall farm productivity.



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

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

Horticulture involves a wide range of activities, including orchard and plantation development, improving cultivation techniques for crops such as fruits, vegetables, flowers, and medicinal and aromatic plants, as well as post-harvest management, processing, marketing, organized plantations, spices, mushroom farming, beekeeping, and silk production.

Horticulture in Uttar Pradesh:

Uttar Pradesh is a key player in India's horticulture sector, contributing significantly to the country's overall horticultural output. The state accounts for about 11.76% of India's total horticultural production, the largest share in the country. It also leads in the area under horticultural crops, holding 8.70% of the total. Uttar Pradesh is the top producer of mangoes (24% of India's output), amla (40%), and mentha (50%).

Horticulture in Hathras District:

Hathras has an ideal climate for the commercial production of fruit crops like mango, guava, and amla. The district also produces various vegetables, including tomatoes, onions, cauliflower, brinjal, okra, peas, and potatoes. Spices like turmeric, chili, and garlic, as well as flowers such as roses, marigold, and gladiolus, are widely grown. The district's climate also supports the production of medicinal plants, mushroom farming, and beekeeping, making it a promising hub for diversified horticultural activities.

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

Various government programs are being implemented in Hathras district to support horticulture development. These include new orchard plantations (mango, amla), orchard maintenance, spice cultivation programs, the Mission for Integrated Horticulture Development, the National AYUSH Mission, and the Horticulture Mechanization Programme.

The Mission for Integrated Development of Horticulture (MIDH) is a key initiative by the Government of India, where 60% of the funding is provided by the central government, and 40% by the state for most regions (except the North East and Himalayan states).

The Commercial Horticulture Scheme by the National Horticulture Board (NHB) offers 35% to 50% subsidies for promoting commercial horticulture and cold chain infrastructure.

Additionally, the National Nursery Portal (<http://nnp.nhb.gov.in>) allows nurseries and buyers to trade planting materials and seeds for fruits, vegetables, flowers, spices, and plantation crops.

Hathras has access to various schemes and financial subsidies, but gaps remain in expanding cold storage, modern planting techniques,



and market linkages. Enhanced infrastructure for post-harvest management and improved access to digital platforms are needed to boost the sector's growth.

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

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

Forestry is defined as land covering more than 1 hectare with a tree canopy of over 10%, regardless of ownership or legal status (Source: FSI).

Uttar Pradesh has various soil types, including alluvial dark brown, loamy, and sandy loam. The soil is generally acidic, shallow, and often contains gravel and stones, though the western plains boast fertile soil. Vegetation in the state can be classified into three categories: i) Tropical Moist Deciduous, ii) Tropical Dry Deciduous, and iii) Tropical Thorn Forest. The state is divided into the Terai, Gangetic plains, and Vindhya regions based on agro-climatic conditions.

To increase the state's forest cover from the current 9% to 15% by 2026-27, the State Government has launched the "Ped Lagao Ped Bachao Jan Abhiyan 2024," a massive afforestation program. During FY 2024-25, more than 36 crore saplings have been planted.

Hathras district, with a total geographical area of 180,155 hectares, has only 1,770 hectares of forest cover. Given the National Forest Policy's goal of 33.33% forest cover, there is a significant need to boost afforestation efforts in the district to meet this target.

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

Forestry models for Hathras district include agro-forestry, farm-forestry, commercial forestry, and nursery development, all of which are eligible for bank loans. With advancements in clonal propagation technology, high-tech clonal plantations can be introduced for greater efficiency.

A Green Belt Development Program is set to be implemented in all 75 districts, including Hathras, where 8-12 feet saplings will be planted at 3 to 4 designated sites, creating green belts to improve environmental health.

Community participation is crucial for large-scale afforestation efforts. The involvement of local communities, permanent institutions, and private organizations is essential to ensure success.

The Government of India's National Agroforestry Policy (2014) and the Sub-Mission on Agroforestry (SMAF) under the National Mission for Sustainable Agriculture (NMSA) aim to expand tree coverage on farmlands.

While the district has some infrastructure for forestry development, there is a need for more nurseries, clonal technology, and community engagement. Expanding green belts and improving market linkages for forestry products are key areas that need attention. Additionally, efforts to boost awareness and encourage local participation are essential for the long-term success of afforestation and wasteland development projects.

## **2.1.6 Animal Husbandry – Dairy**

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

Uttar Pradesh is the largest milk-producing state in India, with an annual milk production of 36.24 million tonnes in 2022-23, accounting for 15.72% of the country's total milk output. The state's per capita milk availability is 426 grams per day, slightly below the national average of 444 grams/day (Source: National Dairy Development Board). Hathras district contributes 4.55 lakh tonnes to the state's milk production, which accounts for 1.25% of Uttar Pradesh's total.

Dairy farming plays a crucial role in income generation and employment in rural Hathras. The district's agro-climatic conditions are well-suited for rearing crossbreed and indigenous cattle breeds.

Milk trade in Hathras is carried out through organized channels like dairy cooperatives and private dairies, but a significant portion is managed through unorganized channels, such as local milk vendors. Prominent dairies active in the district include Mother Dairy, Parag Dairy, Madhusudan Dairy, Heritage Dairy, and Bharathi Dairy.

Hathras also has 50 dairy producer societies, comprising 2050 members, actively promoting milk production in the district (District Statistical Handbook 2023).

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

**Animal Husbandry Infrastructure Development Fund (AHIDF):**

The Government of India established the AHIDF with a fund of 15,000 crore to promote the processing of milk, meat, and fodder. The scheme offers a 3% interest subsidy to eligible borrowers.

**Sustainable Development Goal 2030:**

Under the Zero Hunger category, the state aims to increase per capita milk availability from 486 grams in 2020 to 971 grams by 2030.

**Formalization of Micro Enterprises in Food Processing:**

A centrally sponsored scheme supports the upgradation of micro food processing units, including dairy processing. It offers a credit-linked capital subsidy of 35% of the eligible project cost, up to a maximum of 10 lakh per unit.

The Central Government has extended KCC benefits to animal husbandry and fishery farmers to meet working capital needs.



Uttar Pradesh Dairy Development and Milk Products Promotion Policy-2022:

This policy provides benefits to Farmer Producers Organizations (FPOs), Milk Producers Companies (MPCs), cooperatives, government institutions, and private entrepreneurs in the dairy sector.

In Hathras district, there is a need for more modern dairy processing units, cold storage facilities, and better linkages to markets. Gaps remain in veterinary services, advanced breeding technologies, and financial access for small-scale dairy farmers.

## **2.1.7 Animal Husbandry – Poultry**

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

According to the 2019 Livestock Census, India's total poultry population is 851.81 million, a 16.8% increase from the previous census. In Uttar Pradesh, the poultry population stands at 12.25 million.

Egg production in Uttar Pradesh has grown from 2.43 billion in 2017-18 to 4.56 billion in 2022-23, reflecting a compound annual growth rate (CAGR) of 12.80% over 2021-22. The state contributes 3.25% of India's total egg production, though the per capita availability in Uttar Pradesh in 2022-23 was only 20 eggs per year, compared to the national average of 101 eggs per capita annually.

In Hathras district, the total poultry population is 78,120, indicating significant potential for poultry farming. However, there is a gap between supply and demand for poultry products, suggesting room for growth in the sector.

The district produced 82.59 lakh eggs in 2022-23, accounting for 0.18% of the total egg production in Uttar Pradesh.

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

The Uttar Pradesh Poultry Policy 2022 aims to encourage entrepreneurship in the poultry sector. Entrepreneurs setting up commercial layer and broiler parent farms are offered a 7% interest subsidy (or the lower of the bank's rate) for 5 years, along with additional concessions and support.

The National Livestock Mission (NLM), launched by the Government of India, provides a capital subsidy of up to 50% through SIDBI to support the establishment of backyard poultry units. Additionally, the Kisan Credit Card (KCC) scheme has been extended to poultry farmers, offering working capital in addition to their agricultural needs.

In Hathras, the poultry sector has significant growth potential, supported by existing infrastructure for small-scale poultry farming. However, challenges remain in accessing advanced equipment and modern facilities. Financial support to expand poultry operations is limited, and market linkages for poultry products need strengthening.



Despite ongoing efforts, there is a need for improved training programs, more advanced poultry processing facilities, and increased financial assistance to scale up operations. Enhanced access to technology, infrastructure, and market connectivity will be critical for the sector's growth.

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

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

Rearing sheep, goats, and pigs is a subsidiary activity primarily undertaken by small and marginal farmers, as well as agricultural laborers. Uttar Pradesh is the leading meat-producing state in India, contributing 12.20% of the country's total meat production.

According to the 20th Livestock Census 2019, the total populations of sheep, goats, and pigs in India are 74.26 million, 148.8 million, and 9.06 million, respectively. The sheep and goat populations have grown by 14.13% and 10.14%, while the pig population has decreased by 12.03% compared to the previous census.

Hathras district offers favorable geographical and climatic conditions for sheep, goat, and pig farming. There is strong demand for goat and pig farming, particularly among educated and unemployed youth. The district is home to 3 pig development centers and 3 meat processing units that process and package meat from buffalo, sheep, and goats for large-scale export. Additionally, the Central Goat Research Institute, located in nearby Mathura, provides valuable guidance and support to goat farmers in the district. The Sirohi Jamnapari breed of goats and Middle White yorkshire breed of pigs are predominantly reared in Hathras.

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

Under the Zero Hunger target of the state's Sustainable Development Goals for 2030, Uttar Pradesh aims to double the per capita availability of meat from 1,527 grams in 2020 to 3,053 grams by 2030.

Farmers engaged in animal husbandry can access financial support through the Kisan Credit Card (KCC) scheme, which allows them to borrow up to 3 lakh from banks at an annual interest rate of 7%.

There is need of expansion of veterinary services, increased training programs for sheep, goat, and pig farming, and infrastructure improvements like cold storage and transportation networks for animal products.

There is lack of specialized infrastructure for large-scale sheep, goat, and pig farming, including modern breeding centers, feed mills, and post-harvest processing units. Additionally, access to markets and financing for small-scale farmers needs enhancement to boost sector growth.

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Fisheries play a crucial role in India's socio-economic development, serving as an important allied activity to agriculture. It contributes significantly to livelihood, food security, and economic growth. Fish is an affordable source of high-quality protein and omega-3 fatty acids, making it vital for India's food security.

India ranks third globally in fish production, but our contribution is only 6.02% of the total global output, while China leads with 45%. Fisheries contribute around 6.6% to India's agricultural GDP.

Uttar Pradesh, with its abundant freshwater resources including rivers, canals, ponds, lakes, and wetlands, holds significant potential in the inland fisheries sector. As a landlocked state, Uttar Pradesh focuses primarily on inland fisheries. In 2020-21, the state's per capita fish consumption was 11.09 kg.

In Hathras district, the main fish species include Catla, Rohu, Nain, Grass Carp, and Common Carp. The total fish production in the district for 2022-23 was 429.76 quintals.

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

The Fisheries Infrastructure Development Fund (FIDF), launched by the Government of India, aims to develop fisheries infrastructure in both marine and inland sectors. The target was to achieve 15 million tonnes of fish production under the Blue Revolution by 2020. NABARD, NCDC, and scheduled banks act as the Nodal Lending Entities (NLEs), while the National Fisheries Development Board (NFDB) is the Nodal Implementation Agency (NIA). The scheme provides loans over five years (2018-19 to 2024-25) with a maximum repayment period of 12 years, including a two-year moratorium on principal repayment.

The Pradhan Mantri Matsya Sampada Yojana (PMMSY) aims to address gaps in fish production, productivity, quality, technology, and post-harvest infrastructure. It builds on the Blue Revolution's successes and focuses on a cluster-based approach, creating fisheries clusters with backward and forward linkages.

The 2018-19 Budget introduced Kisan Credit Cards for fish farmers to meet working capital needs.

In Hathras district there is a lack of advanced post-harvest infrastructure, cold storage, and modern fish farming technologies. Enhanced access to financing and technical support is needed to fully realize the potential of the fisheries sector.



## **2.1.10 Farm Credit – Others**

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

Two-wheelers are a vital mode of transport in rural areas, providing access to remote and uneven terrains. They are commonly used for transporting small quantities of agricultural inputs and ferrying produce to nearby towns for sale. In recent times, two-wheelers are being adapted as agricultural tools, capable of performing essential farming operations, especially in regions with small and scattered land holdings.

In Hathras district, two-wheelers are extensively used for similar purposes, facilitating transportation and small-scale agricultural tasks, making them indispensable for rural mobility and productivity. Their adaptability to local conditions has made them a popular choice among farmers.

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

**Agricultural Extension Services:** While farmers receive support from local agricultural extension services, training on the efficient use of two-wheelers as agricultural tools is limited. More targeted programs and demonstrations are needed to show how two-wheelers can be effectively used for mechanized farming, especially for small and scattered land holdings.

**Financing Support:** Though financial assistance is available for purchasing two-wheelers, access to affordable loans and subsidies remains limited. Expanding financial linkage schemes, such as low-interest loans for rural transportation, can help more farmers adopt two-wheelers for agricultural purposes.

By addressing these gaps, two-wheelers can become an even more vital asset in improving rural productivity in Hathras district.

## **2.1.11 Sustainable Agricultural Practices**

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

Integrated Farming System (IFS) integrates two or more agricultural components like crops, livestock, and horticulture to optimize resources, boost productivity, and ensure sustainability. It minimizes competition while maximizing complementarities, leading to increased income, better nutrition, and environmental benefits. Studies show that diversified farms earn almost twice the income compared to those with fewer enterprises.

In Hathras district, various IFS models can enhance rural livelihoods:

- Crop + Dairy (1ha): Improves income and employment.
- Crop + Livestock (1 ha): Ensures sustainable livelihoods.



- Horticulture + Dairy (0.7 ha): Suited for marginal farmers in Western Plains.
- Dairy-based (1 ha): Focuses on income growth and employment. Crop + Orchard (1.5 ha): Ideal for Western Plains.
- Vegetable-based (0.4 ha): Targets marginal farmers.

IFS adoption in Hathras is growing, but more support, training, and awareness are needed to fully capitalize on its potential for income diversification and long-term sustainability.

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

The National Mission for Sustainable Agriculture (NMSA), part of the National Action Plan on Climate Change (NAPCC), aims to promote sustainable agriculture by addressing climate change adaptation. A key component of NMSA is the Rainfed Area Development (RAD) programme, which focuses on integrated farming systems to improve productivity and reduce the risks posed by climate variability.

Hathras has access to basic irrigation infrastructure and agricultural extension services. The district benefits from subsidies for micro-irrigation systems, solar pumps, and farm equipment.

Future plans include strengthening irrigation facilities, promoting water conservation techniques, and expanding the use of climate-resilient crops under the NMSA framework. Training programs for farmers on sustainable practices and integrated farming models are also planned.

Despite available resources, there is a gap in advanced infrastructure for rainwater harvesting, efficient irrigation systems, and weather forecasting services. There is also a need for better financial linkages to support farmers in adopting climate-resilient agricultural practices.

## **2.2 Agriculture Infrastructure**

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

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

Uttar Pradesh plays a crucial role in India's food security, contributing nearly 20% of the country's total food grain production.

Market yards are vital for the trading of grains, fruits, and vegetables, ensuring a competitive environment where farmers receive fair prices and are protected from exploitation by traders.

The agricultural value chain encompasses a series of interconnected activities, including input management, production, technology transfer, post-harvest handling, value addition through processing, marketing, financing, exports, and risk management. These processes work together to move produce from the farm gate to consumers in its final form, passing through various stages of value addition and supporting services.

The Asian Development Bank (ADB) report, "Improving Agriculture Value Chains in Uttar Pradesh" (November 2021), highlights key investment areas for agricultural value chain development. These include improving market linkages between producers and processors, providing term and working capital loans with partial guarantees to farmer groups and agribusinesses, and helping Farmer Producer Organizations (FPOs) establish retail outlets near urban markets.

Hathras district currently has 145 cold storage facilities with a total capacity of 3,165,009 MT and 137 grain godowns with a capacity of 14,100 MT, which play a vital role in post-harvest storage and supply chain management.

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

The Government of India has launched several schemes to develop infrastructure for agriculture and horticulture produce. The Agriculture Infrastructure Fund, with an outlay of 1,00,000 crore, provides incentives and viability gap funding for projects in post-harvest management and community agriculture assets, supported by interest subvention and credit guarantees.

Under the Pradhan Mantri Kisan Sampada Yojana, financial assistance is available to create cold storage facilities, addressing the gap between available and required cold storage capacity. The Integrated Development of Horticulture scheme also offers funding for post-

harvest infrastructure, including cold storage. Additionally, the Agriculture Marketing Infrastructure (AMI) sub-scheme under ISAM, implemented by the Directorate of Marketing & Inspection (DMI), provides a 33.33% capital subsidy for constructing storage infrastructure.

The Union Cabinet has approved the world's largest foodgrain storage plan in the cooperative sector, with a 1 lakh crore outlay, focusing on creating godowns and other infrastructure at Primary Agricultural Credit Societies (PACS) to enhance food security and reduce wastage. There is a need for more modern facilities and improved market linkages. Gaps exist in infrastructure for large-scale storage and post-harvest handling, leading to higher wastage and lower market access. Further investment is needed in building storage capacity and strengthening supply chains.



## **2.2.2 Land Development, Soil Conservation and Watershed Development**

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

Activities related to land conservation and watershed development directly or indirectly increase the productivity of agriculture. Land development and conservation activities to be carried out to increase the productivity of land are as follows - leveling of land and development of agricultural land, improvement of soil quality through special remedial systems, water management, barren land development, watershed development etc.

Watershed development Plus - Watershed development programs run by various organisations across India have focused on natural resources like land and water conservation. To utilise these protected resources for social and economic development, livelihood and food security, there is a need for a watershed plus approach so that institutional credit can be made available to farmers, self-help groups, joint liability groups, FPOs, etc. in watershed developed areas.

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

The Department of Soil Conservation is the nodal agency for providing development, technical and extension services in this area.

Farm Pond Scheme - The objective of the scheme is to motivate farmers for water conservation and proper use.

Sprinkler irrigation system distribution scheme in over-exploited/critical/semi-critical development blocks of the state - Under the scheme, 50% central share from RKVY scheme and 40% state sector for small and marginal farmers and 50% central share from RKVY scheme and 30% state sector for general farmers are admissible grants for providing facility.

Distribution of gypsum to overcome soil amendment and micronutrient deficiency - Preference is given to small and marginal farmers under the scheme. UP Agro supplies gypsum to centres approved by the District Magistrate. These centres provide subsidized gypsum to farmers. A farmer can avail gypsum for maximum use in 2 hectares only once after getting subsidy. The farmer will be eligible for subsidy only after three years of getting the first subsidy.

## **2.2.3 Agri. Infrastructure - Others**

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

Infrastructure is primarily facilitative for development. Apart from resource-based infrastructure, physical infrastructure, institutional infrastructure, and input-based infrastructure facilitate the production system of agriculture. Investment gets upgraded to loans by creating such infrastructure for the commercialization of agriculture.



National Agriculture Market (e-NAM) - The National Agriculture Market is a national electronic trading portal that provides a national integrated market for agricultural commodities by networking the existing APMCs. The SFAC is a leading agency for the implementation of e-NAM under the aegis of the Ministry of Agriculture & Farmers Welfare, Government of India.

Tissue culture plays a great role in horticultural production. Horticulture mainly depends on the selection of desired plants and their multiplication. The main advantage of the tissue culture technique is the production of high-quality and uniform planting material that can be done year- round, disease-free, and in any season.

In the district, there are possibilities of bank loans in this area, but the demand is not very high. Lack of awareness is also a major reason for low demand. However, in the last few years, there has been an increasing trend among farmers towards vermicompost. Organic fertilizer has been identified as an emerging activity in the district.

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

**Agricultural Biotechnology:** Agricultural biotechnology is the area of biotechnology that involves the use of biotechnology for agriculture. While genetically engineered organisms have been available in agriculture for many years, their commercial use has grown rapidly.

**Seed Production:** Seeds are the fundamental and most critical input for sustainable agriculture. The production and distribution of quality/certified seeds is primarily the responsibility of state governments. Certified seed production is organized through state seed corporations, departmental agricultural farms, cooperatives, etc.

Seeds are distributed through various channels i.e. departmental outlets at block and village levels, cooperative societies, seed corporation outlets, private dealers, etc. This sector has also started playing a significant role in supplying quality seeds of hybrid crops like maize, jowar, bajra, cotton, castor, sunflower paddy, vegetables, etc.

**Biofertilizers/Biopesticides:** Recent progress in the area of biofertilizers is generating increasing levels of interest as these fertilizers are environment-friendly and help in practicing sustainable agriculture.

**Manure/Vermicomposting:** With increasing awareness towards organic farming, the government is promoting the use of organic manure under the Paramparagat Krishi Vikas Yojana (PKVY) scheme of National Mission for Sustainable Agriculture (NMSA).

## **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 agriculture processing industry encompasses activities that transform primary agricultural products into value-added goods. This includes the processing of dairy products, milk, fruits, vegetables, packaged foods, and beverages.

Food processing occurs at three levels: primary, secondary, and tertiary. Primary processing involves the transformation of raw agricultural produce, milk, meat, and fish into commodities fit for human consumption. This includes tasks such as cleaning, grading, sorting, and packing. Secondary and tertiary processing involve more advanced stages, where new or value-added food products are manufactured.

Hathras has a growing food processing industry, with significant activity in dairy, fruits, and vegetable processing. The district benefits from government schemes supporting food processing infrastructure but faces challenges in modernizing facilities. While there is potential for growth, the sector lacks adequate cold storage and post-processing infrastructure, limiting its capacity to meet market demands. Improved access to technology, funding, and training for local entrepreneurs is needed to enhance the sector's competitiveness.

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

Uttar Pradesh Food Processing Industry Policy 2022-27 - Main Objective: To increase the processing of agricultural produce in the state and promote the export of processed food items to other states and countries. The nodal department for this scheme is the Department of Horticulture and Food Processing.

PM Formalisation of Micro Food Processing Enterprises (PM-FME) Scheme: Individual micro food processing units desirous of upgrading their units can avail credit-linked capital subsidy at 35% of the eligible project cost, subject to a maximum of Rs. 10 lakh per unit. The beneficiary's contribution should be a minimum of 10%, and the remaining should be a loan from the bank. FPOs, SHGs, cooperative societies, state-owned agencies, and private entrepreneurs will also be provided with a credit-linked grant at 35% for the development of common infrastructure, including common processing facilities, laboratories, warehouses, cold storages, packaging, and irradiation centres.

A dedicated Food Processing Fund of Rs. 2000 crore has been set up with NABARD for providing affordable loans to promote the food processing sector. Under this fund, loans are made available to individual entrepreneurs, cooperatives, farmer producer organisations,



corporates, joint ventures, SPVs and organisations promoted by the government for setting up, modernization and expansion of food processing units and for the development of infrastructure in designated food parks.

### **2.3.2 Agri Ancillary Activities – Others**

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

The agricultural ancillary sector in Hathras district is growing steadily, encompassing various activities beyond traditional farming. These include agri-clinics, custom service units, and cooperative societies, which provide essential support to farmers.

The government supports various agricultural activities through loans and subsidies, such as for setting up agri-clinics, custom service units, and cooperative societies. The PACS play a crucial role in providing financial and logistical support to farmers. Additionally, the Startup India Seed Fund Scheme provides financial assistance to startups in agriculture and allied services, promoting innovation and entrepreneurship in the sector.

In Hathras, efforts are being made to improve infrastructure and linkages, with a focus on training and financial support for agri-entrepreneurs.

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

The Agri-Clinics and Agri-Business Centres (ACABC) Scheme provides training and financial support to agri-entrepreneurs, while Primary Agricultural Credit Societies (PACS) and offer financial and logistical support to farmers.

Plans are in place to expand PACS by developing multi-service centers to enhance the agricultural value chain. Additionally, custom hiring centers are planned to provide equipment and services to farmers on a rental basis.

However, there are gaps that need to be addressed. Many trained agri-entrepreneurs struggle to secure bank loans, and there is a need for improved storage, processing facilities, and market linkages. Increased awareness and training programs for farmers and agri-entrepreneurs are also necessary to fully leverage the available support. The progress in the ACABC scheme is very slow. The extension department can coordinate and organize awareness camps in agricultural schools and colleges. They can be advised to coordinate with the National Institute of Agricultural Extension Management (MANAGE) and the training institutes identified by the institute to accelerate the schemes implementation.



## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

The MSME sector is the backbone of economic growth in Uttar Pradesh, driving industrial productivity, employment generation, and exports. MSMEs offer large-scale employment at lower capital costs and promote the industrialization of rural and backward areas, reducing regional disparities and ensuring equitable wealth distribution. These enterprises also support large industries by working as ancillary units. About 65% of the state's industrial production comes from MSMEs.

According to the MSME definition (effective from July 2020):

Micro Enterprises: Investment up to 1 crore, turnover up to 5 crore.

Small Enterprises: Investment up to 10 crore, turnover up to 50 crore.

Medium Enterprises: Investment up to 50 crore, turnover up to 250 crore.

In Hathras, 42.6% of the population is engaged in various industrial activities, including household industries, small-scale manufacturing, and business ventures. The district is known for its diverse exports, such as readymade garments, moonga pearls, handloom products, and fragrances. The handloom industry, particularly the traditional weaving of Durrie cloth, plays a major role in the local economy, highlighting the district's rich textile heritage. Hathras also stands out for producing Holi colour powders (Gulal), asafoetida (hing), chemicals, brass artware, hardware, metal handicrafts, and beverages. These industries contribute significantly to the district's industrial landscape.

The district has a good availability of skilled labor, especially in traditional crafts and handloom industries. There is strong potential for developing Off-Farm Producer Organizations (OFPOs) to organize small producers, improve market access, and promote sustainable income generation for artisans and small-scale industrial workers. Expanding OFPOs could enhance the district's capacity for value-added production and create better linkages to national and international markets.

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

Key schemes promoting MSMEs include:

Ubharte Sitaare: Launched by the Ministry of Finance, this fund, managed by Exim Bank and SIDBI, provides credit and equity funding to export-oriented MSMEs, aiming to boost underperforming businesses with high growth potential.

**Stand Up India:** This scheme targets providing loans between 10 lakh to 100 lakh to at least one Scheduled Caste/Scheduled Tribe borrower and one woman borrower per bank branch, helping marginalized groups access financial support.

**Prime Minister's Employment Generation Programme (PMEGP):** Launched in 2008, this central scheme aims to establish self-employment ventures in rural and urban areas to create jobs by setting up micro enterprises.

**One District One Product (ODOP):** A state initiative to promote distinctive local products, including handicrafts and processed agricultural items, through various schemes such as Common Facility Centres, Marketing Assistance, and Skill Development.

**Vishwakarma Shramik Samman Yojana:** Aimed at the development of artisans in both urban and rural areas.

**NABARD Schemes:** NABARD promotes Off-Farm Producer Organizations (OFPOs), skill development, and rural marketing initiatives like Rural Haats, Marts, and Exhibitions.

Hathras has access to various government schemes for MSME development, including ODOP, PMEGP, and Stand Up India. However, challenges remain in infrastructure development, particularly in modernizing traditional industries like handlooms. The district needs better market linkages, improved access to finance, and skill development initiatives. Expanding access to digital platforms, modern machinery, and training for artisans could significantly enhance the sector's growth potential.



## Chapter 4

### Credit Potential for Export Credit, Education & Housing

#### 4.1 Credit Potential for Export Credit

##### 4.1.1 Status of the Sector in the District

The Reserve Bank of India first introduced an Export Credit Scheme in 1967. Under this scheme, short-term working capital is made available to exporters at international interest rate norms. This facility is available as 'Pre-Shipment/Packing Credit' and 'Post-Shipment Credit'.

Uttar Pradesh, one of the Indias largest states, has a significant contribution to the countrys export economy, particularly in sectors such as handicrafts, textiles, and agricultural products. Uttar Pradesh is the 4th largest exporter state from India. The state contributes to 16.56% of the Handicraft exports from India, 10.27% of processed meat exports, 39.52% of carpet exports and 25.5% of leather and leather exports from India. . It is also the second largest MSME base in the country.

Hathras is an industrially developing district, where traditionally, the handloom, moonga pearl, and silver jewellery industries have flourished, and the products of these cottage industries are exported to various countries. Four industrial areas have been developed in the district. There are 03 major industrial units in the district.

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

Uttar Pradesh contributes nearly 9.77% in terms of value to Indias agricultural export basket (APEDA portfolio products) and is ranked 5th (2021-22) next to Gujarat(26.91%), Maharashtra (17.27%), West Bengal (11.49% and Andhra Pradesh(10.77%). UPs export product basket showcased appreciable product diversity. As of 2022-23, the states exports were led by telecom products at US\$ 4.42 billion followed by buffalo meat (US\$ 1.8 billion), cotton (US\$ 993 million), manmade fibres (US\$ 849 million), footwear (US\$ 779 million), iron & steel (US\$ 713 million), aluminium products (US\$ 705 million), sugar (US\$ 640 million), carpet (US\$ 592 million) and also in machinery for dairy (US\$ 527 million). As per Export Promotion Bureau, Govt. of Uttar Pradesh the total exports for the state during 2023-24 stands at Rs. 1, 70,340.95 crore.

Export policy, infrastructure development, investment, and improved transportation are considered key drivers in UPs promising export performance. The state is well-positioned to continue this growth in the years to come, as it has a number of advantages that make it an attractive destination for exporters. The Uttar Pradesh government has implemented a number of initiatives, such as the UP Export Policy 2020-25 and the UP Export Excellence Awards. The setting up of export promotion councils for various sectors, such as the UP-Electronics



Export Promotion Council and the UP-Handloom Export Promotion Council has also provided financial assistance, training, and other necessary support to exporters.

Due to the lack of foreign exchange branches in the district and the operation of exporters outside the district, it becomes difficult for exporters to access credit.

## **4.2 Credit Potential for Education**

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

Education occupies a central place in the human resource development and empowerment of any country. Literacy is the key to socio-economic development. According to the 2011 census, India's literacy rate has increased to 74.04%. The scope of education has widened in India and abroad. Education loans should be viewed as an investment for economic progress and prosperity.

Uttar Pradesh ranks 29th among all states/UTs in literacy, which is well below the national level of 74.04%. The state's literacy rate (2011) was 67.68%, with male literacy at 77.28% and female literacy at 57.18%. There is an interest among students in the state to pursue foreign education, and a focus on education loans will increase credit flow in this sector.

The combined allocation to the Ministry of Education in the 202425 budget stands at Rs 1,20,628 crore; this accounts for 2.5 percent of the total budget and 0.37 percent of India's GDP.

The internationally renowned Aligarh Muslim University is located 35 km from Hathras, providing technical education to students through its Engineering College and Polytechnic College.

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

**Education Loan:** Under priority sector lending, loans given to individuals for educational purposes and advances in India up to Rs.10 lakh and Rs.20 lakh for studies abroad for professional courses are included.

**Vidya Lakshmi Portal:** It is a first of its kind portal for students seeking education loan. Students can view, apply and track the education loan applications to banks anytime, anywhere by using the portal.

**Shramik Bal Yojana** - This primarily refers to 3 schemes specifically designed for the children of labour workers who cannot send their children to schools either because they cannot afford it or simply because they feel their children can assist them in their work.

### 4.3 Credit Potential for Housing

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

Housing is not only important from a family perspective but also carries great significance socially. A house is both a consumer good and a capital good. It is a product that enhances the standard of living.

With rapid urbanisation, more than 40% of India's population is expected to reside in cities by 2030, compared to the current 34%, potentially creating a demand for an additional 25 million affordable housing units.

District Scenario: The construction of the Delhi- Lucknow Highway will increase the demand for housing loans in the district. Additionally, the urbanisation of 3 blocks in the district Sikandra Rau, Sadabad and Sahpau has led to a significant increase in housing construction activities and a consequent surge in the demand for housing construction loans.

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

Pradhan Mantri Awas Yojana (PMAY) is an initiative of the Government of India introduced with a view to provide affordable housing to the poor (extended till December 2024). It has two components: Pradhan Mantri Awas Yojana (Urban) for the urban poor and Pradhan Mantri Awas Yojana (Rural) for the rural poor.

**Pradhan Mantri Awas Yojana (PMAY) Urban**  
Pradhan Mantri Awas Yojana (Urban) intended to provide housing for urban poor (including slum dwellers) provides central assistance with the objective of providing housing to all eligible households/beneficiaries. The mission comprises of four components: In-situ slum re-development, Promoting affordable housing through credit linked subsidy to the beneficiaries, Affordable housing in partnership with the public and private sectors, where the private sector and the public sector together produce the required housing stock, Subsidy for construction/enhancement to augment the existing housing units.

**Pradhan Mantri Awas Yojana (PMAY) Rural**  
The scheme was revamped in March 2016 as a part of Housing for All by 2022. It aims to bridge the housing deficit in rural areas. The primary objective of the scheme to offer pucca houses, equipped with essential amenities such as water, sanitation & electricity to eligible rural households. Launched with a target of delivering 1.95 crore pucca houses between 2019 and 2022, the scheme has now been extended till December 2024 with a target of providing 2.95 crore pucca houses.



## **Chapter 5**

### **Credit Potential for Infrastructure**

#### **5.1 Infrastructure - Public investments**

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

Rural infrastructure in sectors like irrigation, roads, bridges, and agriculture is crucial for accelerating economic growth. Investment in these areas creates new economic opportunities, generates employment and income, improves access to services, and enhances the skills of the rural population.

State governments are responsible for developing and maintaining rural infrastructure, but limited resources make this task challenging. To address this, the Government of India established the Rural Infrastructure Development Fund (RIDF) in 1995-96, managed by NABARD, to finance rural infrastructure projects.

As of 31.03.2024, a total of 63 projects have been sanctioned in the district, with Rs. 12,828.57 lakh in RIDF assistance, supporting the development and improvement of critical rural infrastructure.

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

The Rural Infrastructure Promotion Fund (RIPF) was established by NABARD to address gaps in planning, evaluation, and capacity building for rural infrastructure under RIDF. It focuses on small investments in last-mile connectivity through Gram Panchayats, SHGs, and Farmer Clubs, while encouraging demand for larger RIDF projects.

The NABARD Infrastructure Development Assistance (NIDA) provides loans to state governments for rural infrastructure. It offers both on-budget (within borrowing limits) and off-budget support (via state-owned entities) for infrastructure creation.

The Micro Irrigation Fund (MIF) was created to promote water-efficient technologies, aiding in the "per drop more crop" initiative.

The Dairy Processing and Infrastructure Development Fund (DIDF), focuses on developing milk procurement systems and modernizing milk processing facilities. In Hathras, this fund can be leveraged to enhance dairy infrastructure and value-added product manufacturing.

In Hathras district, while there are ongoing efforts to enhance rural infrastructure, there remain gaps in modernizing irrigation systems, dairy processing facilities, and food processing units. Expanding infrastructure and improving market linkages are essential for further growth in the district.



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

The Rural Infrastructure Development Fund (RIDF) is a significant initiative aimed at improving infrastructure in rural areas. Here are some key benefits of RIDF:

1. **Enhanced Rural Infrastructure:** RIDF focuses on upgrading essential infrastructure such as roads bridges irrigation facilities and rural electrification. This leads to better connectivity and accessibility which is crucial for economic development in rural areas.
2. **Economic Growth:** Improved infrastructure helps stimulate economic activity by facilitating easier transportation of goods and services.
3. **Poverty Alleviation:** By developing infrastructure RIDF contributes to poverty alleviation. Improved access to markets employment opportunities and services can help uplift economically disadvantaged rural populations.
4. **Environmental Sustainability:** RIDF projects often include components focused on sustainable development such as water conservation and soil erosion control. This helps in maintaining environmental balance and supporting long-term rural development.

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

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

Public investment in social infrastructure, including education, health, housing, and connectivity, is crucial for promoting inclusive development in a country like India.

The Central Government has launched key initiatives to improve rural health services, such as the Ayushman Bharat Yojana, which provides health coverage to over 50 crore people, ensuring better access to healthcare.

Under the Jal Jeevan Mission (Rural), the government aims to provide piped drinking water to all rural households by 2024. In Uttar Pradesh, tap water is currently supplied to 1.50 crore rural households (57%) out of 2.64 crore total households. Additionally, the Jal Jeevan Mission (Urban) was introduced in 2021-22 to ensure universal water supply and manage liquid waste in 734 urban local bodies across Uttar Pradesh.

Uttar Pradesh has been declared and verified as 100% Open Defecation Free (ODF) and is now progressing towards ODF+ and ODF++ status, focusing on sustainable sanitation practices.

In Hathras, efforts are underway to provide piped drinking water to all rural households under the Jal Jeevan Mission. However, challenges remain in achieving full coverage. The district has made progress in sanitation, aligning with the states ODF verification. Health services

in rural areas are improving with government initiatives, but access to quality healthcare remains limited, indicating a need for enhanced infrastructure and outreach.

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

Under the Priority Sector Guidelines, bank loans up to 5 crore per borrower are available for the construction of schools, healthcare facilities, drinking water infrastructure, and sanitation facilities. Loans are also provided for the construction or renovation of household toilets and water improvements at the household level, including sanitation facilities, in Tier 2 to Tier 6 centers. Additionally, loans up to 10 crore per borrower are available for building healthcare facilities, including those under the Ayushman Bharat scheme, in Tier II to Tier VI centers.

Hathras district has access to financing under these schemes for building essential social infrastructure such as schools, healthcare facilities, and sanitation improvements. However, gaps remain in fully utilizing these funds, especially in remote and rural areas where healthcare and education facilities are still underdeveloped. There is potential to enhance access to credit for infrastructure development and improve water and sanitation systems. While existing schemes provide a foundation, more outreach and planning are needed to ensure comprehensive coverage and infrastructure improvement across the district.

## **5.3 Renewable Energy**

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

Renewable energy refers to energy derived from naturally replenishing resources. Major sources include solar, wind, hydroelectric, wave, tidal, ocean thermal energy conversion, and biomass power.

India ranks 4th globally in renewable energy installed capacity. At the COP26 summit, the Government of India committed to achieving net-zero emissions by 2070 and raised its renewable energy target to 500 GW by 2030, providing a significant boost to the renewable energy sector.

**Renewable Energy in Agriculture and Rural India:**

According to NITI Aayog's 2021 report "Renewables Integration in India," agricultural demand accounts for 18% of the country's electricity consumption. Irrigation in India primarily depends on electric and diesel pumps, with nearly 30 million irrigation pumps in use. Around 71% of these pumps run on grid electricity, while only 1% are solar-powered, and the rest rely on diesel.

Beyond irrigation, renewable energy can be applied in areas like solar-powered crop drying, tractors, sprayers, rice mills, and milk coolers. Hathras district has started exploring the potential of renewable energy, particularly solar power, for irrigation and other agricultural applications. However, solar irrigation and renewable energy adoption remain low. Expansion of solar pumps and renewable-powered equipment could offer long-term sustainable growth in rural areas.



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

The Government of India introduced the PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan) scheme to support farmers by installing 2 million standalone solar-powered agricultural pumps and converting 1.5 million grid-connected pumps to solar. Additionally, the scheme enables farmers to earn extra income by selling surplus power to the grid through solar projects set up on barren land.

Indias bio-energy potential from agricultural residues is estimated to cover 17% of the country's total energy consumption. Biogas power generation has significant potential in rural areas, especially those far from the grid, and can provide clean, affordable cooking fuel. To promote bio-energy, the Bio-Energy Enterprise Incentive Programme is being implemented in Uttar Pradesh.

In 2023-24, the PM Surya Ghar Muft Bijli Yojana was launched, offering free rooftop solar electricity to 1 crore households, supported by subsidies and concessional loans.

Despite the potential for renewable energy, including solar and biogas, the sector remains underutilized due to limited awareness, high setup costs, and technical complexity. Expanding solar pump installations, biogas plants, and rooftop solar projects could benefit the district, but infrastructure development and resource availability remain key gaps to address.

### 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	57	150.730800	137.1015
B	Ongoing tranches	6	20.938900	16.1002
	Total (A + B)	63	171.669700	153.2017

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	39	86.911200	82.4315
B	Rural roads & bridges	13	58.531100	45.8542
C	Social Sector	0	0.000000	0
	Total (A + B + C)	52	145.442300	128.2857



3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	1	Irrigation potential	ha	400
B	Rural roads	2	Road length	km	8.15
C	Bridges	3	Bridge Length	m	70.72

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0

## Chapter 6

### Informal Credit Delivery System

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

The SHG-BLP movement, which started as a link between the "unbanked" rural poor and the formal banking system to meet the small credit needs of the poor, has now become the world's largest microfinance initiative. NABARD launched the Self-Help Group Bank Linkage Programme (SHG-BLP) in 1992 as a pilot project to link unbankable rural and poor people to the formal banking system. This experiment was very successful and after that it was implemented throughout India. At present, this program has become the world's largest microfinance program. According to the data of Status of Microfinance in India released by NABARD as on 31.03.2024, a total of about 144.22 lakh Self Help Groups (SHGs) have opened savings accounts in banks in India, of which about 77.41 lakh SHGs have availed credit under this program. Central Government Scheme - DAY-National Rural Livelihoods Mission (DAY-NRLM): The SGSY program has been restructured and the Self Help Group - Bank Linkage Program has been given a boost through the DAY-National Rural Livelihoods Mission (DAY-NRLM), which is being implemented across the country from 01 April 2013. In the district, the National Rural Livelihoods Mission has been implemented from 01 April 2013 and this scheme is being intensively implemented in all 7 blocks of the district from 2020-21.

Status of the SHG-Bank Linkage Programme in Hathras District during 2023-24:

- Total Groups with Bank Accounts: 3722
- No. of Groups availed Bank Loan during 2023-24: 602
- Bank Loan disbursed during 2023-24: Rs. 837.45 lakh.

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

Livelihood-based Schemes for Income Enhancement: NABARD is running livelihood-based programmes to enable SHG women to establish and manage successful enterprises for livelihoods and enhance their incomes. Under this, there are two major programmes - Micro- Entrepreneurship Development Programme (MEDP) and Livelihood and Enterprise Development Programme (LEDP).

MEDP: Under MEDP, women from 30 SHGs or JLGs are provided with a maximum of 15 days of livelihood-based training. This scheme is implemented by NABARD-approved implementing agencies. Under this, grant assistance of up to Rs. 1.5 lakh is available.

LEDP: Under LEDP, women from SHGs or JLGs are provided with a maximum of 15-20 days of livelihood-based training. This scheme follows a project approach - training, production, and marketing. The project

duration is 02 years. In this, a maximum of 150 SHG women are selected for agriculture-based training, and a maximum of 90 SHG women are selected for non-agriculture sector training. This scheme is implemented by NABARD-approved implementing agencies.

**Joint Liability Groups/Joint Farmer Groups (JLGs/JFGs):** The Joint Liability Group scheme provides an alternative to small and marginal farmers, tenants, oral lessees, and sharecroppers to access bank loans through group security. It provides an opportunity for banks to reach out to such groups and clusters by educating the group members and inculcating a sense of credit discipline. In this way, banks can enhance financing in the district by financing small and marginal farmers, tenants, oral lessees, and sharecroppers through JLGs/JFGs.



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 Banks need to provide loans to landless farmers or oral tenants in the Joint Liability Group (JLG) mode for financing.
- 2 There is a need to explore the potential of more advanced and modern agricultural or irrigation techniques to reduce water usage.
- 3 To promote a sustainable and conventional approach, there is a need to make farmers aware of the ill-effects of excessive use of fertilisers on soil health.
- 4 Crop diversification from traditional agricultural crops to cash crops, introduction of new crops suited to the specific agro-climatic region will not only expand the production levels of different crops but will also increase the income of farmers.
- 5 To increase the income levels of farmers in the state, modern production techniques such as the System of Rice Intensification (SRI) and System of Wheat Intensification (SWI) can be adopted across the state, which can lead to increased production and reduced cost of cultivation.

#### 2. Water Resources

- 1 The government should prioritise working on the development of surface water-based community irrigation projects instead of groundwater-based irrigation projects.
- 2 Due to poor maintenance public tube wells are not running at their maximum capacity. A proper maintenance programme along with the replacement of dilapidated equipment will ensure better utilisation of public assets and bring a larger area under irrigation.
- 3 A planned approach to increase the use of artificial recharge measures through the construction of rainwater harvesting structures such as rainwater storage tanks recharge tanks farm ponds check dams etc.
- 4 Gradually solar energy can be used instead of electrical energy to run public tubewells.

### 3. Farm Mechanization

- 1 In view of the predominance of small and marginal farmers with small landholdings in the state there is a need to promote the use of power tillers in addition to tractors.
- 2 State agricultural universities and Krishi Vigyan Kendras (KVKs) can provide technical information on the suitability and use of various agricultural implements for farming operations.
- 3 Due to the seasonal nature of agricultural operations there is a possibility of agricultural implements remaining unutilised for long periods. Hence there is a need to make farmers aware about mutual and shared use of such implements. Custom Hiring Centers at the PACS/FPO level can be made more effective and profitable for farmers.

### 4. Plantation and Horticulture

- 1 New loan products to meet the diverse credit requirements of horticulture sector activities.
- 2 Bringing more and more small farmers under high-value horticulture production systems through incentives and adopting an FPO/cluster approach.
- 3 Interventions for extension training capacity building and handholding..

### 5. Forestry/ Waste Land Development

- 1 Increasing the frequency of extension programmes in agroforestry for capacity building.
- 2 Creating a demonstration plot (agroforestry model) in each block to encourage farmers to adopt agroforestry on their agricultural land.
- 3 Bamboo which has been taken out of the purview of the Forest Act can be financed for large-scale plantation on private land.

### 6. Animal Husbandry - Dairy

- 1 Emphasis should be given to crossbreeding programmes for non-descript cattle and buffaloes with improved germplasm.
- 2 There is a need to increase the coverage of animal breeding and healthcare at the farmers doorstep through the establishment of more veterinary institutions promotion of paravets etc.
- 3 There is scope for reviving non-functional societies as well as setting up dairy societies/milk collection centres



## **7. Animal Husbandry – Poultry**

- 1 Under the Government of India's National Livestock Mission (NLM) scheme a capital subsidy of up to 50 is being made available through SIDBI for setting up backyard poultry units.
- 2 Skill development should be widely provided to poultry entrepreneurs.
- 3 Promotion of better indigenous poultry through backyard poultry with low-input techniques and high-producing poultry birds. This will particularly provide opportunities for small and marginal farmers from the weaker sections.

## **8. Animal Husbandry – Sheep, Goat, Piggery**

- 1 Farmers can be involved in the business of goat/sheep/pig rearing. Under the Government of India's National Livestock Mission (NLM) scheme a loan subsidy of up to 50 is also being provided for goat rearing.
- 2 Work should be done on the need for trained workers for artificial insemination in the state and they should be trained at recognised institutions.
- 3 There is a need to upgrade/modernise/strengthen livestock markets by creating basic facilities on the lines of agricultural produce marketing centres.

## **9. Fisheries**

- 1 There is a need to strengthen the fish supply chain in domestic markets to ensure higher prices for fish producers.
- 2 To address issues faced by small producers such as input supply output aggregation market linkage etc. Fish Farmer Producer Organisations can be formed in potential areas especially in the eastern regions.
- 3 The government can consider developing the infrastructure for fisheries by availing loan assistance under funds like RIDF and FIDF particularly for activities like renovation of public water bodies for fish culture establishment of hatcheries and cold chains.

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

- 1 The State Agricultural Marketing Board should create major storage facilities at important market centres to facilitate scientific storage of produce and sell it at appropriate prices.
- 2 To strengthen the agricultural value chain it is proposed to develop Food Processing Parks Mega Food Parks and Cold Chain facilities. Food Processing Parks will have packaging and import-export facilities for forward and backward linkages.



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

- 1 The major impediments to the development of this sector are encroachment on public lands disputes over ownership rights on wastelands and lack of forestry education and awareness.
- 2 Govt should focus on plantation drive. Trees like neem bamboo etc. are abundantly available in the district.
- 3 The Forest Department has nurseries in the district. Bank may finance private nurseries for expansion.
- 4 Bank may finance activities relating to land development / soil & water conservation activities / land reclamation.

#### **12. Agriculture Infrastructure: Others**

- 1 The state government can promote the establishment of an advanced tissue culture laboratory to bridge the gap in planting material for bananas
- 2 A target can be set to train a specific number of farmers every year for the establishment of vermicompost units for KVK.

#### **13. Food and Agro. Processing**

- 1 Banks and related departments should create awareness among farmers for setting up processing units. Considering the increasing demand for credit in this area all banks need to maintain credit availability in this sector.
- 2 There is ample potential for vegetable processing fruit processing meat processing and dairy processing in the district.

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

- 1 Cold Storage Facilities: Implementing cold storage solutions to reduce post-harvest losses and improve the shelf life of perishable goods.
- 2 Processing Units: Setting up local processing units for products like fruits vegetables and grains to add value and increase profitability for farmers.
- 3 Transportation Networks: Developing efficient transport systems to connect rural areas with markets reducing costs and spoilage.
- 4 Digital Platforms: Creating online platforms for farmers to access market information weather updates and best practices
- 5 Precision Agriculture Tools: Introducing tools like drones sensors and AI for better crop management and yield prediction.

- 6 Mobile Applications: Developing apps for farm management pest and disease identification and real-time advisory services.
- 7 Access to Credit: Facilitating easier access to loans and financial services for farmers and agribusinesses.
- 8 Subsidies and Grants: Providing financial assistance for purchasing equipment technology and other inputs.
- 9 Cooperatives and FPOs: Promoting the formation of Farmer Producer Organizations (FPOs) and cooperatives to strengthen bargaining power and access to markets.
- 10 Direct Market Access: Establishing local markets farmer's markets and direct sales channels to reduce dependency on intermediaries.

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

- 1 Initiatives by polytechnic colleges vocational colleges etc. in the state to promote MSME skills.
- 2 Banks need to emphasise cluster-based programmes and initiatives and extend more lending.
- 3 The state government can provide assistance through seed money/margin money for the establishment of new enterprises to facilitate accessing bank finance.
- 4 There is a need to encourage more MSEs to register on the government e-marketplace portal. For this a focused campaign should be launched involving MSME support institutions states industry directorates and DICs and other stakeholders for the enrolment of MSEs.

#### **16. Export Credit**

- 1 The focus sectors of Uttar Pradesh Export Policy 2020-25 are handicrafts agriculture and processed food products engineering goods and textiles leather products carpets and rugs glass and ceramic products wood products sports goods defence products service sector education tourism IT and ITeS medical value travels and logistics. This can be linked to the Government of India's new Foreign Trade Policy which aims for an inclusive approach.
- 2 Training Programs: Offering training and workshops for exporters on how to access and utilize export credit facilities understand international trade regulations and manage export risks.



## 17. Education

- 1 Awareness Campaigns: Conducting campaigns to inform students and parents about the availability of education loans eligibility criteria and the application process.
- 2 Information Centers: Setting up dedicated information centers or helplines to provide guidance on education loans and financial aid options.
- 3 Streamlined Procedures: Simplifying the loan application and approval processes to reduce bureaucratic hurdles and make it easier for students to access loans.
- 4 Online Platforms: Developing user-friendly online platforms for applying for and managing education loans with support for digital document submission and tracking.
- 5 Pre-loan Counseling: Providing financial literacy workshops and counseling sessions to help students and their families understand loan terms manage finances and plan for repayment.
- 6 Budgeting and Planning: Offering resources and tools for students to budget effectively and plan for both their education expenses and future loan repayments.
- 7 Repayment Assistance Programs: Establishing programs that offer support or incentives for timely repayment such as partial loan forgiveness for those entering certain professions or working in underserved areas.
- 8 Loan Consolidation Options: Providing options for loan consolidation or refinancing to make repayment more manageable for graduates.

## 18. Housing

- 1 Subsidized Housing Projects: Launching and expanding subsidized housing schemes to make affordable homes available to low- and middle-income families.
- 2 Public-Private Partnerships: Encouraging collaboration between government and private developers to increase the supply of affordable housing units.
- 3 Basic Amenities: Ensuring that new and existing housing areas have access to essential services such as water supply sanitation electricity and waste management.
- 4 Transportation Access: Developing transportation infrastructure to improve connectivity between residential areas and key services such as schools healthcare facilities and markets.



- 5 Master Planning: Creating comprehensive urban development plans that include zoning regulations land use planning and growth management to guide housing development in a sustainable manner.
- 6 Land Allocation: Streamlining the process for land acquisition and allocation to facilitate housing development and prevent land speculation.
- 7 Eco-Friendly Designs: Promoting the use of sustainable building materials and eco-friendly designs in new housing projects to reduce environmental impact.
- 8 Energy Efficiency: Implementing energy-efficient technologies and practices in housing to lower utility costs and support environmental sustainability.
- 9 Community Participation: Involving local communities in the planning and development process to ensure that housing projects meet their needs and preferences.
- 10 Social Services: Providing social services such as vocational training healthcare and educational programs to support residents in new housing developments.

#### **19. Social Infrastructure**

- 1 Efforts should be made to increase womens participation.
- 2 Bankers need to understand the investment in these infrastructures.
- 3 The public should take full advantage of government-sponsored schemes such as Pradhan Mantri Awas Yojana Nirmal Bharat Yojana and Sarva Shiksha Abhiyan.
- 4 Efforts should be made to successfully implement the Prime Ministers Swachh Bharat Mission with full force.
- 5 All line departments should submit projects for the construction of essential infrastructure in their respective areas for financing under RIDF.

#### **20. Renewable Energy**

- 1 Incentives and Subsidies: Implementing financial incentives such as subsidies tax rebates and grants to reduce the upfront costs of renewable energy systems for households and businesses.
- 2 Net Metering Policies: Establishing or enhancing net metering policies to allow users to sell excess energy generated from solar rooftops back to the grid making installations more financially viable.
- 3 Clear Regulations: Developing and enforcing clear regulations and standards for the installation and operation of renewable energy systems to ensure safety quality and efficiency.

- 4 Grid Infrastructure: Upgrading the electrical grid to accommodate and efficiently manage the increased input from renewable energy sources including solar power.
- 5 Energy Storage Solutions: Investing in energy storage systems (e.g. batteries) to store excess solar energy for use during non- sunny periods and stabilize the grid.
- 6 Affordable Financing: Providing access to low-interest loans leasing options or power purchase agreements (PPAs) to make it easier for households and businesses to finance renewable energy installations.
- 7 Public Awareness Campaigns: Running educational campaigns to raise awareness about the benefits of renewable energy and how to access available incentives and financing options.
- 8 Training Programs: Offering training for local technicians engineers and installers to build local expertise in renewable energy technologies and maintenance.

#### **21. Informal Credit Delivery System**

- 1 Identify inactive and dissolved groups and provide necessary capacity building to them.
- 2 Efforts will be made to link the groups with bank credit and motivate them to undertake livelihood activities.
- 3 The groups will be provided necessary training for setting up micro- enterprises.



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

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

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

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

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



panchayat.

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

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

##### **1. Status of Cooperatives in the State**

The cooperative sector in (State Name) comprises a total of 41332 cooperatives covering about 33589 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 7583 rural credit co-operatives (PACS LAMPs FSS etc.). These primary societies have nearly Ninety-three lakh members spread across 58102 Gram Panchayats Likewise long-term rural co-operative credit institutions cover 01 State Co-operative Agriculture and Rural Development Banks (SCARDB). Further there are 169 MSCS having their registered office in the state. Besides there are about 10 district level federations 5 state level federations operating in the state. Source: National Cooperative Database (NCD) of MoC GoI

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

With the idea of "Sahakar se Samridhi" of GoI and to strengthen the Cooperative movement at the grass root level GoUP has undertaken various initiatives to strengthen and deepen the cooperative movement and also promote and propagate a cooperative-based inclusive development model to attain self-reliance.

Model bye-laws for PACS - In order to encourage transformation of grassroots PACS into Multi-Purpose Credit Societies GoI has prepared and circulated model Bye-laws for adoption by States. Model bye-laws has been notified by UP State Govt and subsequently adopted by every PACS of the State. These bye-laws has made agriculture driven PACS to Bahuuddeshiya PACS (B-PACS). PACS can undertake more than 25 business activities like dairy fishery storage warehouses Common Service Centres (CSCs) banking correspondence activities pertaining to new and renewable energy and other emerging areas. The Model bye-laws have the potential to enhance operational efficiency transparency and responsibility towards collective community development.

3. PACS as MSC: Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities 1016 PACS identified to build godowns which are affiliated to 42 DCCBs total refinance assistance to tune of Rs.68.98 Crore under "Special Refinance Assistance under PACS as MSC" to the UPB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme. As a part of serving each Gram Panchayat by a cooperative society Government of Uttar Pradesh has linked all 7000 plus existing PACS dairy and fishery societies under existing Gram Panchayat.
4. Centrally Sponsored Project for PACS Computerisation:  
To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan' the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerised environment taking forward the vision of Digital India.
5. World's largest grain Storage:  
  
Under the "World's largest grain project" refinance assistance of Rs 1 47 64900/- has been sanctioned under PACS as MSC to UPB for creation of infrastructure at Kotwa Pandey PACS Mirzapur. The society houses a 1400 metric tonnes warehouse a custom hiring centre and weight bridge cabin. The Project was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 24.02.2024  
  
Godown under World's Largest Grain Storage at B-PACS Kotwa Pandey.  
A watershed event was orchestrated in the 'Sahkar Se Samridhi' road map through the formal signing of a pioneering tripartite Memorandum of Understanding (MoU). This ground-breaking agreement seamlessly brings together the 11 District Central Cooperative Banks (DCCBs) 22 Bahuuddeshiaya Primary Agriculture Credit Societies (B-PACS) and the National Building Construction Corporation (NBCC) etching an incredible mark under the second phase of the worlds largest grain storage project.
6. PACS as common Service centres (CSCs): The ministry of Electronics and Information Technology MoC NABARD and CSC e- services have signed an MoU to register and digitise PACS/LAMPs to provide more than 300 e-services to common citizens. Services inter alia include banking insurance Aadhar enrolment/update legal services agri



input management PAN card bus/air/rail ticket services etc. PACS as CSC will diversify their businesses for self-sustenance. 5314 PACS have been onboarded to CSC facilities with 5170 CSC IDs being created with transactions of Rs.9.90 Cr in the state.

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. Hardware support for digitization of legacy data training to the employees etc. will be provided under the project.

323 branches 18 Regional offices and Head Office of UPSGVB will be computerised under the scheme.

7. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats: Government on 15.02.2023 has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies covering all the uncovered Panchayat/ villages of the country in the next five years through convergence of various GOI schemes. All 58102 Gram Panchayats in Uttar Pradesh have been mapped in the state and 1046 Dairy/Fisheries societies have been registered

Engagement of Cooperative Interns for strengthening the Cooperatives

With the aim to ensure that benefits of initiatives initiated by Ministry of Cooperation

Government of India reach the grass root level strengthen cooperative based economic model and ensure necessary capacity building to the cooperatives it has been decided that all State Cooperative Banks (StCBs) and District Cooperative Central Banks (DCCBs) may hire young professionals namely "Cooperative Intern" initially for three years in which each intern will be hired for one year only. NCDC will administer the scheme with the support and cooperation of State Governments. NABARD will monitor the implementation of the scheme which will be executed by StCBs.

8. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level: The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received storecode. PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK): The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the



country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerisation Project have been developed as PMKSY.

9. Membership of National Cooperative Export Society (5 Societies per District) 325 Societies from 54 Districts have applied for membership of National Cooperative Export Society. Membership of National Cooperative Organic Society (5 Societies per District) 290 Societies from all 75 Districts have applied for membership of Membership of National Cooperative Organic Society.

Membership of Bharatiya Beej Sahakari Samiti (5 Societies per District) 4037 societies from all 75 Districts have become members of Bharatiya Beej Sahakari Samiti.

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

1. There are total 76 Cooperative credit societies in the district with 110899 members.
2. All the PCAS have been covered under PACS Computerization project.

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

1. There is good potential for cooperative activities in the agriculture, dairy, and fisheries sectors.
2. The distribution of cooperative societies across the blocks within the operational area of the cooperative society is not uniform. Therefore, there is potential for the formation of cooperative societies in the agriculture, dairy, and fisheries sectors. This could have a significant multiplier effect in promoting economic activities in these areas.

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	Formation and Development of Farmer Producer Company Limited (FPO) under CSS-10000 FPO Scheme	Hasayan Block	Financial	NA	350	<p>"FPO was registered on 28.12.22 and currently having 350 farmer members. FPO has obtained the necessary licence for trading and has turnover more than Rs. 30 lakhs so far.</p> <p>Future Plans:</p> <ol style="list-style-type: none"> <li>1. To provide agriculture inputs and equipment to FPO farmer members at fair prices.</li> <li>2. To aggregate agricultural produce and trade through the company.</li> <li>3. To establish agro-processing units and enhance the value of products."</li> </ol>

2	Collectivisation	Formation and Development of Farmer Producer Company Limited (FPO) under CSS-10000 FPO Scheme	Mursan Block	Financial	NA	352	<p>"FPO was registered on 04.01.23 and currently having 352 farmer members. FPO has obtained the necessary licence for trading and has traded goods worth more than Rs. 25 lakhs so far.</p> <p>Future Plans:</p> <ol style="list-style-type: none"> <li>1. To provide agriculture inputs and equipment to FPO farmer members at fair prices.</li> <li>2. To aggregate agricultural produce and trade through the company.</li> <li>3. To establish agro-processing units and enhance the value of products."</li> </ol>
3	Skill Training	Support for RSETI for Training	Sasini block	Financial	NA	1	Support provided for basic infrastructure for RSETI for training purposes.



4	Women Empowerment	Training on Dairy and Vermicomposting for 150 members of Self-Help Groups under the Livelihood Enterprise Development Program	Hathras Mursan and Sasni blocks	Financial	NA	150	<p>"In the year 2023, training on dairy and vermicomposting was provided to 150 members of self-help groups.</p> <p>Rupees 1.5 crore loan disbursement was done to 150 members through the State Bank of India for purchasing buffaloes.</p> <p>The dairy processing demonstration units has been established with NABARD Support wherein milk is being collected from the members and milk and other dairy products are being sold."</p>
5	Skill Training	Training on Fancy Bangles making for SHG members (MEDP)	Sikandra Rao Block	Financial	NA	30	<p>In the year 2024 training was provided to 30 SHG Members. Efforts are being made to establish micro-enterprises with financial support.</p>
6	Financial Inclusion	Center for Financial Literacy (CFL)	Sasini, Sikandra Rao	Grant Assistance	NA	02	<p>NABARD is providing a grant to Canara Bank to run 02 Centers for Financial Literacy (CFL) under the Financial Inclusion Fund.</p>

## Success Stories

### Success Story 1: Training on Dairy and Vermicomposting



1. Scheme : LEDP
2. Project Implementing Agency : Ujjawal Sewa Sansthan
3. Duration of the project : 2 Years
4. Beneficiary : SHG members
  - No. of beneficiaries : 150
  - State : Uttar Pradesh
  - District : Hathras
  - Block : Mursan
  - Village :

#### 1.1 Support provided

- NABARD provided a grant assistance of Rs. 7,54,000 for the project
  - Each of the 150 women beneficiaries was offered a loan of Rs. 1 lakh by SBI to purchase livestock and enhance their dairy business
  - The women were trained in dairy farming techniques, including livestock management, feed management, and disease treatment

- Additionally, the beneficiaries underwent exposure visit G.B. Pant University, Uttarakhand and refresher courses to reinforce their learning and introduce new techniques
- A demonstration unit was set up in Village Chandpa to showcase the application of learned skills in dairy farming

### **1.2 Pre-implementation status**

- At the time of starting the LEDP Dairy Unit project, the socio-economic status of the beneficiaries (150 women) was quite low. They were part of self-help groups (SHGs) but faced significant challenges in earning a stable income.
- The women were involved in dairy farming but were limited to local markets, and their milk production was low due to improper livestock management.
- The beneficiaries sold milk at only Rs. 40-45 per liter, and their daily milk production was insufficient, leading to meager earnings?

### **1.3 Challenges faced**

- Ensuring that all 150 women received loans from banks was a challenge, as it required coordination with multiple banks. The process of securing loans and getting approval for livestock purchases was time-consuming?.
- Organizing exposure visit and setting up demonstration unit involved significant logistical effort, particularly in ensuring that the beneficiaries could attend and participate actively.
- Despite these challenges, the project successfully enhanced the beneficiaries' income and skills through targeted interventions.

### **1.4 Impact**

- Post-implementation of the LEDP Dairy Unit project, the socio-economic status of the beneficiaries (150 women) improved significantly. The project provided them with the skills and resources to increase their dairy production and access better markets.
- With training and loans, each beneficiary purchased two livestock, improving their dairy production. They now produce around 10 liters of milk per day and sell it at an increased price of Rs. 60-65 per liter.
- As a result, their daily income increased to Rs. 300-400 per day, which translates to a monthly income of Rs. 10,000-12,000.
- Before the project, they were limited to local markets, but the project helped them reach larger markets where they could sell their products at better prices
- This increase in income and improved market access indicates a significant uplift in the socio-economic status of the beneficiaries, allowing them to lead more financially secure lives.



## Appendix 1a

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

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

### 1.3 Initiatives of Govt. of India

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

### 1.4 Initiatives of RBI

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

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

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



### 1.5 Initiatives of NABARD

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

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

### 1.6 Way Forward

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



## Appendix 1b

### Climate Action & Sustainability

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

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

Uttar Pradesh, India's most populous states 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

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

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

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



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

**Other Agencies:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and 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 scope of Climate Action projects in Hathras aligned with the State Action Plan on Climate Change (SAPCC) offers significant potential across various sectors. In the agriculture sector initiatives such as climate-resilient crop varieties and water-efficient irrigation techniques could be introduced enhancing both food security and sustainability. Financially investments in training and infrastructure will be crucial. The developmental agencies can focus on green infrastructure waste management and pollution control measures requiring substantial capital allocation for projects like green belts and sustainable urban & rural planning. In the energy sector the promotion of renewable energy sources such as solar power installations can reduce carbon footprints and attract public-private partnerships offering both environmental and economic benefits. Additionally in the forestry sector afforestation and reforestation projects can help in carbon sequestration demanding resources for large- scale plantation drives. These projects if effectively implemented not only align with SAPCC goals but also provide a pathway for sustainable development in Hathras addressing both physical and financial aspects.

- b The State Action Plan on Climate Change (SAPCC) outlines various strategies to address climate challenges. These strategies are typically comprehensive addressing multiple sectors and involving various stakeholders. Below is a succinct summary of some proposed strategies including actions target areas estimated financial requirements relevant schemes and agencies involved. 1. Renewable Energy Development Actions: Promote solar and wind energy installations; Implement energy efficiency programs for industries and households; Enhance grid infrastructure to support renewable energy integration. Target Area: Rural and urban areas especially regions with high solar or wind potential.

Estimated Financial Requirement: \$500 million - \$1 billion over 5 years. Relevant Schemes: Central: National Solar Mission Wind Energy Mission.

State: State-specific solar and wind policies. Nodal Agencies: Ministry of New and Renewable Energy (MNRE). State Renewable Energy Development Agencies (SREDAs).

2. Sustainable Agriculture; Actions: Introduce climate-resilient crop varieties; Promote organic farming and reduce chemical inputs; Improve water management through efficient irrigation systems. Target Area: Agricultural zones

particularly drought-prone and flood-affected areas.  
Estimated Financial Requirement: \$200 million over 5 years.  
Relevant Schemes: Central: Pradhan Mantri Krishi Sinchai  
Yojana (PMKSY)

### 3.2 Any specific Climate Change initiative in the District by

- a a. National Adaptation Fund for Climate Change (NAFCC): The Indian government has allocated funds to Uttar Pradesh for projects aimed at enhancing climate resilience. This includes improving water management systems supporting climate- resilient agriculture and enhancing infrastructure to withstand extreme weather events; b. National Action Plan on Climate Change (NAPCC): Several missions under the NAPCC are relevant: i. National Mission for Sustainable Agriculture (NMSA): Focuses on promoting sustainable agricultural practices and improving soil health. ii. National Mission on Enhanced Energy Efficiency (NMEEE): Encourages energy efficiency in various sectors including industry and buildings; c. Pradhan Mantri Krishi Sinchai Yojana (PMKSY): Aims to improve irrigation efficiency which is critical for adapting to changing rainfall patterns in Uttar Pradesh; d. Swachh Bharat Mission: Focuses on improving sanitation and waste management indirectly aiding climate resilience by reducing environmental pollution.
- a a. Climate-Resilient Crop Varieties: ICAR institutions in Uttar Pradesh are involved in developing and promoting crop varieties that can withstand extreme weather conditions and variable rainfall. This includes drought-resistant and flood- resistant varieties; b. Soil Health Management: ICAR institutions promote sustainable soil management practices such as improved composting techniques and soil conservation practices to enhance soil fertility and productivity under changing climate conditions; c. Research and Development: ICAR conducts research on agricultural practices that reduce greenhouse gas emissions and improve water use efficiency.
- a a. Uttar Pradesh Climate Action Plan: This plan outlines strategies for mitigating and adapting to climate change including i. Afforestation and Reforestation Programs: Planting trees to increase green cover and improve air quality. ii. Water Resource Management: Projects to improve the efficiency of water use including rainwater harvesting and improved irrigation techniques; b. Sustainable Agriculture Initiatives: The state government promotes practices like zero tillage integrated pest management and organic farming to enhance agricultural resilience.
- a a. Climate Resilient Agriculture Projects: NABARD supports projects that enhance climate resilience in agriculture such as promoting drought-resistant crops improving irrigation systems and adopting sustainable farming practices; b. Rural



Infrastructure Development: Funding for infrastructure projects that help communities adapt to climate change including water conservation projects and improved rural connectivity; c. Watershed Development: Initiatives to manage and conserve water resources in rural areas which helps in mitigating the impacts of climate change on agriculture.

- a a. Local and National NGOs: Organizations such as the Uttar Pradesh-based NGOs focus on grassroots climate action including: Community-Based Water Management Projects: Implementing local water harvesting systems and improving access to clean water; b. Educational Campaigns: Raising awareness about climate change and promoting sustainable practices among local communities.



## 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 Hathras Hing got GI registration on 31 March 2023.
- 4 Currently there is one application of GI registration for Purdilnagar Glass Beads of (Hathras) is pending with DPIIT.
- 5 As on 26 July 2024 77 products of the state have been given GI registration of which more than 40 are from handicrafts and MSME sector. NABARD has supported the registration of 76 products for GI registrations in Uttar Pradesh. Out of 76 products having GI tag 48 products have already been registered as GI products. NABARD has also supported registration of 2500 Authorised Users in 36 GI products of UP.

# Annexure 1

## District-Hathras

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
	I. Agriculture											
	A. Farm Credit											
	A.1 Crop Production, Maintenance, Marketing											
1	Annual Vegetables - Other Vegetables (-)	100	Acre	32955	Phy 6323 BL 2083.74	7953 2620.91	8793 2897.73	7509 2474.59	8052 2653.54	10003 3296.49	5557 1831.31	54190 17858.31
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	75020	Phy 3567 BL 2675.96	12646 9487.03	23450 17592.19	38571 28935.96	19424 14571.88	16485 12367.05	3665 2749.48	117808 88379.55
3	Cereals - Maize/ Makka (Irrigated)	100	Acre	21933	Phy 1354 BL 296.97	1255 275.26	1452 318.47	1255 275.26	761 166.91	958 210.12	958 210.12	7993 1753.11
4	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	18178	Phy 14030 BL 2550.37	16495 2998.46	15003 2727.25	16001 2908.66	17161 3119.53	14753 2681.80	11090 2015.94	104533 19002.01
5	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	31945	Phy 15808 BL 5049.87	5291 1690.21	4335 1384.82	2537 810.44	4236 1353.19	2285 729.94	12103 3866.30	46595 14884.77
6	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	30767	Phy 29798 BL 9167.95	22877 7038.57	63585 19563.20	14400 4430.45	23551 7245.94	11122 3421.91	27773 8544.92	193106 59412.94

7	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	23563	Phy	4834	6308	3759	3463	5266	2277	5093	31000
				BL		1139.04	1486.35	885.73	815.99	1240.83	536.53	1200.06	7304.53
8	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	20719	Phy	2784	1932	1536	820	1413	734	1400	10619
				BL		576.82	400.29	318.24	169.90	292.76	152.08	290.07	2200.16
9	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	50632	Phy	617	161	136	111	136	111	494	1766
				BL		312.40	81.52	68.86	56.20	68.86	56.20	250.12	894.16
	Post-harvest/HH Consumption (10%)					23853.12	26078.60	45756.49	40877.45	30713.44	23452.12	20958.32	211689.54
	Repairs & maintenance of farm assets (20%)					2385.31	2607.86	4575.65	4087.74	3071.34	2345.21	2095.83	21168.95
	Sub Total					4770.62	5215.72	9151.3	8175.49	6142.69	4690.42	4191.66	42337.91
													275196.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
	A.2 Water Resources												
1	Diesel Pump Sets--	80	No.	44750	Phy	100	70		70			80	320
					BL	35.80	25.06		25.06			28.64	114.56
	Diesel Pump Sets--	80	No.	49500	Phy	100	70		80		90	340	
					BL	39.60	27.72		31.68		35.64	134.64	



2	Drip Irrigation-	80	ha	99000	Phy	145	145	250	170	250	250	170	1380
					BL	114.84	114.84	198.00	134.64	198.00	198.00	134.64	1092.96
3	Sprinkler Irrigation --	80	ha	49000	Phy	150	150	239	170	230	230	165	1334
					BL	58.80	58.80	93.69	66.64	90.16	90.16	64.68	522.93
	Sprinkler Irrigation --	80	ha	107000	Phy	70	70	120	71	120	120	70	641
					BL	59.92	59.92	102.72	60.78	102.72	102.72	59.92	548.70
	Sprinkler Irrigation --	80	ha	182000	Phy	60	60	120	60	125	125	60	610
					BL	87.36	87.36	174.72	87.36	182.00	182.00	87.36	888.16
4	Tube Well--	80	No.	480000	Phy		30	75	35	75	55	25	295
					BL		115.20	288.00	134.40	288.00	211.20	96.00	1132.80
	Sub Total												4434.75
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
A.3 Farm Mechanisation													
1	Combine	80	No.	1800000	Phy	11	11	11	11	11	10	10	75

126

	Implements & Trailer-Cultivator				BL	435.00	435.00	435.00	435.00	435.00	435.00	435.00	435.00	3045.00
10	Tractor-With Implements & Trailer-Cultivator 45 hp	80	No.	950000	Phy	103	100	110	100	100	100	100	100	713
	Sub Total				BL	782.80	760.00	836.00	760.00	760.00	760.00	760.00	760.00	5418.80
														20407.92
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total	
	A.4 Plantation & Horticulture													
1	Bee Keeping--50 colonies	80	No.	371500	Phy	55	55	55	55	55	55	55	385	
					BL	163.46	163.46	163.46	163.46	163.46	163.46	163.46	1144.22	
2	Floriculture--10mX10m	80	Sq. m.	89400	Phy	130	120	120	120	120	120	130	860	
					BL	92.98	85.82	85.82	85.82	85.82	85.82	92.98	615.06	
3	Floriculture--6mX6m	80	Sq. m.	89000	Phy	310	300	300	310	300	300	300	2120	
					BL	220.72	213.60	213.60	220.72	213.60	213.60	213.60	1509.44	
4	Floriculture--75cm X75cm	80	ha	277400	Phy	70	80	45	80	70	45	42	432	
					BL	155.34	177.54	99.86	177.54	155.34	99.86	93.21	958.69	



5	New Orchard - Tropical/ Sub Tropical Fruits-- 10mX10m	80	ha	72700	Phy	20	45	29	19	69	20	22	224
					BL	11.63	26.17	16.87	11.05	40.13	11.63	12.80	130.28
6	New Orchard - Tropical/ Sub Tropical Fruits-- 3mX6m	80	ha	154300	Phy	72	80	72	70	70	70	80	514
					BL	88.88	98.75	88.88	86.41	86.41	86.41	98.75	634.49
7	New Orchard - Tropical/ Sub Tropical Fruits-- 5mX5m	80	Acre	175200	Phy	55	55	55	55	55	55	55	385
					BL	77.09	77.09	77.09	77.09	77.09	77.09	77.09	539.63
8	Nursery ---	80	ha	1967700	Phy	1	1	1	1	1	1	1	7
					BL	15.74	15.74	15.74	15.74	15.74	15.74	15.74	110.18
	Sub Total												5641.99

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

Sr. No.	Activity	Bank Loan Factor	Unit Size	SoF / Unit Cost	Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total

		(%)		(Rs)															
	A.6 Forestry																		
1	Nursery/ Propagation unit- -2.05	80	ha	534800	Phy	5	5	5	5	5	5	5	5	5	5	5	5	35	
					BL	21.39	21.39	21.39	21.39	21.39	21.39	21.39	21.39	21.39	21.39	21.39	21.39	149.73	
3	Plantation- Bamboo-5 m x 5 m	80	ha	86636	Phy	15	10											83	
					BL	10.40	6.93											57.53	
4	Plantation- Poplar-5 m x 4 m	80	ha	235040	Phy	60	60	60	60	60	60	60	60	60	60	60	60	420	
					BL	112.82	112.82	112.82	112.82	112.82	112.82	112.82	112.82	112.82	112.82	112.82	789.74		
2	Plantation-- Subabul	80	Acre	149022	Phy	10	13											78	
					BL	11.92	15.50											92.99	
5	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	9	9	9	9	9	9	9	9	9	9	9	9	64	
					BL	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	83.62		
	Sub Total																	1173.61	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)														District Total	

A.7 Animal Husbandry - Dairy													
1	Buffalo Farming--	80	1+1	248000	Phy	800	850	830	800	725	720	800	5525
					BL	1587.20	1686.40	1646.72	1587.20	1438.40	1428.48	1587.20	10961.60
2	Bulk Milk Cooling Unit-	80	No.	1250000	Phy	15	15	15	15	15	15	15	105
					BL	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1050.00
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	700	700	750	740	725	740	700	5055
					BL	1226.40	1226.40	1314.00	1296.48	1270.20	1296.48	1226.40	8856.36
4	Dairy Cattle Buffao Shed--	80	No.	25000	Phy	400	400	400	400	400	400	400	2800
					BL	80.00	80.00	80.00	80.00	80.00	80.00	80.00	560.00
5	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy	25	30	27	25	30	25	25	187
					BL	202.60	243.12	218.81	202.60	243.12	202.60	202.60	1515.45
6	Dairy Marketing Outlet/ Parlour--	80	No.	400000	Phy	45	45	45	45	45	45	45	315
					BL	144.00	144.00	144.00	144.00	144.00	144.00	144.00	1008.00
7	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	Phy	40	40	40	40	40	40	40	280
					BL	79.36	79.36	79.36	79.36	79.36	79.36	79.36	555.52
8	Indigenous Cattle Faming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy	20	20	20	20	20	20	20	140
					BL	34.88	34.88	34.88	34.88	34.88	34.88	34.88	244.16



9	Refrigerated Tanker Van--/Milk Cold Chain	80	No.	3450000	Phy	4	4	4	4	4	4	8	8	36
					BL	110.40	110.40	110.40	110.40	110.40	110.40	220.80	220.80	993.60
10	Veterinary Clinic-Fixed-	80	No.	300000	Phy	5	5	5	5	5	5	5	5	35
					BL	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	84.00
11	Veterinary Clinic-Mobile-	80	No.	3500000	Phy	4	4	4	4	4	4	4	4	28
					BL	112.00	112.00	112.00	112.00	112.00	112.00	112.00	112.00	784.00
	Sub Total													26612.69

  

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
	A.8 Working Capital - AH - Dairy/Drought animal											
1	Buffalo Farming_Buffalo Farming_Hathras	100	1+1	255000	Phy	200	200	200	200	200	200	1400
					BL	510.00	510.00	510.00	510.00	510.00	510.00	3570.00
2	Indigenous Cattle Farming_Indigenous Cattle Farming_Hathras	100	2	255000	Phy	180	180	178	180	180	180	1258
					BL	459.00	459.00	453.90	459.00	459.00	459.00	3207.90
	Sub Total											6777.90

132

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
<b>A.11 Animal Husbandry - SGP</b>													
1	Goat - Breeding Unit--	80	500+25	9630000	Phy		1				1	1	3
					BL		77.04				77.04	77.04	231.12
2	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy	45	45	45	52	45	51	45	328
					BL	149.04	149.04	149.04	172.22	149.04	168.91	149.04	1086.33
3	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy	2	2	2	2	2	2	2	14
					BL	17.52	17.52	17.52	17.52	17.52	17.52	17.52	122.64
4	Sheep - Breeding Unit--	80	500+25	9630000	Phy	1	1		1	1			4
					BL	77.04	77.04		77.04	77.04			308.16
5	Sheep - Rearing Unit-- Nali/Graded Nali/CB Merino	80	20+1	379000	Phy	20	25	20	25	21	20	20	151
					BL	60.64	75.80	60.64	75.80	63.67	60.64	60.64	457.83
	Sub Total												2206.08



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
<b>A.12 Working Capital - AH - Others/SR</b>												
1	Goat Farming_Rearing Unit - Semi-intensive_Hathras	100	20+1	345000	Phy	15	15	16	15	15	15	106
					BL	51.75	51.75	55.20	51.75	51.75	51.75	365.70
	Sub Total											365.70
<b>A.13 Fisheries</b>												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
1	Aquaculture inputs production--	80	No.	400000	Phy	5	5	5	5	5	5	35
					BL	16.00	16.00	16.00	16.00	16.00	16.00	112.00
2	Aquaculture inputs production--Mini Fish Feed Mill 2 Ton per day	80	No.	3000000	Phy	1	1	1	1	1	1	7
					BL	24.00	24.00	24.00	24.00	24.00	24.00	168.00
3	Fish Culture -- Integrated fish farming livestock cum fish	80	ha	100000	Phy	5	5	5	5	5	5	35
					BL	4.00	4.00	4.00	4.00	4.00	4.00	28.00
4	Fish marketing--	80	No.	300000	Phy	10	10	10	10	10	10	70

135

3	Fish Culture - Bio floc_100 m3_Fish farming in RAS/Bio floc system	100	2 ton per cycle	300000	Phy	5	5	5	5	5	5	5	5	5	5	35
4	Fish Feed Mill_Small_Feed mill operation 1-2 ton/day	100	2 ton per day	300000	Phy	4	4	4	4	4	4	4	4	4	4	28
5	Fish Seed Rearing___fish seed rearing	100	Acre	60000	Phy	12	13	13	12	12	12	12	12	12	12	86
	Sub Total				BL	7.20	7.80	7.80	7.20	7.20	7.20	7.20	7.20	7.20	7.20	51.60
																387.60

  

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
	<b>A.15 Farm Credit</b>											
1	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	3	3	3	3	3	3	21
2	Integrated Farming--Exotic Vegetable Based IFS (0.40 ha)	90	ha	250000	BL	12.15	12.15	12.15	12.15	12.15	12.15	85.05
					Phy	2	2	2	2	2	2	14
3	Integrated	90	ha	550000	BL	4.50	4.50	4.50	4.50	4.50	4.50	31.50
					Phy	2	2	2	2	2	2	14



	Farming-- Plantation + Dairy (1ha)			BL	9.90	9.90	9.90	9.90	9.90	9.90	9.90	69.30
4	Two Wheeler Loans --	85	No.	Phy	235	235	235	235	235	235	235	1645
				BL	199.75	199.75	199.75	199.75	199.75	199.75	199.75	1398.25
	Sub Total				226.30	226.30	226.30	226.30	226.30	226.30	226.30	1584.10
	Total Farm Credit (sum of A.1 to A.15)											347863.05
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
	B. Agriculture Infrastructure											
	B.1 Storage Facilities											
1	Cold Storage--1000 MT	80	No.	8000000	Phy	4	4	4	4	4	4	28
					BL	256.00	256.00	256.00	256.00	256.00	256.00	1792.00
2	Cold Storage--5000 Mt	80	No.	40000000	Phy	1	1	1	1	1	1	7
					BL	320.00	320.00	320.00	320.00	320.00	320.00	2240.00
3	Cold Storage-For Dairy Products -	85	No.	3500000	Phy	4	4	4	4	4	4	28

138

139



	NADEP Compost-10 TPA				BL	13.92	15.08	17.40	16.24	17.40	18.56	20.65	119.25
3	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	Phy	35	35	35	35	35	35	35	245
4	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy	22	21	21	22	22	22	22	152
5	Seed Processing-All Seed Types-	85	No.	2500000	Phy	3	3	3	3	3	3	3	21
6	Tissue Culture- Tissue Culture Lab for Plant Propagule Multiplication-	80	No.	25000000	Phy	1	1	1	1	1	1	1	7
	Sub Total				BL	63.75	63.75	63.75	63.75	63.75	63.75	63.75	446.25
	Total (B.1+B.2+B.3)				BL	200.00	200.00	200.00	200.00	200.00	200.00	200.00	1400.00
													4002.26
													16019.04
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
	C. Ancillary Activities												

1	C.1 Food & Agro Processing	Bakery & Confectionery Unit--	85	No.	1500000	Phy	5	5	5	5	5	5	5	35
2	C.1 Food & Agro Processing	Dairy Processing Unit--	85	No.	150000	Phy	6	6	6	6	6	6	6	42
3	C.1 Food & Agro Processing	Dal/ Pulses Mill--	85	No.	2500000	Phy	2	2	2	2	2	2	2	14
4	C.1 Food & Agro Processing	Food Grain Processing-Flour Mill--	85	No.	11000000	Phy	1	1	1	1	1	1	1	7
4	C.1 Food & Agro Processing	Food Grain Processing-Flour Mill--	85	No.	2500000	Phy	2	2	2	2	2	2	2	14
4	C.1 Food & Agro Processing	Food Grain Processing-Flour Mill--	85	No.	14000000	Phy	1	1	1	1	1	1	1	7
4	C.1 Food & Agro Processing	Food Grain Processing-Flour Mill--	85	No.	14000000	BL	119.00	119.00	119.00	119.00	119.00	119.00	119.00	833.00

5	Food Grain Processing-Sorting & Grading-Grain Grading with 1000 MT warehouse	90	No.	6000000	Phy	2	2	2	2	2	2	2	2	2	14
					BL	108.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	756.00
6	Fruit Processing -	85	No.	25700000	Phy	1	1	1	1	1	1	1	1	1	7
					BL	218.45	218.45	218.45	218.45	218.45	218.45	218.45	218.45	218.45	1529.15
7	Fruit Processing - Chips-	85	No.	2000000	Phy	4	4	4	4	4	4	4	4	4	28
					BL	68.00	68.00	68.00	68.00	68.00	68.00	68.00	68.00	68.00	476.00
8	Fruit Processing - Jam, jelly & Squash -	85	No.	200000	Phy	7	7	7	7	7	7	7	7	7	49
					BL	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	83.30
9	Fruit Processing - Pickle-	85	No.	200000	Phy	5	5	5	5	5	5	5	5	5	35
					BL	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	59.50
	Fruit Processing - Pickle-	85	No.	1000000	Phy	3	3	3	3	3	3	3	3	3	21
					BL	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	178.50
10	Honey & Honey Products--Honey	85	No.	2000000	Phy	4	4	4	4	4	4	4	4	4	28



143

	Ready to Eat Products -Papad making -	85	No.	1000000	Phy	3	3	3	3	3	3	3	21
					BL	25.50	25.50	25.50	25.50	25.50	25.50	25.50	178.50
					Phy	4	4	4	4	4	4	4	28
15	Rice Processing --	75	No.	1000000	BL	30.00	30.00	30.00	30.00	30.00	30.00	30.00	210.00
					Phy	11	11	11	11	11	11	11	77
	Rice Processing --	75	No.	8000000	BL	660.00	660.00	660.00	660.00	660.00	660.00	660.00	4620.00
					Phy	10	10	10	10	10	10	10	70
16	Spice Processing--	85	No.	300000	BL	25.50	25.50	25.50	25.50	25.50	25.50	25.50	178.50
					Phy	2	2	2	2	2	2	2	14
17	Sugarcane processing-Jaggery production-	80	No.	500000	BL	8.00	8.00	8.00	8.00	8.00	8.00	8.00	56.00
					Phy	5	5	5	5	5	5	5	35
18	Vegetable Processing--	85	No.	200000	BL	8.50	8.50	8.50	8.50	8.50	8.50	8.50	59.50
	Sub Total												15615.90

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
	<b>C.2 Ancillary Activities -</b>												
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy	2	3	2	2	2	2	2	15
					BL	36.00	54.00	36.00	36.00	36.00	36.00	36.00	270.00
2	Custom Service Units/ Custom Hiring Centers--	80	No.	8500000	Phy	2	2	2	1	2	2	2	13
					BL	136.00	136.00	136.00	68.00	136.00	136.00	136.00	884.00
3	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	Phy	5	5	5	5	5	5	5	35
					BL	45.00	45.00	45.00	45.00	45.00	45.00	45.00	315.00
4	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	Phy	2	2	2	2	2	2	2	14
					BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	189.00
	Sub Total												1658.00
	Total (C.1+C2)												17273.90
	Total (A+B+C)												381155.99
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total



1

147

Service Sector - Working Capital- Micro-	80	No.	1000000	Phy	1072	1250	1112	1022	1106	1072	1084	7718	
				BL	8576.00	10000.00	8896.00	8176.00	8848.00	8576.00	8672.00	61744.00	
				Phy	35	50	28	35	32	36	32	248	
Service Sector - Working Capital- Small-	80	No.	15000000	BL	4200.00	6000.00	3360.00	4200.00	3840.00	4320.00	3840.00	29760.00	
													227568.00
Total Sub Total													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total	
III. Export Credit													
1	Export Credit - Post Shipment Export Credit-	80	No.	40000000	Phy	1	2	2	1	1	2	25	
					BL	640.00	1600.00	1280.00	960.00	1280.00	960.00	1280.00	8000.00
													8000.00
	Total Export Credit												



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
	IV. Education												
					Phy	26	45	30	25	28	26	28	1040
1	Education Loans-Study Abroad-	90	No.	1000000	BL	1170.00	2025.00	1350.00	1125.00	1260.00	1170.00	1260.00	9360.00
	Total Education												9360.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
	V. Housing												
					Phy	95	170	170	170	170	95	170	1040
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	BL	1615.00	2890.00	2890.00	2890.00	2890.00	1615.00	2890.00	17680.00
	Total Housing												17680.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Hasayan	Hathras	Mursan	Sadabad	Sasni	Sehpau	Sikandrarao	District Total
1	VI. Social Infrastructure												
	Education--	85	No.	10000000	Phy	3	4	3	3	3	3	3	22
					BL	255.00	340.00	255.00	255.00	255.00	255.00	255.00	1870.00
	Sanitation--	85	No.	2500000	Phy	6	8	6	6	6	6	6	44
					BL	127.50	170.00	127.50	127.50	127.50	127.50	127.50	935.00
	Drinking Water--	85	No.	500000	Phy	15	18	12	13	12	11	11	92
					BL	63.75	76.50	51.00	55.25	51.00	46.75	46.75	391.00
	Healthcare-Hospital-	85	No.	50000000	Phy	1	1	1		1	1	1	6
					BL	425.00	425.00	425.00		425.00	425.00	425.00	2550.00

151



SHGs/ JLGs--JLG	100	No.	150000	Phy	400	500	450	400	450	400	435	3035
				BL	600.00	750.00	675.00	600.00	675.00	600.00	652.50	4552.50
SHGs/ JLGs--SHG	100	No.	200000	Phy	180	180	180	180	180	180	180	1260
				BL	360.00	360.00	360.00	360.00	360.00	360.00	360.00	2520.00
Loans to Distressed Persons--	90	No.	50000	Phy	100	100	100	100	100	100	100	700
				BL	45.00	45.00	45.00	45.00	45.00	45.00	45.00	315.00
Total Others												9767.50
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)												660145.99

## 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	68387.00	56076.00	68724.73	62214.39	77200.00	63574.56	78367.59	
RCBs	9575.00	7853.00	9778.65	2567.96	8700.00	2566.46	5220.80	
SCARDB	0.00	0.00	0.00	0.00	3200.00	0.00	50.00	
RRBs	42084.00	34509.00	51221.15	49341.14	48400.00	61390.02	64252.80	
Others	0.00	0.00	0.00	0.00	250.00	0.00	20.00	
Sub total (A)	120046.00	98438.00	129724.53	114123.49	137750.00	127531.04	147911.19	

**Table 2: Term Loan (MT+LT)**

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	36823.00	30195.00	40856.20	29886.04	49650.00	47157.09	69789.19	
RCBs	0.00	0.00	0.00	0.00	1900.00	317.72	2668.80	
SCARDB	5156.00	4228.00	5602.80	297.55	1900.00	390.99	417.61	

RRBs	22661.00	18582.00	16248.50	895.67	20600.00	1758.15	1713.60
Others	0.00	0.00	0.00	3761.16	700.00	2841.10	3632.00
Sub total (A)	64640.00	53005.00	62707.50	34840.42	74750.00	52465.05	78221.20

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	105210.00	86271.00	109580.93	92100.43	126850.00	110731.65	148156.78
RCBs	9575.00	7853.00	9778.65	2567.96	10600.00	2884.18	7889.60
SCARDB	5156.00	4228.00	5602.80	297.55	5100.00	390.99	467.61
RRBs	64745.00	53091.00	67469.65	50236.81	69000.00	63148.17	65966.40
Others	0.00	0.00	0.00	3761.16	950.00	2841.10	3652.00
Sub total (A)	184686.00	151443.00	192432.03	148963.91	212500.00	179996.09	226132.39

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	42522.00	33635.00	42996.50	52427.70	68900.00	72387.91	115756.00
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	2196.00	1245.00	1850.10	2112.23	4400.00	4453.00	6690.00
Others	0.00	0.00	0.00	297.10	1700.00	116.16	184.00
Sub total (A)	44718.00	34880.00	44846.60	54837.03	75000.00	76957.07	122630.00



Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	11677.00	9692.00	4705.43	1961.93	3900.00	3504.28	4435.20	
RCBs	0.00	0.00	0.00	79.53	0.00	0.00	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	4025.00	3341.00	956.03	92.71	1000.00	108.00	302.00	
Others	0.00	0.00	0.00	627.70	100.00	856.95	921.60	
Sub total (A)	15702.00	13033.00	5661.46	2761.87	5000.00	4469.23	5658.80	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	159409.00	129598.00	157282.86	146490.06	199650.00	186623.84	268347.98	
RCBs	9575.00	7853.00	9778.65	2647.49	10600.00	2884.18	7889.60	
SCARDB	5156.00	4228.00	5602.80	297.55	5100.00	390.99	467.61	
RRBs	70966.00	57677.00	70275.78	52441.75	74400.00	67709.17	72958.40	
Others	0.00	0.00	0.00	4685.96	2750.00	3814.21	4757.60	
Sub total (A)	245106.00	199356.00	242940.09	206562.81	292500.00	261422.39	354421.19	

### Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others													
C L	56076.00	7853.00	0.00	34509.00	0.00	56076.00	7853.00	0.00	34509.00	0.00	98438.00	0.00	34509.00	0.00	2567.96	62214.39	98438.00	0.00	49341.14	0.00	2567.96	62214.39	114123.49

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others													
C L	63574.56	2566.46	0.00	61390.02	0.00	63574.56	2566.46	0.00	61390.02	0.00	127531.04	0.00	61390.02	0.00	5220.80	78367.59	127531.04	20.00	64252.80	50.00	5220.80	78367.59	147911.19

Table 2: Term Loan

Particulars	2021-22					2022-23					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others													
W S											0.00						0.00						0.00
L D											0.00						0.00						0.00
F M											0.00						0.00						0.00
P & H											0.00						0.00						0.00
AH -D											0.00						0.00						0.00
AH -P											0.00						0.00						0.00
AH - S G P											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									0.00								0.00
Sub total	30195.00	0.00	4228.00	18582.00	0.00	0.00	53005.00	29886.04	0.00	297.55	895.67	3761.16	34840.42				
Grand Total (I +II)	86271.00	7853.00	4228.00	53091.00	0.00	0.00	151443.00	92100.43	2567.96	297.55	50236.81	3761.16	148963.91				



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						0.00						0.00
Sub total	47157.09	317.72	390.99	1758.15	2841.10	52455.05	69789.19	2668.80	417.61	1713.60	3632.00	78221.20
Grand Total (I +II)	110731.65	2884.18	390.99	63148.17	2841.10	179996.09	148156.78	7889.60	467.61	65966.40	3652.00	226132.39

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	Aquaculture inputs production			No.	3000000
3	Aquaculture inputs production			No.	400000
4	Bakery & Confectionery Unit			No.	1500000
5	Bee Keeping			No.	371500
6	Bioferlizers			No.	160000
7	Buffalo Farming			1+1	248000
8	Bulk Milk Cooling Unit			No.	1250000
9	Cold Storage			No.	40000000
10	Cold Storage	For Dairy Products		No.	3500000
11	Cold Storage			No.	8000000
12	Combine harvester	Tractor mounted Wheel type		No.	1800000
13	Commercial Broiler Farming			5000	2458000
14	Commercial Broiler Farming			5000	5846000
15	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
16	Compost/ Vermi Compost	Vermi Compost		No.	750000
17	Compost/ Vermi Compost	Vermi Compost		No.	31000
18	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
19	Crossbred Cattle Farming			1+1	219000
20	Custom Service Units/ Custom Hiring Centers			No.	8500000



21	Dairy Cattle Buffao Shed			No.	25000
22	Dairy Cow and Heifer rearing			2	1013000
23	Dairy Marketing Outlet/ Parlour			No.	400000
24	Dairy Processing Unit			No.	150000
25	Dal/ Pulses Mill			No.	2500000
26	Dal/ Pulses Mill			No.	11000000
27	Diesel Pump Sets			No.	49500
28	Diesel Pump Sets			No.	44750
29	Drinking Water			No.	500000
30	Drip Irrigation			ha	99000
31	Drones			No.	375000
32	Education			No.	10000000
33	Education Loans	Study Abroad		No.	1000000
34	Education Loans	Vocational Education		No.	1000000
35	Education Loans	Study in India		No.	1000000
36	Export Credit	Post Shipment Export Credit		No.	40000000
37	Export Credit	Pre Shipment Export Credit		No.	40000000
38	Farm Ponds/ Water Harvesting Structures			No.	100000
39	Fish Culture			ha	100000
40	Fish marketing			No.	300000
41	Fish Seed Hatchery			ha	2500000
42	Floriculture			Sq. m.	89000
43	Floriculture			ha	277400

44	Floriculture				Sq. m.	89400
45	Food Grain Processing	Flour Mill			No.	14000000
46	Food Grain Processing	Sorting & Grading			No.	6000000
47	Food Grain Processing	Flour Mill			No.	2500000
48	Fruit Processing	Jam, jelly & Squash			No.	200000
49	Fruit Processing				No.	25700000
50	Fruit Processing	Chips			No.	2000000
51	Fruit Processing	Pickle			No.	1000000
52	Fruit Processing	Pickle			No.	200000
53	Goat	Rearing Unit			20+1	414000
54	Goat	Breeding Unit			500+25	9630000
55	Godown	Silo			No.	5000000
56	Godown				No.	3500000
57	Godown				No.	20000000
58	Graded Buffalo Farming				5+5	248000
59	Healthcare	Hospital			No.	50000000
60	Honey & Honey Products				No.	2000000
61	Indigenous Cattle Faming				1+1	218000
62	Integrated Farming				ha	250000
63	Integrated Farming				ha	450000
64	Integrated Farming				ha	550000
65	Integrated Pisciculture				ha	100000
66	Leveller	Laser Guided			No.	455000
67	Loan to MFIs for Onlending to for Agri. Purposes				No.	1000000

68	Loan to PACS/ FSS/ LAMPS				No.	1500000
69	Loans to Distressed Persons				No.	50000
70	Manufacturing Sector		Working Capital		No.	1000000
71	Manufacturing Sector		Term Loan	Micro	No.	350000000
72	Manufacturing Sector		Term Loan	Medium	No.	75000000
73	Manufacturing Sector		Working Capital	Small	No.	15000000
74	Manufacturing Sector		Working Capital	Small	No.	50000000
75	Manufacturing Sector		Term Loan	Medium	No.	50000000
76	Market Yard			Micro	No.	5000000
77	Meat & Poultry Processing				No.	1500000
78	New Orchard				No.	500000
79	New Orchard		Tropical/ Sub Tropical Fruits		Acre	175200
80	New Orchard		Tropical/ Sub Tropical Fruits		ha	154300
81	Nursery		Tropical/ Sub Tropical Fruits		ha	72700
82	Nursery/ Propagation unit				ha	1967700
83	Oil Extraction				ha	534800
84	Oil Extraction				No.	8200000
85	Oil Extraction				No.	500000
86	On Farm development (OFD) Works				No.	1000000
87	Ornamental Fish Hatchery				m.	75000
88	Other machinery		Other Machinery & Equipments		No.	2500000
89	Other machinery		Other Machinery & Equipments		No.	232000
					No.	560000



90	Other machinery	Other Machinery & Equipments		No.	235000
91	Packaging Unit			No.	1000000
92	Pig Breeding Unit			10+2	1095000
93	Plantation	Bamboo		ha	86636
94	Plantation	Teak		ha	163310
95	Plantation			Acre	149022
96	Plantation	Poplar		ha	235040
97	Power Tiller			No.	265000
98	Precision Farming	Use of Kisan Drones		ha	2200000
99	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
100	Ready to Eat Products	Papad making		No.	200000
101	Ready to Eat Products	Papad making		No.	1000000
102	Refrigerated Tanker Van			No.	3450000
103	Rice Processing			No.	1000000
104	Rice Processing			No.	8000000
105	Sanitation			No.	2500000
106	Seed Processing	All Seed Types		No.	2500000
107	Service Sector	Working Capital	Micro	No.	1000000
108	Service Sector	Working Capital	Medium	No.	50000000
109	Service Sector	Working Capital	Small	No.	15000000
110	Service Sector	Term Loan	Micro	No.	5000000
111	Service Sector	Term Loan	Medium	No.	350000000
112	Service Sector	Term Loan	Small	No.	75000000
113	Sheep	Rearing Unit		20+1	379000

114	Sheep	Breeding Unit		500+25	9630000
115	SHGs/ JLGs			No.	200000
116	SHGs/ JLGs			No.	150000
117	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
118	Spice Processing			No.	300000
119	Sprinkler Irrigation			ha	107000
120	Sprinkler Irrigation			ha	49000
121	Sprinkler Irrigation			ha	182000
122	Start	ups		No.	10000000
123	Sugarcane processing	Jaggery production		No.	500000
124	Thresher			No.	220000
125	Tissue Culture	Tissue Culture Lab for Plant Propagule Multiplication		No.	25000000
126	Tractor	With Implements & Trailer		No.	725000
127	Tractor	With Implements & Trailer		No.	950000
128	Tube Well			No.	480000
129	Two Wheeler Loans			No.	100000
130	Vegetable Processing			No.	200000
131	Veterinary Clinic	Mobile		No.	3500000
132	Veterinary Clinic	Fixed		No.	300000

### 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 ( )		32955
2	Annual Vegetables	Potato/ Aloo (Irrigated)		75020
3	Broiler Farming	Others_Hathras	1000	180000
4	Buffalo Farming	Buffalo Farming_Hathras		255000
5	Cage Culture	Others_Input for cage culture		150000
6	Capture Fisheries	Inland_Fishing Implements for capture fishing_Fishing Activities per season		50000
7	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		18178
8	Cereals	Maize/ Makka (Irrigated)		21933
9	Cereals	Wheat/ Gehu (Irrigated)		30767
10	Cereals	Rice/ Chaval/ Dhan (Irrigated)		31945
11	Fish Culture	Bio floc_100 m3_Fish farming in RAS/Bio floc system		300000
12	Fish Feed Mill	Small_Feed mill operation 1_2 ton/day		300000
13	Fish Seed Rearing	_fish seed rearing		60000
14	Goat Farming	Rearing Unit _ Semi_intensive_Hathras		345000
15	Indigenous Cattle Farming	Indigenous Cattle Farming_Hathras	2	255000



16	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		23563
17	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		20719
18	Sugar Crops	Sugarcane/ Ganna (Irrigated)		50632

### Abbreviations

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

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



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

**Name and address of DDM**

Name	Nitin Kumar
Designation	DDM, NABARD
Address 1	A 402 Green Park Apartments
Address 2	Etah Aligarh bypass road Quarsi
Post Office	Ramghat Road SO
District	Aligarh
State	Uttar Pradesh
Pincode	202001
Telephone No.	5713554477
Mobile No.	8860554753
Email ID	aligarh@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>Working Capital</li> <li>Term Loan</li> <li>Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<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



## NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI- Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<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	



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence  
with offices in 31  
State/UTs

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

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





## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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





NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

Uttar Pradesh Regional Office  
11 Vipin Khand, Gomti Nagar, Lucknow - 226 010  
Uttar Pradesh

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