



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



जालौन
Jalaun

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: Jalaun

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

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NABARD
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PLP Document finalized by: NABARD
Uttar Pradesh Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Jalaun district is located in the western southern part of Uttar Pradesh. It is a district of Jhansi Division in the Bundelkhand region. It is surrounded by Etawah, Kanpur and Hamirpur in the northeast, Jhansi in the south and the districts of Datia and Bhind of Madhya Pradesh in the west.
2	Type of soil	Parwa, Kavar, Mar, Rakar and Yamuna Alluvium
3	Primary occupation	Agriculture and micro enterprises.
4	Land holding structure	57 percent of the holdings here are less than one hectare in size.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	In the year 2023-24 against the annual credit plan target of Rs.441355.00 lakh the achievement was Rs.156012.84 lakh (35.35%). For the current financial year 2024-25 a target of Rs.458555.00 lakh has been set under the Annual Credit Plan (ACP).
2	CD Ratio	47.50
3	Investment credit in agriculture	Rs.19118.97 lakh
4	Credit flow to MSMEs	Rs.50507.63 lakh
5	Other significant credit flow, if any	Rs.2563.81 lakh has been the credit flow in Other Priority Sector.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	For the year 2025-26, Rs. 532174.09 lakh.
2	Projection for agriculture and its components	Rs.322327.39 lakh.

3	Projection for MSMEs	Rs.142632.00 lakh.
4	Projection for other purposes	Rs.50982.50 lakh.

5. Developmental Initiatives

1. Various developmental projects are currently being implemented in the district through schemes from the Government of India and the State Government.
2. Additionally, several initiatives by NABARD, including the promotion of Farmer Producer Organizations (FPOs), self-help group (SHG) linkages, AIF, AMI, ACABC schemes, etc. are also underway.
3. Furthermore, the district is actively executing initiatives under the Atmanirbhar Bharat Abhiyan, along with ongoing efforts from previous years, such as the saturation drive for Kisan Credit Cards (KCC).

6. Thrust Areas

1. Keeping in view the achievement against the target in the district credit plan in previous years the potential for credit under various heads and the credit flow in various blocks the PLP for the year 2025-26 has been prepared.
2. Additionally the goal of saturating all farmers with KCCs, the centrally- sponsored FPO scheme, Agriculture Infrastructure Fund, PMEGP scheme, ODOP scheme, KCCs for animal husbandry and fisheries etc. have also been considered.
3. Formation of SHGs/JLGs farmer producer groups etc. has also been given priority.

7. Major Constraints and Suggested Action Points

1. Agriculture is the primary economic activity in the district. Also farming remains largely traditional, and there are both resource limitations and conceptual barriers to transitioning towards agri-business.
2. While assessing the potential for bank lending in the district, this document highlights the absence of basic facilities and offers recommendations for developing essential infrastructure in agri and allied sectors.
3. These improvements are crucial for effectively harnessing the potential in these areas. Additionally, the document emphasizes the need for critical collaboration to create a sustainable impact.

4. It is important to discuss these initiatives across all available platforms and regularly review progress in the DCC and BLBC meetings to ensure successful implementation in the district.

8. Way Forward

1. To effectively improve the living standards of those at the bottom of the development pyramid in the district and to double their incomes, it is crucial to create a multi-dimensional action plan. Ensuring the adequate availability of financial resources is also essential.
2. To meet the set targets qualitatively and maximize the benefits of existing development schemes for the community, all stakeholders must adopt a convergence approach and coordinate their efforts.
3. This Potential Linked Credit Plan (PLP) aims to serve as a reference point for all stakeholders, facilitating the comprehensive utilization of potential across various sectors for the overall development of the district.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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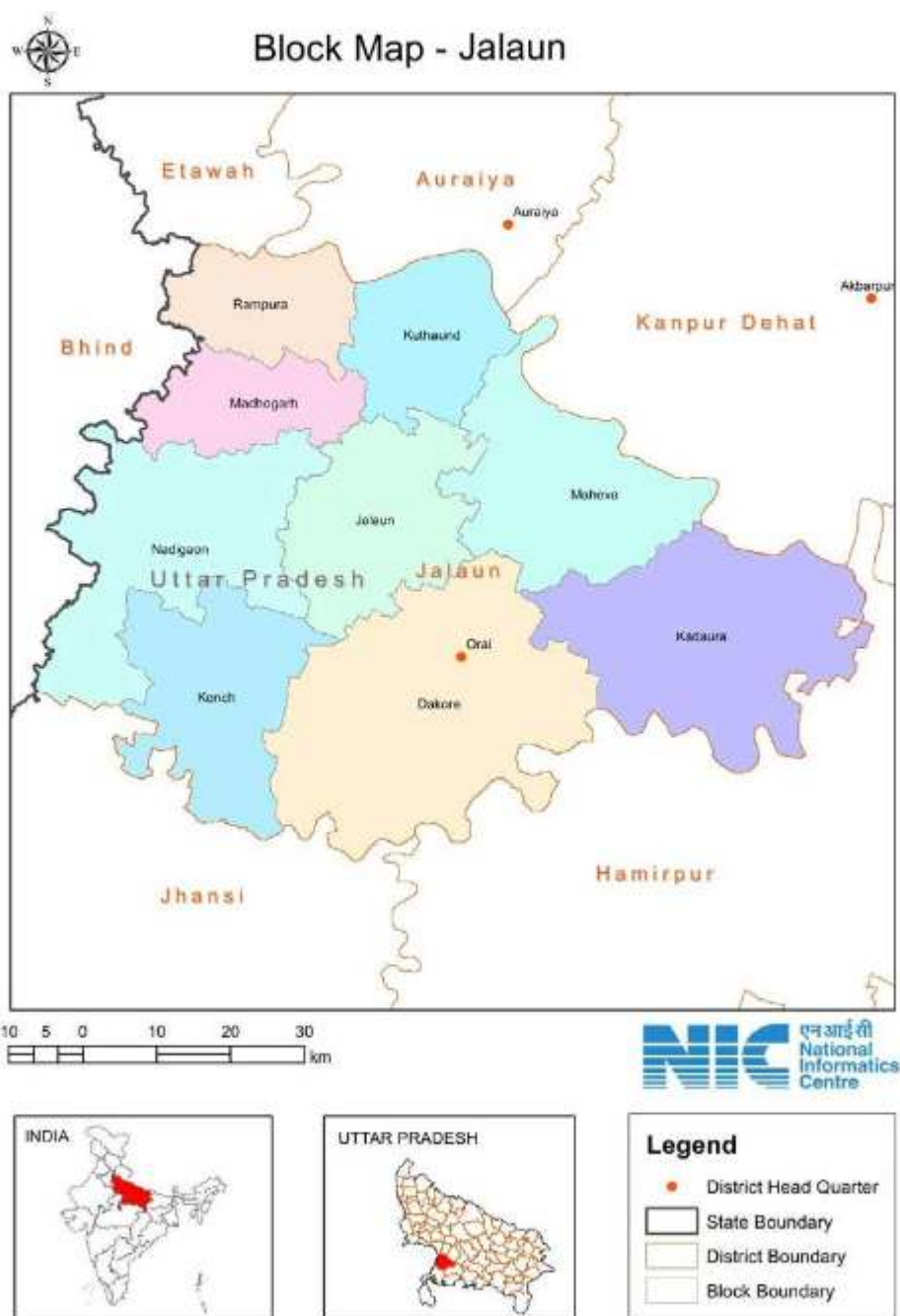
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	302318.76
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	239115.48
2	Term Loan for agriculture and allied activities	63203.28
B	Agriculture Infrastructure	15890.11
C	Ancillary activities	4118.52
I	Credit Potential for Agriculture A+B+C)	322327.39
II	Micro, Small and Medium Enterprises	142632.00
III	Export Credit	1280.00
IV	Education	6480.00
V	Housing	43222.50
VI	Social Infrastructure	2762.50
VII	Renewable energy	9106.20
VIII	Others	4363.50
	Total Priority Sector	532174.09

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	217847.76
2	Water Resources	7909.73
3	Farm Mechanisation	14515.17
4	Plantation & Horticulture with Sericulture	829.25
5	Forestry & Waste Land Development	496.71
6	Animal Husbandry - Dairy	44496.85
7	Animal Husbandry - Poultry	6437.12
8	Animal Husbandry - Sheep, Goat, Piggery	8390.77
9	Fisheries	1243.60
10	Farm Credit- Others	151.80
	Sub total	302318.76
B	Agriculture Infrastructure	
1	Construction of storage	14406.05
2	Land development, Soil conservation, Wasteland development	369.59
3	Agriculture Infrastructure - Others	1114.47
	Sub total	15890.11
C	Ancillary activities	
1	Food & Agro. Processing	3362.52
2	Ancillary activities - Others	756.00
	Sub Total	4118.52
II	Micro, Small and Medium Enterprises	
	Total MSME	142632.00
III	Export Credit	1280.00
IV	Education	6480.00
V	Housing	43222.50
VI	Social Infrastructure	2762.50
VII	Renewable energy	9106.20
VIII	Others	4363.50
	Total Priority Sector	532174.09

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Indian Bank

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	4565
2	No. of Sub Divisions	5
3	No. of Blocks	9
4	No. of revenue villages	942
5	No. of Gram Panchayats	574

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	Very High
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	Jalaun
3	Agro-climatic Zone 1	Bundelkhand Zone
4	Agro-climatic Zone 2	Bundelkhand Zone
5	Agro-climatic Zone 3	Bundelkhand Zone
6	Climate	Subtropical
7	Soil Type	Khair Khejri Marua

Sr. No.	Particulars	NØs.
1	Total Geographical Area	454434
2	Forest Land	24731
3	Area not available for cultivation	41152
4	Barren and Unculturable land	0
5	Permanent Pasture and Grazing Land	97
6	Land under Miscellaneous Tree Crops	2199
7	Cultivable Wasteland	1630
8	Current Fallow	22089
9	Other Fallow	5931

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
1	Safe	9
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	9

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	146240	57	70670	19
2	>1 to <=2 ha	56813	22	74393	20
3	>2 to <=4 ha	18658	7	108716	7
4	>4 to <=10 ha	1351	1	17532	1
5	>10 ha	35300	14	96939	14
6	Total	258362	101	368250	61

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	167.00
2	Of the above, Small/ Marginal Farmers	0.00
3	Agricultural Labourers	125.00

4	Workers engaged in Household Industries	14.00
5	Workers engaged in Allied agro activities	0.00
6	Other workers	112.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1689.00	906.00	783.00	1271.00	418.00
2	Scheduled Caste	0.00	0.00	0.00	0.00	0.00
3	Scheduled Tribe	0.00	0.00	0.00	0.00	0.00
4	Literate	145.94	83.48	62.46	0.00	0.00
5	BPL	0.00	0.00	0.00	32.20	5.56

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	288.00
2	Rural Households	217.00
3	BPL Households	114.00

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	0.00
2	Having source of drinking water	2875.09
3	Having electricity supply	2875.09
4	Having independent toilets	0.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	864
2	Villages having Agriculture Power Supply	942
3	Villages having Post Offices	216
4	Villages having Banking Facilities	942
5	Villages having Primary Schools	901
6	Villages having Primary Health Centres	35
7	Villages having Potable Water Supply	942
8	Villages connected with Paved Approach Roads	777

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Booklet 2022-23 website
1.a Additional Information	District Statistical Booklet 2022-23 website
2. Soil & Climate	District Statistical Booklet 2022-23 website
3. Land Utilisation [Ha]	District Statistical Booklet 2022-23 website
4. Ground Water Scenario (No. of blocks)	District Statistical Booklet 2022-23 website
5. Distribution of Land Holding	District Statistical Booklet 2022-23 website
6. Workers Profile [In '000]	District Statistical Booklet 2022-23 website
7. Demographic Profile [In '000]	District Statistical Booklet 2022-23 website
8. Households [In '000]	District Statistical Booklet 2022-23 website
9. Household Amenities [Nos. in '000 Households]	District Statistical Booklet 2022-23 website
10. Village-Level Infrastructure [Nos.]	District Statistical Booklet 2022-23 website

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1417
2	Primary Health Centres	44
3	Primary Health Sub-Centres	11
4	Dispensaries	45
5	Hospitals	12
6	Hospital Beds	527

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	88
2	Registered FPOs	43
3	Agro Service Centres	56
4	Soil Testing Centres	4
5	Approved nurseries	2
6	Agriculture Pumpsets	11990
7	Krishi Vigyan Kendras	11138

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	343
2	Irrigation Potential Created	280
3	Net Irrigated Area (Total area irrigated at least once)	281
4	Area irrigated by Canals/ Channels	265
5	Area irrigated by Wells	14
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	2
8	Irrigation Potential Utilized (Gross Irrigated Area)	402

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3261
2	Railway Line [km]	88

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	223
2	Sugarcane (Gur/ Khandsari/ Sugar)	0
3	Fruit (Pulp/ Juice/ Fruit drink)	0
4	Spices (Masala Powders/ Pastes)	0
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0
6	Cotton (Ginning/ Spinning/ Weaving)	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	2
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2
10	Others	0

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	10026
2	Cattle - Indigenous	97742
3	Buffaloes	178930
4	Sheep - Cross bred	292
5	Sheep - Indigenous	25170
6	Goat	322607
7	Pig - Cross bred	20
8	Pig - Indigenous	3523
9	Horse/Donkey/Camel	673
10	Poultry - Improved	0
11	Poultry - Indigenous	12230

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	20
2	Disease Diagnostic Centres	0

3	Artificial Insemination Centers	59
4	Animal Breeding Farms	02
5	Animal feed manufacturing units	0
6	Fodder Farms	0
7	Dairy Cooperative Societies	308
8	Milk Collection Centres	2500
9	Fishermen Societies	24
10	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	NA	MT	NA	gm/day
2	Egg	47.73	Lakh Nos.	7	nos/p. a.
3	Milk	296260.00	Lakh LPD	220	gm/day
4	Meat	5658.00	MT	NA	gm/day
5	Wool	17.63	MT	NA	gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Book 2023
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Book 2023
13. Irrigation Coverage ['000 Ha]	District Statistical Book 2023
14. Infrastructure For Storage, Transport & Marketing	District Statistical Book 2023
15. Processing Units	PMFME Portal
16. Animal Population as per Census [Nos.]	District Statistical Book 2023
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Book 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Concerned Line Departments

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	28.00	24.00	18.00
2	Land Holdings - SF (%)	10.00	10.00	10.00
3	Land Holdings - MF (%)	84.00	84.00	84.00
4	Rainfall -Normal (mm)	885	885	885
5	Rainfall - Actual (mm)	636	646	646
6	Cropping Pattern	Kharif Crops: Jowar, Til, Pigeon pea, Groundnuts etc ; Rabi crops : Wheat, Barley, Urad, Gram/Chana, linseed, Mustard, Masoor, Peas, etc.	Kharif Crops: Jowar, Til, Pigeon pea, Groundnuts etc ; Rabi crops : Wheat, Barley, Urad, Gram/Chana, linseed, Mustard, Masoor, Peas, etc.	Kharif Crops: Jowar, Til, Pigeon pea, Groundnuts etc ; Rabi crops : Wheat, Barley, Urad, Gram/Chana, linseed, Mustard, Masoor, Peas, etc.

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	108339.00	172839.00	220390.00

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	151.19	408.53	2.70	149.41	452.13	3.02	147.00	471.94	3.21
2	Wheat	173.62	674.00	3.88	172.73	721.15	4.17	171.88	805.09	4.68

3	Maize	0.60	0.11	0.18	0.62	1.18	1.90	0.66	0.18	0.27
4	Pigeon Pea	5.85	0.86	0.14	7.11	12.26	1.72	7.95	14.02	1.76
5	Indian Mustard	0.47	0.04	0.08	0.51	0.60	1.17	0.60	0.69	1.15
6	Pearl Millet	16.00	20.00	1.25	16.43	20.18	1.22	16.86	26.27	1.55
7	Sorghum	2.73	5.57	2.04	3.43	7.00	2.04	3.72	7.98	2.14
8	Urdbean	0.04	0.01	0.25	0.90	1.00	1.11	1.00	1.50	1.5
9	Chickpea	4.26	0.78	0.18	4.50	8.60	1.91	4.71	10.00	2.12
10	Pea	3.63	0.60	0.16	4.37	7.34	1.67	4.68	8.60	1.83
11	Lentil	10.80	1.38	0.12	13.61	21.88	1.60	13.86	22.57	1.62

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	4.09	4.09	4.09
2	Net sown area (lakh ha)	2.54	2.54	2.54
3	Cropping intensity (%)	161.02	161.02	161.02

Table 5: Input Use Pattern

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

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)	426	892	550

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	214085	210136	245597
2	GLC through KCC (Rs. lakh)	135567.00	113919.00	168004.00

Table 8: PM Kisan & Other DBTs

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

Table 9: Soil testing facilities

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

Table 10: Crop Insurance

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

Table 11: Seed Replacement Ratio %

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

Sources

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

Water Resources Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	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)	50	50	50
2	Net Irrigated Area ('000 ha)	217	217	217
3	Gross Irrigated Area ('000 ha)	359	359	359

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	Jalaun	Dakore	Safe	Safe	Safe
2	Uttar Pradesh	Jalaun	Jalaun	Safe	Safe	Safe
3	Uttar Pradesh	Jalaun	Maheva	Safe	Safe	Safe
4	Uttar Pradesh	Jalaun	Kadaura	Safe	Safe	Safe
5	Uttar Pradesh	Jalaun	Madhogarh	Safe	Safe	Safe
6	Uttar Pradesh	Jalaun	Rampura	Safe	Safe	Safe
7	Uttar Pradesh	Jalaun	Kuthond	Safe	Safe	Safe
8	Uttar Pradesh	Jalaun	Konch	Safe	Safe	Safe
9	Uttar Pradesh	Jalaun	Nadigaon	Safe	Safe	Safe

Sources

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

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	218.56	224.66	364.64

Table 2: Mechanisation in District

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

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	66	71	75
2	Other minor repair & service centers (No.)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Mechanisation in District	District Statistical Handbook & Agri Dept.
Table 3: Service Centers	agriculture.up.gov.in

Plantation & Horticulture including Sericulture
Table 1: GLC

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

Table 2: High Tech Orchards

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
		NA	NA	NA	NA	NA	NA	NA	NA	NA

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	Banana	0.10	6.18	0.10	6.18	0.51	36.68
2	Guava	0.44	4.74	0.44	4.74	0.44	4.74
3	Mango	2.50	47.42	2.50	47.42	2.50	47.42
4	Muskmelon	0.30	7.95	0.30	7.95	0.30	7.95
5	Watermelon	0.08	3.38	0.08	3.38	0.08	3.38
7	Onion	9.00	180.00	10.00	200.00	12.00	240.00
8	Potato	8.50	212.50	9.00	225.00	10.00	250.00
9	Chilli	0.09	0.01	0.09	0.01	0.62	1.55
10	Tomato	0.32	9.25	0.32	9.25	0.32	9.25
11	Pointed Gourd	0.35	9.15	0.35	9.15	0.35	9.15
12	Okra	0.33	3.89	0.33	3.89	0.33	3.89
13	Cucumber	0.04	1.03	0.04	1.03	0.04	1.03
14	Cauliflower	0.20	4.55	0.20	4.55	0.20	4.55
15	Cabbage	0.08	2.69	0.08	2.69	0.08	2.69
16	Carrot	0.03	1.72	0.03	1.72	0.03	1.72
17	Brinjal	0.09	2.90	0.09	2.90	0.09	2.90
18	Bottle Gourd	0.24	6.92	0.24	6.92	0.24	6.92
19	Bitter Gourd	0.01	0.24	0.01	0.24	0.01	0.24
20	Ash Gourd	0.16	5.75	0.16	5.75	0.16	5.75

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	5	5	5

Table 5: Production Clusters

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

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Greens Peas	Greens Peas	Greens Peas
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

Table 8: Weavers Clusters

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: High Tech Orchards	NA
Table 3: Production and Productivity	Horticulture Dept
Table 4: NHM Schemes (Cumulative Nos.)	Horticulture Dept
Table 5: Production Clusters	NA
Table 6: Crop Identified for One District-One Product	Horticulture Dept
Table 7: Sericulture	NA
Table 8: Weavers Clusters	NA

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)	0	0	0
2	Waste Land ('000 ha)	10	10	10
3	Degraded Land ('000 ha)	3	3	3

Table 3: NTFP

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

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	16	16	16

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Area under Forest Cover & Waste Land	District Statistical Booklet 2023
Table 3: NTFP	NA
Table 4: Nurseries (No.)	https://nms.pmsupfd.in/ZStockNuserywiseHQ.aspx?P=1

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)	2660.35	3113.82	3909.79
2	KCC for working capital (₹ lakh)	599.00	948.60	2207.77
3	KCC for working capital (No.)	298	282	709
4	Finance under group mode (₹ lakh)	NA	NA	NA

Table 2: Processing Infrastructure

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

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

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

Sources

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

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	238.23	272.44	418.17
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	NA	NA	NA
4	Finance under group mode (₹ lakh)	NA	NA	NA

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	72684	72684	72684
2	Of the above, male (No.)	72684	72684	72684
3	Of the above, female (No.)	0	0	0
4	Broiler Farms (No.)	32	32	32
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

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

Animal Husbandry - SGP
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	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)	Cross breed
2	Popular goat breed(s)	Barbari
3	Popular pig breed(s)	Cross Breed

Sources

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

Fisheries
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	46.20	142.00	155.85
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	NA	NA	NA
4	KCC for working capital (₹ lakh)	NA	NA	NA

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.)	44	44	44
3	Cage Culture/ Bio-floc technology (No.)	65	65	65
4	Fish Seed Hatchery (No.)	1	1	1

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Farm Credit - Others & Integrated Farming

Table 1: GLC

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

2	Credit to bullocks (₹ lakh)	NA	NA	NA
3	Credit to bullock carts (₹ lakh)	NA	NA	NA
4	Credit to Two wheelers (₹ lakh)	NA	NA	NA

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1422.15	4696.72	6460.12
2	Loans for Storage Godowns (₹ lakh)	1422.15	4696.72	6460.12
3	Loans for Cold Storages (₹ lakh)	NA	NA	NA
4	Loans for Other Agri Infrastructure (₹ lakh)	NA	NA	NA

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	60	60	60
2	Cold Storages (Capacity - '000 MT)	563	563	563
3	Storage Godowns (No.)	NA	NA	NA
4	Storage Godowns (Capacity - '000 MT)	NA	NA	NA
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	NA	NA	NA
6	Market Yards [Nos] / Wholesale Market (No.)	NA	NA	NA

7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	NA	NA	NA
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Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Agri Storage Infrastructure	District Statistical Hand Book

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

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

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	2	2	1
2	Watershed Projects - Area treated ('000 ha)	2.4	2.4	2.4
3	Wadi Projects (No.)	0	0	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

Sources

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

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

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	77383	78228	75500
2	Pesticides Consumption ('000 kg)	0.00	0.00	0.00

Table 3: Production of inputs

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

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	3	3	3
2	Seed Processing Capacity ('000 kg)	NA	NA	NA
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	DCC data and LDM Office
Table 2: Fertilizer Consumption	District statistical hand book
Table 3: Production of inputs	District statistical hand book
Table 4: Facilities Available	District statistical hand book

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	NA	NA	NA
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	NA	NA	NA

Table 2 : Procurement

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

Table 3: Other Ancilliary Services

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

Sources

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

MSME
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	85510.86	109147.02	142962.00
2	No. of units financed	19181	23108	30637
3	Loans under Stand Up India Scheme (Rs. lakh)	0.00	0.00	0.00
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	36144	36144	36144
3	Small Units (No.)	393	393	393
4	Medium Units (No.)	12	12	12
5	Udyog Aadhar Registrations (No.)	NA	NA	NA

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.)	21	21	21

Table 4: DIC interventions

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

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.)	NA	NA	NA

Sources

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

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	331.85	423.71	601.00
3	GLC under Housing (Rs. lakh)	6644.32	3290.89	2456.00

Table 2: Progress under PMAY

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

Table 3: Progress under SBM

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

Sources

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

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	1217.00	6468.00	6751.00

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

Sources

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

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)	21.00	6.50	10.00

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

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

Renewable Energy

Table 1: GLC

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

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
NA	NA	NA	NA	NA

Table 3: Renewable Energy Potential

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

Sources

Table Name	Source(s) and reference year of data
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Table 1: GLC	SLBC Portal-202223 & 24
Table 2: Go Green Initiatives	UP NEDA Dept.
Table 3: Renewable Energy Potential	UP NEDA Dept.

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	0.00	0.00	0.00
2	JLG Bank Linkage (Rs. lakh)	10100.00	11423.96	13435.55
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	6.00	4.00	1.50
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.00	2.00	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	16	16	16
2	No. of SHGs formed	5001	7042	7175
3	No. of SHGs credit linked (including repeat finance)	34	630	1438
4	Bank loan disbursed (Rs. lakh)	30.25	558.00	1600.72
5	Average loan per SHG (Rs. lakh)	0.89	0.89	1.00
6	Percentage of women SHGs %	99.0	99.0	99.0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Promotional Interventions	Assistance under NABARD Schemes
Table 3: Status of SHGs	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.)	330	330	330
2	Consumer Stores (No.)	11	11	11
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	21	21	21
5	Marketing Societies (No.)	4	4	4
6	Labour Societies (No.)	8	8	8
7	Industrial Societies (No.)	10	10	10
8	Sugar Societies (No.)	2	2	2
9	Agro Processing Societies (No.)	66	66	66
10	Others (No.)	114	114	114
11	Total (No)	566	566	566

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.)	66	66	66
2	Multi state cooperative societies (No.)	NA	NA	NA

Sources

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

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/mFIs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	17	82	22	33	27		7405	836	NA	NA
Regional Rural Bank	1	52	35	10	7		809	52	NA	NA
District Central Coop. Bank	1	19	7	9	3		0	0	NA	NA
Coop. Agr. & Rural Dev. Bank	1	4	3	0	1		0	0	NA	NA
Primary Agr. Coop. Society	66	66	66	0	0		0	0	NA	NA
Others	1	1	0	0	1		0	1582	NA	NA
All Agencies	87	224	133	52	39	0	8214	2470	NA	NA

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	91865	94693	101694	68.0	331806.18	570819.39	639382.99	76.6
Regional Rural Bank	159599	44742	46241	30.9	124903.21	132793.57	141896.42	17.0

Cooperative Banks	0	48708	1665	-96.6	1.1	0.00	49661.94	49977.01	0.6	6.0
Others	0		0		0.0	0.00	3705.16	3895.33	5.1	0.5
All Agencies	251464	188143	149600	-20.5	100.0	456709.39	756980.06	835151.75	10.3	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]						
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	42307	47421	61289	29.2	63.7	117761.97	269774.73	308126.05	14.2	75.9
Regional Rural Bank	35862	33084	34547	4.4	35.9	58083.96	63308.84	69136.49	9.2	17.0
Cooperative Banks	0	30414	331	-98.9	0.3	0.00	21492.28	28611.86	33.1	7.0
Others	0	0	0	NA	0.0	0.00	0.00	0.00	NA	0.0
All Agencies	78169	110919	96167	-13.3	100.0	175845.93	354575.85	405874.40	14.5	100.0

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	35.5	47.3	48.2	
Regional Rural Bank	46.5	47.7	48.7	
Cooperative Banks	NA	43.3	57.3	
Others	NA	0.0	0.0	
All Agencies	38.5	46.8	48.6	

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	449497	225753	70452	40815
Regional Rural Bank	150201	295	160	37579
Cooperative Banks	0	656	500	0
Others	0	0	325	0
All Agencies	599698	226704	71437	78394

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	215256.78	69.9	150936.34	49.0	100078.54	32.5	NA	NA	22605.80	7.3
Regional Rural Bank	62741.47	90.8	55805.23	80.7	51015.20	73.8	NA	NA	954.24	1.4
Cooperative Banks	19670.03	68.7	19004.73	66.4	0.00	0.0	NA	NA	1027.61	3.6
Others	0.00	NA	0.00	NA	0.00	NA	NA	NA	0.00	NA
All Agencies	297668.28	73.3	225746.30	55.6	151093.74	37.2	NA	NA	24587.65	6.1

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	
Commercial Banks	179826.00	64399.76	35.8	210604.00	93116.50	44.2	236866.00	116280.81	49.1	43.0
Regional Rural Bank	61952.00	39797.70	64.2	72464.00	32906.21	45.4	82053.00	40403.06	49.2	53.0
Cooperative Banks	2992.00	0.00	0.0	41986.00	23454.32	55.9	49014.00	3631.32	7.4	21.1
Others	0.00	0.00	NA	0.00	0.00	NA	0.00	0.00	NA	0.0
All Agencies	244770.00	104197.46	42.6	325054.00	149477.03	46.0	367933.00	160315.19	43.6	44.0

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	105582.00	77198.73	73.1	163108.00	86910.25	53.3	174200.00	83822.43	48.1	58.2
Term Loan (Agri.)	60113.00	6398.19	10.6	176244.00	15652.26	8.9	64591.00	19559.52	30.3	16.6
Total Agri. Credit	165695.00	83596.92	50.5	339352.00	102562.51	30.2	238791.00	103381.95	43.3	41.3
MSME	614.42	16940.06	2757.1	58173.00	39476.58	67.9	70506.00	50998.73	72.3	965.8
Other Priority Sectors*	53430.00	3660.48	6.9	48840.00	7437.94	15.2	58636.00	5934.51	10.1	10.7

Total Priority Sector	219739.42	104197.46	47.4	446365.00	149477.03	33.5	367933.00	160315.19	43.6	41.5
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks	168669.45	56202.95	33.3	192144.25	50768.34	26.4	215256.78	50878.05	23.6	27.8
Regional Rural Bank	54310.80	8599.65	15.8	58337.69	9428.64	16.2	62741.47	8737.89	13.9	15.3
Cooperative Banks	0.00	0.00	NA	17431.70	3196.44	18.3	19670.03	812.64	4.1	0.0
Others	0.00	0.00	NA	0.00	0.00	NA	0.00	0.00	NA	0.0
All Agencies	222980.25	64802.60	29.1	267913.64	63393.42	23.7	297668.28	60428.58	20.3	24.3

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

Source(s)	
1	https://rbicp.slbcbindia.com/StateHome
2	LDM office Jalaun

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-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 14 percent over the revised estimates of 2023-24. In addition debt of Rs 39806 crore will be repaid by the state.

Receipts (excluding borrowings) for 2024-25 are estimated to be Rs 610101 crore an increase of 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 3 percent annual interest concession i.e. 6 percent 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 50 percent subsidy with the rest covered by loans and personal investment.

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The total reported area of the district is 4.54 lakh hectares. The districts gross sown area is 4.55 lakh hectares out of which the net sown area is 3.29 lakh hectares. Thus the cropping intensity of the district is around 140.10. The main rabi crops of Jalaun district are wheat, barley, gram, peas, lentils and mustard. During kharif mainly til, jowar, bajra and pulses are sown. Arki peas are quite popular in the district and mint farming is done in a large part of the district. A major problem in the district is the diversion of agricultural land for various activities such as real estate Govt. infra projects etc. Along with this declining soil fertility small land holdings and inadequate marketing networks resulting in farmers getting low prices for their produce are major issues in the district. In this scenario increasing the current level of production /productivity and maintaining the growth trend is a significant challenge. Due to the prevalence of the Anna practice in the district many farmers are unable to cultivate any crop during the summer days. In the district about 85 of the rabi crop and 15 of the kharif crop are grown. The area under the major crops in the district for the year 2022-23 under the cropping pattern is as follows:

(a) Wheat - 178703 Ha. (b) Pea - 82532 Ha. (c) Til - 82580 Ha.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

KCC - There are about 3.15 lakh farmers in the district out of which 1.86 lakh farmers are covered under the KCC scheme (Source: Lead Bank Office). Thus there is a gap of about 1.28 lakh farmers who have not yet been covered under this KCC scheme.

To address this issue the Government of India launched a campaign to cover all PM- Kisan beneficiaries under the KCC scheme. Subsequently the campaign was extended to cover 1.5 crore dairy farmers associated with dairy unions and milk producer companies. According to the available data under the ongoing PM-Kisan KCC campaign in the district a total of 2.89 lakh farmers have been covered out of which 2474 and 13 farmers have been covered under the animal husbandry and fisheries sectors respectively.

Crop Insurance Schemes -

Under the Pradhan Mantri Fasal Bima Yojana 52877 farmers were covered in the district during Kharif 2022. During Rabi 2022-23 49500 farmers insured their crops. The main issues under the scheme are the non-inclusion of insurance for farmers growing non-notified crops lack of awareness among farmers about the insurance scheme and very low participation of non-loanee farmers.

Farmer Producer Organizations (FPOs) - In the district 05 FPOs have been formed by NABARD under the Central Governments FPO scheme.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Irrigation plays a major role in increasing agricultural production as it reduces the dependence of farmers on nature. In view of the continuously declining groundwater levels micro-irrigation techniques such as drip and sprinkler irrigation systems have emerged as highly efficient irrigation techniques. Their use ensures more efficient and direct application. The district's gross irrigated area is 2.57 lakh hectares which is 56.48 of the gross sown area (4.55 lakh hectares).

2.1.2.2 Infrastructure and linkage support available, planned and gaps

According to the Central Ground Water Boards Dynamic Ground Water Resources Report for Uttar Pradesh 2022 the total annual groundwater recharge in the district is 100864.47 hectare metres. The annual extractable groundwater resource in the district is 91299.4 hectare metres and the current annual groundwater extraction for all uses is 52123.2 hectare metres. Thus the groundwater extraction situation for the entire district is 57.09. According to the report all nine development blocks of the district fall under the safe category. The major rivers in the district are Betwa Dhasan Yamuna and Pahuj. Betwa is the longest river in the district. In Jalaun district the main means of irrigation is canals. From the perspective of resource requirement and availability the district has adequate basic resources for irrigation. There is a need for appropriate technology for the exploitation of artesian wells found in the Pahuj belt of the Bihad area.

In the district bandhs and check dams are being constructed under the Watershed Development Fund, MGNREGA, RIDF and National Watershed schemes. NABARD is carrying out watershed development work in Dakore development block through voluntary organisation. This is accelerating the rate of water recharge.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanisation plays a crucial role in increasing production productivity and profitability in farming. Farm mechanisation in India is still in its initial stage with the level of mechanisation ranging from 40 to 50 which is much lower than that of developed countries where Farm mechanisation is over 90. Efficient machinery has the potential to increase productivity in farming by 30. Farm mechanisation enables farmers to take a second crop or engage in multi-crop production thereby increasing farmers income and creating employment opportunities. It was the coordination of improved seed varieties irrigation sources and Farm mechanisation that made the Green Revolution possible in India. Today the demand for Farm mechanisation has increased and farmers are widely using irrigation

pump sets, tractors, power threshers and other modern agricultural equipment such as seed and seed-cum-fertiliser drills, planters, reapers, combine harvesters, rotavators, machine-operated sprayers, cage wheels etc.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Tractors and other modern agricultural equipment such as zero-till seed drills, rotavators, machine-operated sprayers, cage wheels etc. are widely used by farmers in the district.

In the district there is a high demand for agricultural implements such as disc harrows, threshers etc. along with tractors.

The use of tractors and combined harvesters has increased in the district. In addition to working on their own fields tractors are also used for hiring till others fields. Tractors are also used for transportation in the district. Under the Farm Machinery Bank NABARD has made agricultural implements related to crop residue management available on a grant basis to the FPOs in Jalaun, cooperative societies, self-help groups and gram panchayats.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The horticulture sector covers crops with high capital growth long project periods and weather-based production. For the production processing and value addition of these crops integrated loans are provided ranging from short-term medium-term to long-term. The agro-climatic conditions of the district are suitable for fruits like amrud, papaya, lemon, amla and vegetables like green peas and potatoes. The main crop grown in the district is green peas. Other major vegetables grown are cauliflower, pumpkin, ridge gourd and okra. The districts only polyhouse is established in Gorachiriy village.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There is no major industry in the district that uses horticultural crops as raw material. The produce is mostly sold without any formal processing. Mentha is traditionally grown in almost all 9 development blocks of the district although it is grown more in Konch Jalaun and Dakor development blocks. The climate of Jalaun district is very good for commercial production of various fruit crops like amrud papaya ber amla etc. The Horticulture Department has 2 government nurseries established in Bahodapur and Bagi. In Jalaun district the green pea varieties Azad P-3 and GS 10 are used the most. During the rabi season according to the allocation received from the Directorate the Horticulture Department provides green pea seed varieties Arkil, Azad, P3, Azad P1, Kashi Nandini, Kashi Uday to farmers at cash price through block officers which include foundation first foundation second and certified seeds. Green pea varieties Kashi Nandini and Kashi Uday are early varieties which are ready in 50-60 days.

There are a total of 43 seed processing plants established in the district. A total of 1756 farmers are registered for green pea seed production with a total area of 7849.50 hectares. Approximately 1537.71 kg of seeds are produced annually. Around 800 quintals of seeds are supplied within the district and the remaining seeds are supplied outside the district to Punjab, Haryana and other districts of Uttar Pradesh.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forests form the largest terrestrial ecosystem on the planet supporting most life forms. Forestry is the science and art of cultivating maintaining and managing forest crops for environmental and human benefit. Forests play an essential role in maintaining biodiversity as a gene pool for food and medicinal crops. Out of the total geographical area of Jalaun district 24731 hectares is forest land. In the district there are 1630 hectares of culturable wasteland and the current fallow is 22089 hectares and other fallow is 5931 hectares. In the district 8536 hectares of land is unfit and barren for agriculture. (Zila Sankhyikiya Patrika 2022) Hence there are good prospects for forestry and wasteland development in the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Considering the availability of soil and water in the district rapidly growing and high wood-yielding trees should be selected. From the perspective of forestry and wasteland development useful trees are acacia terminalia, amla, ber, babul, cashew nut, neem, jojoba, subabul, siris, gamer millia, bamboo etc. Kadamba and poplar can be grown under agroforestry. NABARD had approved a project for the Forest Department under NAFCC on climate change in the district under which plantations and soil and water conservation works have been carried out in the Tandwa, Ata and Tiker forest areas. There are 27 nurseries of the Forest Department in the district with a total of 6529874 plants.

In 2021 the Forest Department dug 373117 pits in an area of 1862.27 hectares and 186227 running metres of protection trenches in the district.

Development of Green Belt in Every District - In each district of the state 8-12 feet tall plants will be planted and 3 to 4 locations will be developed as green belts.

Models such as agroforestry farm forestry commercial forestry nursery development can be financed by banks. With the advent of clonal propagation technology clonal plantations can be done using this high-tech method. In this context there is good scope for financing plywood/pulpwood plantations (poplar, wasteland eucalyptus, bamboo nursery etc.) which has the potential for good profits.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

India is the world's largest milk producer accounting for 23 of global production followed by the European Union the United States

Pakistan and Brazil. During 2019-20 the average milk production per cow in India was 1777 kg and the per capita availability of milk was 406 grams/day. The major milk producing states in India are Uttar Pradesh, Rajasthan, Madhya Pradesh, Gujarat, Andhra Pradesh and Punjab. Uttar Pradesh is the highest milk producing state in the country with an annual milk production of 318.64 lakh tonnes (2019-20). This production accounts for 16.06 of the countrys total milk production. The per capita availability of milk in Uttar Pradesh is 387 grams/day compared to the national average of 406 grams/day (2019-20). About

3.30 lakh litres of milk is procured from the district through various procurement centres. Here famous indigenous cattle breeds like Desi Murrah and Bhadawari and famous breeds of buffaloes like Desi and Murrah are available.

In the district dairy farming is a subsidiary occupation for small and marginal farmers. Particular attention is being paid to income generation for farmers through dairy farming in the district the main reason being the development of Kuthaund block as a milk hub. Under the Area Development Scheme efforts are also being made to increase the flow of credit under dairy farming in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

According to the Livestock Census 2019 the number of breedable indigenous cows in the district is 1.84 lakh the number of crossbred cows is 0.20 lakh and the number of breedable buffaloes is 3.58 lakh. The estimated total milk production in the district is 3.30 lakh litres which comes to around 195 grams per person per day whereas the national per capita availability of milk is 406 grams per day. In the district weekly cattle markets are organised in Kalpi Konch Hadrukh Ata and an annual cattle market is organised in Sarawan for the sale of high-quality animals. Both cow and buffalo rearing is popular in the district. There is a cold storage operated by Amul in Kuthaund development block through which livestock owners associated with Amul societies in the district are getting a good price for milk. In addition to Amul and Namaste India other companies are also associated with the dairy industry in the district.

More and more farmers should get the facility to sell and market milk and its products through FPOs. The dairy FPO formed by NABARD in Dakor block is working in this direction. The FPO has linked farmers with Amul for marketing facilities. This will help in increasing the income of farmers.

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Livestock is crucial to the livelihoods of nearly a billion poor people worldwide. Rural poultry in particular is critically important for the livelihoods of many resource-poor smallholders often being their only asset. It accounts for nearly 80 percent of the poultry stock in low- income countries and makes important contributions to

improved human nutrition reducing economic vulnerability providing manure for vegetable, gardens and crop production etc. There are considerable prospects for poultry farming in the district. However in the past years the flow of credit in this sector has not been satisfactory mainly due to the indifference of banks and the inflow of poultry from other states. On a daily basis nearly three crore eggs are consumed in the state of which 1.7 crore are produced within the state and about 1.3 crore are imported from other states. Similarly about three lakh metric tonnes of chicken meat is consumed per month in the state. Poultry production is more concentrated in the eastern region of the state. The new Poultry Development Policy 2013 of the Uttar Pradesh government has encouraged the prospects for development in this sector. The state government is implementing schemes like Scheme for 10000 Commercial Layer Birds, Scheme for 30000 Layer Birds and Backyard Poultry Scheme.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

In the district poultry farming is being done only on a small scale and a lot remains to be done at the commercial level. According to the Livestock Census 2019 the number of poultry birds (hens, cocks) in the district is 1.98 lakh and the annual egg production in the district is around 37 lakh eggs. Against the national availability of 51 eggs per person per year (Source: NIC) the availability in the district is

2.19 eggs per person per year whereas there is sufficient demand for eggs in the district which cannot be met by local production. The biggest obstacle in promoting poultry is insurance. Insurance companies are not enthusiastic about insuring poultry especially broiler hens. The high mortality rate in this sector makes banks indifferent towards it. However Chevron and Kadaknath breeds are being promoted in the district which have a relatively low mortality rate.

Under the NLM Entrepreneurship Scheme a subsidy of 50 is provided for setting up rural poultry farms including hatchery and brooder cum mother units sheep/goat breeding farms pig breeding farms. A subsidy ranging from Rs. 25 lakh to Rs. 50 lakh is provided under different projects. (<https://nlm.udyamimitra.in/>)

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep, goat and pig rearing is generally a subsidiary activity carried out by small and marginal farmers and agricultural labourers. Rearing sheep and goats for meat and wool and pigs for meat is a quite profitable business. Goats and pigs have a very high reproductive rate and they require less care compared to other animals. After dairy, sheep/goat rearing is the major business in Jalaun district that generates income and employment opportunities for rural households.

The geographic and climatic conditions of the district are favourable for sheep/goat/pig rearing but the development of this sector has not

been satisfactory in recent years. According to the 2019 Livestock Census the number of goats in Jalaun district is 322607. 2.23 of the total goats in Uttar Pradesh are reared in Jalaun.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The demand for meat in the local markets of the district is not that high. The Central Goat Research Institute located in the nearby Mathura district serves as an excellent guide for goat rearers in the district. The Barbari breed of goats is mostly reared in the district. In the nearby Chaurasiya village of Kanpur Dehat district there is a national-level cattle market for the purchase and sale of goats so livestock owners do not face any marketing problems. Keeping this in mind NABARD has also prepared an Area Development Scheme for goat rearing in the Mahewa development block adjacent to Kanpur Dehat. Additionally NABARD has formed an FPO for goat rearing in the Kadaura development block. The district has 2 sheep farms and 4 sheep and extension centres as well as a goat rearing centre. There is a sheep and goat breeding centre located in Bahodapur in the district. The state government is implementing centrally sponsored schemes like Genetic Improvement of Sheep and Goat Multi-purpose Mobile Veterinary Services and Assistance to States for Control of Animal Diseases (ASCAD) with 75 central funding.

NLM Entrepreneurship Scheme provides a subsidy of 50 for setting up rural poultry farms including hatchery and brooder cum mother units sheep/goat breeding farms pig breeding farms. A subsidy ranging from Rs. 25 lakh to Rs. 50 lakh is provided under different projects. (<https://nlm.udyamimitra.in/>)

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries is an activity that contributes significantly to strengthening the rural economy by generating income and employment opportunities for rural farmers as well as enhancing the nutritional value of food products. India is the third-largest fish producer in the world and being one of the 17 mega- biodiversity nations our country is home to more than 10 of the global fish biodiversity. This sector contributes about 6.6 to the agricultural gross domestic product. Andhra Pradesh leads in inland fish production and West Bengal in fish seed production while Uttar Pradesh ranks third at the national level in both inland fish and fish seed production. In the district the revenue generated from fingerlings distributed in 2021-22 was Rs. 100800. Fish farming is done in 816 ponds larger than 0.2 hectares in the district with a total area of 901.43 hectares. There are 32 private water bodies in the district with a total area of 32.60 hectares producing 1663.07 quintals. The total length of rivers in the district is 293 km out of which 253 km has been leased to fish farmers.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

In the district there are fishing areas in one stream in Madhogarh

tehsil 02 segments of Yamuna in Jalaun tehsil 06 segments of Yamuna in Kalpi tehsil one stream of Betwa and one stream of Noon Malanga where fishing and stocking leases are granted.

In the district fingerlings are supplied from the fish hatchery located in Konch. In 2019-20 the fish seed production in the district was 8 lakh tonnes. There is no private fish market in the district. Fish farming activities are mostly carried out by people belonging to certain traditional fishing communities.

Despite the ample potential for fisheries in the district this sub-sector has not received the expected encouragement mainly due to the lack of interest from banks in the district. The total fish production in the district for the past three years 2018-19 2019-20 and 2020-21 was 5050 tonnes 5801 tonnes and 6116 tonnes respectively (Office of the Fisheries Department).

There are 24 fisheries societies operating in the district out of which 6 are active.

A private biofloc unit has been established in Anda village of Konch development block in the district.

Some fish farmers in the Konch development block are also involved in artificial pearl making which is quite profitable for them.

A private hatchery is established in Girathan village of the district.

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

We are neglecting an important resource in the agriculture sector which is almost cost-free and is in line with the land holding pattern of India. This resource is livestock which has been mechanising Indian agriculture for centuries.

While mechanised farming can ensure efficiency in agriculture it is also necessary to rely on traditional agricultural mechanics considering the land holding pattern in the state. In Uttar Pradesh around 79 percent of farmers have less than 1 hectare of land as compared to 67 percent at the all-India level. They do not have the means to mechanise their farms. Farmers need transportation facilities to take their produce to cold storages rural warehouses or mandis. Additionally animals provide farm manure which is essential for maintaining soil health. There is a significant demand for two-wheelers from farmers for better mobility along with better income levels and rural infrastructure.

Animals are considered the backbone of the rural economy in India. India has the largest population of draught animals (around 88 million) in the world. This local resource is available to farmers and needs to be better adapted.

In the district bullocks are used in small landholdings. Bullocks and bullock carts are used by small and marginal farmers for agricultural operations transportation of their agricultural produce transportation of other goods and their own commute.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Due to large landholdings in the district the mechanisation of

agricultural operations has increased rapidly. The continuous increase in the number of tractors has made farming with traditional bullocks unprofitable. This has made the use of bullocks and bullock carts negligible in the district. Even small farmers prefer to use hired tractors for farming as farming with bullocks is laborious and expensive while farming with tractors is easier and cheaper. Moreover the increasing popularity of harvesters in the district has rendered bullocks almost useless. However in the absence of bullocks farmers are deprived of a source of cheap labour and valuable organic manure. Farmers also take loans for purposes other than bullock carts which bankers categorise under other agriculture items. With changing times farmers or cultivators have started using motorcycles for transportation. Small and marginal farmers and other cultivators also prefer to use their own motorcycles for daily business activities. As a result the sale of motorcycles is happening in significant numbers in the district and banks also prefer to finance motorcycles because the loan amount is secured as the vehicle is hypothecated and registered with the regional transport office.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) has been defined as "a judicious mix of two or more components where the principles of complementarity and supplementarity are applied to maximise the positive effects and minimise the negative effects under given agro-ecological and socio-economic condition with the application of modern management skills for attaining sustainable production and optimum utilisation of resources."

Patterns of Integrated Farming Systems have been developed in different parts of the country where activities like livestock rearing, duckery, poultry, horticulture, apiculture, fishery and horticultural crops like coconut, coco, jackfruit, banana, pineapple etc. have been adopted along with other crops.

In Uttar Pradesh the prevalent farming system is crop production along with dairy farming. Almost 96 of farmers follow this system. As components of farming systems sugarcane-wheat and rice-wheat are the major cropping systems in the state. An IFS is being planned in the district by NABARD.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The various components of IFS are crops livestock birds and trees. Crop components can have subsystems like mixed/intercrop multi-tier crops. The livestock component can be dairy, animals, goats, sheep, poultry, and the tree components include fruits, timber, fuel and fodder. The major factors that need to be considered while choosing an IFS model are soil type rainfall its distribution and the growing period length.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

After the Green Revolution Indian agriculture witnessed a good growth in production and productivity. However due to the lack of adequate storage facilities ineffective marketing system and the immediate need for capital for input requirements after harvesting one crop farmers are forced to sell their produce at throwaway prices. The Pan India Central Sector Scheme-Agriculture Infrastructure Fund (AIF) (<https://agriinfra.dac.gov.in/>) provides a medium-to-long-term debt financing facility for investment in viable projects for post-harvest management. Under this scheme banks and financial institutions will provide a loan of Rs. 1 lakh crore to Primary Agricultural Credit Societies (PACS) Marketing Cooperative Societies Farmer Producer Organizations (FPOs) Self-Help Groups (SHGs) Farmers Joint Liability Groups (JLGs) Multipurpose Cooperative Societies Agri-entrepreneurs Startups Aggregation Infrastructure Providers and Central/State agency or local body sponsored Public-Private Partnership Projects. All loans under this financing facility will have an interest subvention of 3 per annum up to a limit of Rs. 2 crore. The total allocation for Uttar Pradesh under this scheme is Rs. 12831 crore. In the district 11 cooperative societies have applied for constructing storage godowns under this scheme and 10 cooperative societies have been sanctioned for the project.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 3 cold storages in Jalaun district with a total capacity of 13449 MT primarily used for green peas vegetables and potatoes. The total production of major crops in the district is around 5.04 lakh MT. The current storage capacity is not sufficient for the proper storage of these crops. Adequate storage arrangements for food grain security in the district are an essential basic facility and its importance is no less than the production process itself. After harvesting crops the preservation of food grains and fruits and vegetables is extremely important as it is well known that in the absence of storage facilities farmers are forced to sell their produce at meagre prices. Additionally a substantial quantity of fruits, vegetables and grains is also wasted due to the lack of storage facilities.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land is a fundamental resource that meets the basic needs of the life support system of our planet. As the demand of the growing population continues to rise the tendency to overexploit this ancient resource has multiplied. As a major provider of food water shelter and employment land especially productive land is under tremendous pressure to convert it into wasteland. To ensure food security in addition to maintaining the stability of land and land resources there is an immediate need to improve the productivity of existing cultivation by bringing additional land under the plough. Wastelands

have the ability to produce food grains and provide vegetation cover which can contribute significantly to this effort. The economy of Uttar Pradesh is primarily based on agriculture and around 65 of the total population depends on agriculture. The agriculture sector has a significant contribution to the economic development of the state. According to the 10th Agriculture Census out of the total 146.45 million operational holdings in the country the highest number of operational holders was in Uttar Pradesh (23.82 million).

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Land development includes all activities that prevent soil erosion and increase land productivity. In the district due to the high and low-lying lands along the banks of Pahuj, Yamuna and Betwa rivers and the ravines around 29650 hectares of barren uncultivated land cannot be properly utilised. This has led to various types of deformities in the land due to erosion. The areas adjacent to rivers in Nadigaon, Rampura, Madhogarh, Maheva, Konch and Dakore development blocks are affected by problems such as ravines and high and low-lying lands. Hence, there is ample scope for land development here. Under the RIDF operated by NABARD 4940 hectares in Nadigaon development block, 3800 hectares in Madhogarh and 3600 hectares in Rampura have been treated through various structures.

In the district the work of the full implementation phase is underway in the village of Ragoli in Dakore block.

Jalagram Development Plus

The watershed development programs being run by various institutions across India have focused only on natural resources such as soil and water conservation. There is a need for a watershed plus approach to utilise these conserved resources for social and economic development livelihood and food security so that farmers self-help groups joint liability groups FPOs etc. in the developed watershed areas can be provided institutional credit.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Agricultural infrastructure mainly includes a wide range of public services that facilitate production procurement processing storage and trade. Agricultural infrastructure can be categorised under the following broad categories:

Input-based infrastructure: Seeds, fertilisers, pesticides, agricultural equipment and machinery etc.

Resource-based infrastructure: Water/irrigation, agricultural power/energy

Physical infrastructure: Road connectivity, transportation, storage, processing, conservation etc.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The district is a major producer of wheat, sesame, mentha and green peas. The tissue culture technique still needs to be introduced to farmers. There is no tissue culture laboratory in Jalaun. Additionally this concept is applicable to a limited number of crops in the area and is commonly used for bananas which are not produced much in the district.

Seed Production

The average production of food crops in the district is above the state average. Wheat rice sugarcane mentha etc. are the major crops of the district. The seed replacement ratio for major crops in the district is low and ranges from 25 to 30. Certified seeds are produced in the district. Some progressive farmers purchase foundation seeds from the CSA Kanpur.

There is a lack of basic facilities for seed certification testing storage packaging grading cleaning etc. in the district. However a seed production centre has been established at the Krishi Vigyan Kendra which is benefiting the farmers of the district.

There are a total of seven mandis in the district of Jalaun. These are located in Et (Dakor block), Jalaun (Jalaun block), Kadaura (Kadaura block), Kalpi (Kalpi tehsil), Konch (Konch block), Madhogarh (Madhogarh block) and Orai (Orai tehsil). Out of these three mandis - Jalaun, Konch and Orai - are registered on the e-NAM platform.

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 refers to activities that involve the processing of primary agricultural products to add value to them. Examples include dairy products milk processing fruit and vegetable processing packaged food and beverage processing industries. A well-developed food processing sector with high-level processing can help reduce food waste improve value addition increase crop diversification ensure better income for farmers promote employment and increase export earnings. This sector can also assist in addressing the complex issues of food security and food inflation as well as enable the provision of healthy and nutritious food to the general public.

Given the high post-harvest losses in various agricultural produce low level of value addition and processing and the increasing demand for value-added and processed products there is immense potential for investment in this sector. Currently in Uttar Pradesh there are a total of 2068 registered agri and food processing units and 350883 unregistered units in operation.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The major agri-processing units operating in the district are 03 cold storages and 43 seed processing centres for green pea seeds. Additionally the main activities under food processing in the

district include oil mills, bakery industries, flour mills and pickle and murabba units. However the investment in the food and agriculture processing sector is very low compared to the available potential. The district has a significant number of guava orchards and the promotion of processing units in this direction is required.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Agri-clinics/Agri-business centres have been identified as an emerging activity in the district and this is a major activity for financing in this area. In this direction it is important for graduates in agriculture or other subjects related to agriculture (such as horticulture animal husbandry veterinary forestry dairy poultry fisheries etc.) to establish agri-clinics and agri-business centres. Under the scheme all banks will provide loan facilities up to Rs. 20.00 lakh to a single entrepreneur or up to Rs. 1 crore to groups of 5 entrepreneurs (one of whom should be a graduate in business development and management) on attractive terms. Refinancing facility from NABARD is also available for banks. In this scheme the Government of India provides a subsidy of 36 to general category beneficiaries and 44 to women SC/ST category beneficiaries through NABARD. (<https://www.agriclinics.net/OnlineApplication26052020.pdf>) Loans for PACS Cooperative societies have good infrastructure and human resources and they remain in direct contact with farmers. Banks can take advantage of their presence to expand their loan portfolios.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There is one KVK in the district where youths can be trained under the ACABC scheme.

There is no MANAGE-affiliated training centre located in the district. Therefore there is a hindrance in the certification of ACABC candidates.

It is necessary to raise awareness about the ACABC scheme among various stakeholders.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Micro Small and Medium Enterprises (MSMEs) are an essential sector not only for the state of Uttar Pradesh but also for the entire Indian economy. It is a breeding ground for innovation and entrepreneurship. These enterprises play a crucial role in providing large-scale employment opportunities with low capital investment on one hand and helping industrialise the rural and backward areas of the country thereby reducing regional imbalances and ensuring equitable distribution of income on the other. This sector is also vital for the financial inclusion process of the state and the nation. MSMEs also act as ancillary units to major industries. The MSME sector is the backbone of any state's economic progress and development due to its contribution to industrial production employment generation diverse nature adaptability and exports. The Reserve Bank of India has implemented the new statutory definition of MSMEs under the Atmanirbhar Bharat package by the Government of India wherein:

a. The manufacturing and service sectors have been combined into a single category. b. A new investment and turnover-based definition has been provided for micro small and medium enterprises. Additionally a new criterion of turnover has been introduced - in relation to exports the turnover will not be counted towards the turnover limit for any category of MSMEs whether micro small or medium.

The district is industrially backward. There are two major units established in the district namely Hindustan Unilever Limited Orai (major product - detergent soap) and Ma Shri Papers Kuthaund but a large number of small and micro industries are operating in the district.

3.2 Infrastructure and linkage support available, planned and gaps

The flow of credit to the MSME sector in the district over the past three years has been as follows: Rs. 18861 lakh in 2023-24; Rs. 59164.36 lakh in 2022-23; Rs. 76590.47 lakh in 2021-22. (Source: Lead District Managers Office). NABARD has supported the GI registration of Kalpi Handmade Paper which will give the industry a distinct identity at the national and international level. NABARD has already provided training to SHG women through LEDP for making various products from handmade paper in the district which is likely to increase the demand for it. NABARD plans to further these efforts by proposing an OPFO on handmade paper to further promote this sector.

Hosiery cloth is the main raw material for making handmade paper. The advantage of handmade paper is that it is 100% wood-free making it the most environmentally friendly paper. It is also 100% recyclable. Being made from cloth pieces handmade paper is more fibrous and

stronger than traditional paper. The production of eco-friendly handmade paper and various paper products can contribute to the global environment and national economy. Thus handmade paper creates a healthier environment. One District One Product Scheme - Under the ODOP scheme announced by Uttar Pradesh Kalpis handmade paper has been identified. This activity is mainly confined to the Kalpi region. The machine- made paper industry has severely impacted this industry. The scope for credit expansion in this sector in the district is still limited.

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

Exports play a crucial role in the economy of a country. To maintain a high growth rate of exports a healthy balance of trade and foreign exchange reserves among other factors is necessary. Overall exports influence the industrial environment of a country. For international competitiveness product quality competitive pricing and good packaging are essential. Maintaining a high growth rate of exports is recognized as a national priority by the government and all export agencies. Dependence on the export of raw materials and the import of finished goods has an adverse impact on the economy. The Make in India campaign aims to promote self-reliance and establish the India brand. (<https://www.makeinindia.com/>)

The Reserve Bank of India first introduced a scheme for financing exports in 1967. This scheme provides short-term working capital to exporters at internationally compatible interest rates. This facility is available in the form of pre-shipment/packing credit and post-shipment credit.

The Government of India has streamlined the documentation process for facilitating export trade. Now to avail export credit only three documents are required: Bill of Lading/Airway Bill Commercial Invoice cum Packing List and Shipping Bill/Export Bill.

The Foreign Trade Policy 2023 will align with Indias emerging needs. The new FTP represents a shift towards an incentive-based approach and creates an enabling ecosystem for exporters which is a step in line with Indias "Atma Nirbhar" vision.

4.1.2 Infrastructure and linkage support available, planned and gaps

With the aim of achieving a trillion-dollar economy by 2024 the Government of Uttar Pradesh (GoUP) is preparing a new export policy to promote its industrial sector including start-ups.

The focus areas of the 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. It can be aligned with the new Foreign Trade Policy of the Government of India which aims for an inclusive approach.

Jalauns capacity in terms of exports is limited. Currently frozen green peas or their seeds are being exported from the district. However their direct export does not happen from Jalaun but rather from major cities like Delhi, Chandigarh, Bengaluru etc. where large traders send them to other countries. However Shanti Cold Storage is directly exporting frozen peas and vegetables to Gulf countries. According to available information so far 700 MT of frozen peas and vegetables have been exported from the district including 100 MT of frozen green peas and 600 MT of vegetables. Export destinations

include New Zealand, Britain, Saudi Arabia etc. The biggest challenge is to bring the units under a formal credit structure.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The objective of the Education Loan Scheme is to provide financial assistance from banks to eligible/meritorious students for pursuing higher education in India and abroad. The main emphasis is on ensuring that every meritorious student has access to affordable financial assistance to enable them to pursue further education. Banks provide financial assistance for various courses in India/abroad.

As per Reserve Bank of India's Priority Sector Lending guidelines education loans up to Rs. 20 lakh including vocational courses will be considered under the Priority Sector.

4.2.2 Infrastructure and linkage support available, planned and gaps

The total literacy rate in the district is 73.75. Literacy among females is 62.46 and among males is 83.48. As per the Zila Sankhyikiya Patrika 2022 the district has the following educational institutions: Primary school - 1340

Upper primary school - 1034

Secondary school - 236

University - 49

Postgraduate college - 8

Industrial Training institute - 6

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

In the past few years there has been an increase in demand for housing construction as a result of improvement in the economic environment of rural households. According to the 2011 census the total number of houses in India was 33.08 crores. Out of these 30.62 crores were occupied and 2.47 crores were vacant. As per the 2011 census in Uttar Pradesh the number of houses was 4.52 crores. The number of urban houses and rural houses was 1.04 crores and 3.47 crores respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps

Pradhan Mantri Awas Yojana (PMAY) - An initiative of the Government of India with a target to provide affordable housing to the poor by constructing 20 million affordable houses with the deadline now extended to 31st December 2024. It has two components: Pradhan Mantri Awas Yojana (Urban) for urban poor and Pradhan Mantri Awas Yojana (Rural) for rural poor.

As per the 2011 census in Uttar Pradesh the number of houses was

4.52 crores. Out of the total the number of urban houses and rural houses was 1.04 crores and 3.47 crores respectively. Under Pradhan Mantri Awas Yojana (Urban) around 48277 buildings are currently being constructed in 76 projects.

Under Pradhan Mantri Awas Yojana - Rural an amount of Rs. 9000 crores for villages and Rs. 1203 crores for Mukhyamantri Awas Yojana Rural has been allocated in 2023-24 to provide pucca houses to the poor.

NABARD has recognized rural housing as an eligible activity for refinancing eligible banks under Section 25 of the NABARD Act 1981. As per Circular No. 177/DoR-36/2023 (Guidance Note) on Refinance Policy for Schematic Lending for 2023-24 dated 24th August 2023 rural housing is a thrust area for which refinance has been released.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure plays a crucial role in harnessing the available potential in various sectors of the economy. Appropriate physical infrastructure promotes growth and development by increasing the productivity of factors involved in the production process and is essential for improving human capital efficiency. Infrastructure particularly rural infrastructure is imperative for agricultural and overall economic development as well as improving the quality of life in rural areas. This chapter explores the potential for the required infrastructure in the district. Information is being provided on the status of previously approved projects under the Rural Infrastructure Development Fund which has been the major source of financing for rural infrastructure in the country since 1995-96 as well as potential appropriate projects in the future.

5.1.2 Infrastructure and linkage support available, planned and gaps

Animal Husbandry Infrastructure - The district has 20 veterinary hospitals 35 disease diagnosis centres 02 animal breeding farms and 59 artificial insemination centres one veterinary university and one Indian Council of Agricultural Research centre with a goat research centre. Nearly 375 villages have an animal health centre located more than 5 km away. Dairy is an important activity and there is a need to enhance the existing animal health infrastructure with a renewed focus on animal husbandry and poultry sectors.

Roads and Connectivity - Jalaun has a network of 5575 km of national highways state highways and rural roads. All villages in the district are connected with all-weather roads. However a portion of the rural roads currently need repair. The residential areas along the districts border require better connectivity with neighbouring districts and states.

Health Services - Jalaun has 06 allopathic hospitals 08 community health centres and 38 primary health care centres. The governments health department needs additional infrastructure to meet the needs of poor/average individuals in the district.

Education - The availability of educational infrastructure in the Jalaun district is as follows: (i) Primary school-1340 (ii) Upper primary school-1034 (iii) Secondary school-236 (iv) University-49 (v) Post-graduate college-8 (vi) Industrial Training institute-6 (vii) Medical college-1 (Source: Zila Sankhyikiya Patrika 2022)

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

New Initiatives for Infrastructure Development

Rural Infrastructure Promotion Fund (RIPF): RIPF has been set up at

NABARD to address issues such as inadequate planning appraisal and support for rural infrastructure provided under RIDF capacity building of officials involved in project implementation etc. NABARD Infrastructure Development Assistance (NIDA): NIDA has been designed as a dedicated and customised window to provide loan assistance to state governments specifically for creation of rural infrastructure.

Long Term Irrigation Fund: The LTIF has been set up to ensure completion of long and medium gestation irrigation projects. NABARD will provide loan assistance to state governments from LTIF.

Micro Irrigation Fund: The Government of India had set up a Micro Irrigation Fund (MIF) with NABARD with an initial corpus of Rs.5000 crore to expand the area under irrigation as well as adopt suitable techniques for efficient use of water. The Fund will be utilised for providing loans for dedicated micro irrigation to State Governments. Warehouse Infrastructure Fund (WIF): Under WIF NABARD will support the construction of storage facilities for agricultural produce. This fund envisages providing loans for construction of warehouses silos cold storages and other cold chain infrastructures for both public and private sectors.

Agricultural Marketing Infrastructure: An Agriculture Marketing Infrastructure Fund (AMIF) has been created with a corpus of Rs. 2000 crore with NABARD for development and upgradation of marketing infrastructure in 10000 Grams and 585 APMCs.

Agriculture Infrastructure Fund: Under AIF NABARD will provide medium to long- term loan financing facilities for investment in post-harvest management infrastructure and community agriculture assets. In the district 11 cooperative societies have been approved for 11 godowns in this project out of which 05 godowns have already been constructed. (<https://agriinfra.dac.gov.in/>)

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Indias pace of development is linked to investment in social infrastructure and achieving the Sustainable Development Goals for the country is entirely dependent on investing in human resources and inclusive development. The Government of India is committed to improving education and skill development and providing employment and affordable health facilities to all. According to the Economic Survey 2019-20 "Achieving Indias Sustainable Development Goals is entirely dependent on investing in human resources and inclusive development." The survey report stated that ongoing development programs for improving connectivity providing housing and narrowing gender gaps in socio-economic indicators are crucial for sustainable development. In a developing country like India public investment in social infrastructure such as education health housing and connectivity plays a vital role in ensuring inclusive development.

5.2.2 Infrastructure and linkage support available, planned and gaps

The Swachh Bharat Mission - Gramin has achieved a significant milestone in rural sanitation with the construction of over 10 crore toilets since its launch in 2014. The mission is now in its second phase (2020-25) focusing on maintaining open defecation-free status and managing solid and liquid waste with a budget of Rs 140881 crore.

The Jal Jeevan Mission (JJM) launched in 2019 aims to improve rural water supply. At its inception only 17 of rural households had tap water. The missions goal is to provide functional tap water connections to the remaining 83 of households by 2024 with a total budget of Rs 3.60 lakh crore.

The Viability Gap Funding (VGF) Scheme renewed for 2024-25 is designed to attract private investment in various social sectors including health education and waste management by supporting public-private partnership projects.

In housing and urban infrastructure the Pradhan Mantri Awas Yojana - Urban (PMAY-U) is working towards providing pucca houses to all urban households by 2022. To date 109 lakh houses have been sanctioned and 70 lakh have been built.

The Pradhan Mantri Gramin Awaas Yojana launched in 2016 aimed to build 1 crore pucca houses by March 2019. By 2019 1.54 crore houses were constructed incorporating essential amenities and overlapping with other government schemes like Swachh Bharat Saubhagya and Ujjwala. Beneficiaries of the scheme will also receive toilets electricity and LPG connections in the next phase.

In the district as per the 2011 census all inhabited villages have potable drinking water and access to healthcare with a total of 128 hospitals dispensaries and health centers.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy sources like wind water solar biomass and geothermal are clean and sustainable. Investing in energy efficiency and renewable energy is crucial for expanding energy access. A global partnership for sustainable energy aligned with Sustainable Development Goal 7 is essential to ensure universal access to affordable efficient clean and reliable energy.

Biogas: A clean fuel containing 65 methane produced from organic material like animal dung in biogas plants.

Biomass: Energy from sources like rice husks woody vegetation and agricultural residues. India can generate 18000 MW from surplus agricultural residues with an additional 7000 MW possible from modern cogeneration in sugar mills. The capital cost for biogas-based

cogeneration projects is Rs. 4.5-5 crore per MW. India's wind energy program driven by private sector investment has an installed capacity of 35600 MW with a potential of 302251.49 MW. Wind energy contributes 7 to India's 10 renewable power capacity.

Solar energy though underutilized is promising for remote areas. Most parts of the district receive an average daily solar radiation between 5.0kWh/sq.m to 5.5kWh/sq.m providing ample opportunities for installing suitable solar energy devices. With respect to 1 solar conversion efficiency 0.05/kWh sq.m radiation can be converted into energy.

5.3.2 Infrastructure and linkage support available, planned and gaps

The KUSUM Scheme launched in March 2019 supports farmers with subsidies and loans for solar irrigation pumps promoting renewable energy in agriculture. The district faces a significant electricity demand-supply gap which could be addressed by emphasizing solar energy. Proposals exist to connect block offices and villages to solar energy through NEDA but no concrete district-level plan is in place relying heavily on state government initiatives.

According to the 2019 Livestock Census the district has 5.62 lakh cows and buffaloes with 50 of their dung usable for biogas production provided technical expertise is available. Out of 2.88 lakh households 2.17 lakh are in rural areas facing challenges due to rising fuel costs and unreliable electricity. Long-term investment in solar lighting systems is essential and there is potential for solar-powered water pumps to assist farmers.

Key Schemes by UPNEDA in the District:

Grid-Connected Rooftop Solar Power Plant: This scheme offers a 30 subsidy from the Government of India and an additional subsidy of Rs. 15000 per kW from the state government (up to Rs. 30000 for private homes). The scheme targets private residences and educational institutions excluding commercial establishments. The current cost for installation is approximately Rs. 50 per watt.

Solar Park: Under the State's Solar Energy Policy-2017 a 265-hectare solar park is being developed. A 40 MW solar power project is completed in Village Dakor and bidding for 150 MW is finished. The minimum per unit rate is Rs. 2.68 with Satluj Jal Vidyut Nigam handling the 150 MW project.

Overall the district has significant potential for renewable energy development particularly solar and biogas which can help bridge the electricity demand-supply gap and provide sustainable energy solutions for rural households and farmers.

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	221	324.329600	276.5519
B	Ongoing tranches	36	175.222100	139.7651
	Total (A + B)	257	499.551700	416.317

1. 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	14	48.660000	43.803
B	Rural roads & bridges	22	126.562700	95.9616
C	Social Sector	0	0.000000	0
	Total (A + B + C)	36	175.222700	139.7646

2. 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	13	Irrigation potential	ha	5411
B	Rural roads	11	Road length	km	65
C	Bridges	11	Bridge Length	m	403

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry - Veterinary Hospital Kalpi	1	1	No	66
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The Self-Help Group (SHG) - Bank Linkage Program (SHG-BLP) initiated by NABARD in 1992 connects unbanked rural populations with formal banks. It has become the world's largest microfinance program with 119 lakh SHGs opening savings accounts by March 2022 benefiting 14.2 crore families.

To strengthen SHG-BLP the DAY-National Rural Livelihoods Mission (DAY-NRLM) was launched in 2013 a flagship Government of India program aimed at improving rural livelihoods. It is implemented in Uttar Pradesh by the UP State Rural Livelihoods Mission (UPSRLM) and covers all districts and blocks of the state.

NABARD runs two key programs to help SHG women establish enterprises:

Micro Entrepreneurship Development Program (MEDP) provides up to 15 days of livelihood-based training to women from 30 SHGs or Joint Liability Groups (JLGs) with a grant of up to Rs. 1 lakh. Livelihood and Enterprise Development Program (LEDP) takes a project-based approach offering training in agriculture and non-agricultural sectors for up to 150 and 90 women respectively. Grants under LEDP are Rs. 8.80 lakh for agriculture-based training and Rs. 7.15 lakh for non-agriculture training. Under DAY-NRLM all eligible poor families are to be included in the SHG-BLP program. Uttar Pradesh's rural population of 15 crores presents an estimated potential for promoting 11.55 lakh SHGs with Jalaun district having a potential for 9321 SHGs.

The program significantly enhances rural financial inclusion and provides livelihood opportunities for women. As of 31.03.2023 9084 SHGs were formed 7538 linked to banks 7315 received RF 5236 received CIF and 2556 had CCLs. Targets for 2023-24 include forming 650 SHGs linking 650 to banks and 3100 CCLs.

6.2 Infrastructure and linkage support available, planned and gaps

In the district SHG formation and promotion is being done under NRLM. However the pace of CCL of groups by banks in the district is extremely slow. Groups face various difficulties in getting their passbooks updated and accounts opened from banks for which bank branch managers need to be sensitised.

Financing through Joint Liability Groups

In the state a very large proportion of the population consists of oral leaseholders tenants and sharecroppers who do not get the Land Possession Certificate (LPC) issued due to lack of land lease and thus cannot avail the benefits of KCC. Additionally there are a large number of marginal and small farmers who have land but do not have proper land documents due to which they also do not get LPC issued.

As a result they are deprived of the institutional credit system. For such farmers KCC loans can be provided through Joint Liability Groups. At the bank branch level there is a lot of indifference towards this scheme. However Rural Banks have been playing an active role in financing JLGs in recent years. Through this scheme such farmers can avail loans from banks by providing mutual guarantees within the group. Banks can increase credit flow in the district by providing loans to marginal and small farmers oral leaseholders tenants and sharecroppers through this scheme.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 To facilitate the process of registration of farmer producer companies and groups and obtaining licenses for purchase and sale of various essential products and doing business.
- 2 To simplify the process of delivering the goods produced by farmers directly to the consumer.
- 3 To prepare Kisan Credit Cards for more and more farmers.
- 4 100 percent implementation of the Pradhan Mantri Fasal Bima Yojana.
- 5 To promote of drip and sprinkler irrigation in farming.
- 6 To promote the use of fertilizers and farm mechanization.

2. Water Resources

- 1 A planned approach to promote the use of artificial recharge measures through rainwater harvesting structures such as rainwater harvesting tanks storage tanks percolation tanks farm ponds check dams etc.
- 2 The Tubewell Division in Irrigation Department needs to survey all 701 government tubewells in the district and develop a coordinated and comprehensive plan for their renovation so that adequate water is available for irrigation in their command areas.
- 3 Due to inconsistent power supply in the district most farmers use diesel pumpsets which are costly thereby unnecessarily increasing the cost of agriculture. The Electricity Department and the Government need to make efforts to improve power supply.
- 4 There is a need for appropriate technology for utilization of artesian wells found in the Bahar region.
- 5 Banks are expected to provide maximum possible financing to farmers for micro-irrigation systems. Banks should also provide loans as required for water-saving resources such as drip and sprinkler irrigation systems. Additionally banks should provide loans for replacing old pumpsets.

3. Farm Mechanization

- 1 Due to lack of supply of electrical energy farmers are forced to use expensive mechanical energy (tractors and diesel engines) due to which the cost of production is increasing.
- 2 Transplanters and reaper combiners whose cost ranges between Rs 1.5 to 2.0 lakh have been found suitable for agricultural work. These small instruments should be publicised through demonstrations.
- 3 To make the custom hiring system successful the Public Farm Machinery Center should be established at the village level with the help of the Panchayati Raj Department. NREGA workers should be used to operate these machines.

4. Plantation and Horticulture

- 1 Under the Self-reliant India package the Operation Greens project is to be extended from Tomato Onion and Potato (TOP) to all fruits and vegetables. The scheme will provide 50 per cent subsidy on transportation from surplus to deficit markets and 50 per cent subsidy on storage including cold storage. The extension will be on a pilot basis for 6 months.
- 2 There is scope for setting up nurseries demonstration farms post harvest management like grading and packing houses in the district to create awareness and train farmers to improve the quality of horticulture products.

5. Forestry/ Waste Land Development

- 1 In the forestry sector farmers have to face the following problems - apart from fertile land farmers lack sufficient land area to grow forestry crops lack of knowledge about forest species and technical education to grow their crops.
- 2 Nilgai (Bluebuck) cause a lot of damage to crops in the district.
- 3 There is a need to make people dependent on forest produce aware. Banks are not encouraging the necessary loan facilities for the development of barren lands. There is a need for proper arrangements for marketing of forest produce. There is a need to develop a Joint Forest Management Committee. There is no processing unit for forest produce in the district.
- 4 Forest department and government need to take special initiative to popularise bamboo plantation.

6. Animal Husbandry - Dairy

- 1 Animal Husbandry Infrastructure Development Fund (AHIDF)
- 2 This fund was established by the Government of India with Rs. 15000 crore fund was made to promote processing of milk meat and fodder. The scheme aims to provide interest subvention of 3 to eligible borrowers and credit guarantee up to 25 of the credit facility to MSME units.
- 3 Sustainable Development Goals 2030
- 4 The states Sustainable Development Goal for 2030 under the Zero Hunger category is to increase per capita milk availability from 486 grams in 2020 to 971 grams in 2030.
- 5 Dairy Infrastructure Development Fund
- 6 DIDF was set up to enhance milk processing capacity in the country through modernization of milk processing infrastructure and creation of new infrastructure especially in the cooperative sector. NABARD will release the funds to NDDDB/NCDC who will release the funds to the eligible end beneficiaries (EEBs). EEBs are co-operative milk unions state co-operative dairy unions multi state milk co-operative societies milk producing companies and NDDDB subsidiaries.

- 7 Along with providing necessary training to the farmers for the development of nutritious food and green fodder for milch animals a proper system for its supply should be developed.
- 8 All development blocks and the Betwa belt should be connected by a milk route.
- 9 Units with modern technology can be set up to preserve khoya (mawa) and ghee produced from milk produced in Madhogarh Rampura and Kuthond areas and to increase their shelf life so that milk producers can get fair prices for their product.
- 10 Uttar Pradesh Milk Policy 2022 - Under this the daily availability of milk in the state is 335 grams per Person. It has to be increased from 600 grams per person. Also milk processing through the organised sector in the state has to be increased from 10 to 25. Also the participation of the organised sector has to be increased from present 10 to 17 which is Indias average milk processing. To double the income of farmers self-help groups farmer clubs and farmer producer companies and groups should be encouraged in this sector.

7. Animal Husbandry - Poultry

- 1 The need to strengthen the sectors supply chains has been highlighted during the COVID- 19 pandemic.
- 2 No organised marketing and storage facility of chickens is available in the district.
- 3 There is a good possibility of marketing of eggs and poultry meat and poultry feed plant in the district. There is an huge emphasis on Animal Husbandary with target of saturating farmers with KCC Animal Husbandry as this can generate good income for farmers.
- 4 There is a need for a hatchery in the district so that chicks can be supplied on time and at a reasonable price.
- 5 While formulating a micro credit scheme of Self Help Groups under NRLM this activity should be identified as a major activity.
- 6 According to the guidelines of the Reserve Bank of India working capital for animal husbandry will also be released as per the eligibility under the KCC scheme there is a need for publicity in this regard among the bank managers and animal farmers.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 Rendering units and high-value by-product processing units can be set up under PPP mode.
- 2 Small individual goat units can be promoted on a cluster basis.
- 3 There is a need to modernise pig farming by ensuring financial assistance to small farmers for clean and scientific pig production and discouraging stray pig farming. Cross breeding of local non-descript breeds with foreign breeds like Middle White/Large White Yorkshire should be encouraged to improve productivity.

- 4 The need to strengthen the sectors supply chains has been highlighted during the COVID- 19 pandemic.
- 5 For the availability of a good breed of goats sheep and pigs in the district establishment of their breeding centres is necessary.
- 6 There is a need to develop basic infrastructure for farmers engaged in Animal Husbandry of Sheep Goat Piggery.

9. Fisheries

- 1 Under the Self-reliant Package the Central Government has launched Pradhan Mantri Matsya Sampada Yojana for integrated sustainable inclusive development of marine and inland fisheries. Under the scheme efforts will be made for activities in marine inland fisheries and aquaculture and fishing related infrastructure. This will lead to additional fish production of 70 lakh tonnes in 5 years.
- 2 The Department of Fisheries Ministry of Agriculture and Farmers Welfare Government of India has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for creation of fisheries infrastructure in marine and inland fisheries areas so that fish production Can increase.
- 3 Extension services need to be strengthened for provision of high quality service to fish farmers.
- 4 There is a need for training for bankers in evaluating proposals for the fisheries sector.

10. Construction of Storage and Marketing Infrastructure

- 1 Under the Pradhan Mantri Kisan Sampada Yojana financial assistance is given for the construction of cold storages to reduce the gap between the available cold storage capacity and the required cold storage capacity across the country.
- 2 Integrated Development of Horticulture - Under this scheme financial assistance is available for creation of post-harvest related infrastructure including cold storages along with other facilities.
- 3 Geo-tagging of warehouses and construction of warehouses as per Warehousing Development and Regulatory Authority (WDRA) norms.
- 4 Agricultural Infrastructure Fund has been set up for post-harvest management and marketing of agricultural produce the objective of which is to help farmers get fair prices and to provide better storage and cold storage facilities.
- 5 To make AMI and AIF schemes accessible to the maximum number of agri-preneurs by NABARD.
- 6 Cold storage is needed for fruits and vegetables. However irregular and inadequate electricity is a major hindrance to setting up cold storage units.

11. Land Development, Soil Conservation and Watershed Development

- 1 Commercial production of organic inputs i.e. bio-fertilizers vermi compost/vermi hatch manure from vegetables and fruits etc. can be done by packs producer associations etc.

- 2 Banks should distribute agricultural loans to farmers whose land has been reformed by the department.

12. Agriculture Infrastructure: Others

- 1 There is a lack of awareness among farmers about bio-fertilizers. It is necessary to motivate small and marginal farmers for organic farming and for this there is a special need for publicity.
- 2 There is a need for financing by banks in emerging areas like seed production mushroom production poly houses fertiliser/seed sales centres etc.

13. Food and Agro. Processing

- 1 To double the current income of farmers necessary infrastructure and supporting services will have to be strengthened for proper development of food processing industries in the district. There is a shortage in the areas of warehousing cold chain silo storage and training and capacity building. Apart from general infrastructure inadequacy there are considerable gaps in the areas of suppliers of plant and machinery assured food quality/quality testing laboratories which will require coordinated efforts by all stakeholders to address them.
- 2 There is a need to propagate the concept of Farmer Producer Organization there is a need to strengthen these organisations in the interest of small and marginal farmers.
- 3 To provide more autonomy and empowerment to the primary credit co-operative societies so that they can achieve their own objectives and function as a for-profit institution serving the interests of the members.
- 4 Banks should provide information about these activities to farmers through various platforms and provide maximum financing. Publicity in this regard is expected to be done by the concerned government departments.
- 5 Under the MIDH scheme also up to 50 subsidy per unit is available for food processing and value addition management. Under the "National Mission on Food Processing (NMFP)" announced by the Government of India grant assistance ranging from 25 to 75 is available on the establishment of such units.
- 6 Entrepreneurs should also take advantage of the PMFME scheme (35 capital grant by the Center and additional 25 state government) and Agricultural Infrastructure Development Fund - AIF (3 interest subsidy) schemes implemented by the Horticulture Department.

14. Agri. Ancillary Activities: Others

- 1 Under the Atma Nirbhar Package a financial facility of Rs 100000 crore has been provided for financing Agricultural Infrastructure Projects (AIFs) at farm-gate and aggregation

points (Primary Agricultural Cooperative Societies Farmer Producer Organizations Agricultural Entrepreneurs Startups etc.). A separate line of credit has been established by earmarking concessional refinance under AIF. PACS will get term-loans at 4 which will come down to just 1 with interest subvention under AIF.

- 2 There is a need to create awareness about the ACABC scheme among various stakeholders.
- 3 There is no nodal training institute in Jalaun district although there is a nodal training institute at Dibiyapur Auraiya. There is a need to open such institutions in the district also.
- 4 There is a need to strengthen the Primary Agricultural Cooperative Societies Farmer Producer Organizations Agricultural Entrepreneurs Startups etc. for them to take advantage of such schemes. There is also a need to make farmers aware.
- 5 Bankers need to be made aware of such agencies and the beneficiaries to make loans available.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Financing of MSMEs - Lack of availability of adequate and timely credit limited access to capital and delayed payments by banks must be resolved for growth of MSME sector in the district.
- 2 Physical infrastructure constraints - inadequate infrastructure including electricity water roads etc. problems of storage designing packaging and product performance. Inadequate availability of basic facilities like work sheds tool rooms product testing laboratories electricity rural broadband and innovation hubs is acting as a hindrance to the growth of the sector. There is a need for training dissemination service supply of raw materials and Marketing of produced goods.
- 3 Small Units There is a need to integrate them and organise their production and marketing systems.

16. Export Credit

- 1 Availability of power supply and road connectivity needs to be addressed.
- 2 Exporters may be encouraged to avail export credit insurance facilities provided by ECGC.
- 3 Handmade Paper Art and Mentha oil identified as potential export product (<https://exporthubs.gov.in/details>). Handmade paper must be promoted by government scheme by providing training related to new products made of handmade paper and designing to artisans.

17. Education

- 1 PM e-Vidya - This initiative was launched in May 2020 under the Self-reliant India campaign. Under this initiative all the

states were provided access to various e-content through the web portal DiksHa. The e- content included courses and quizzes for teachers.

- 2 SWAYAM MOOCs - 92 online Massive Open Online Courses (MOOCs) offered to open school students in classes 9-12
- 3 National Repository of Open Educational Resources (NROER) - NROER was created with about 17500 different e-content for various school subjects across all classes.
- 4 Manodarpan- This initiative was part of the Atma Nirbhar Abhiyan. Its objective is to provide psychological support to students parents and teachers
- 5 Measures should be taken by the bank to increase awareness about educational loans.
- 6 There are not very good institutions for undergraduate and postgraduate courses in the district. Due to its proximity to Jhansi and Kanpur candidates also choose the institutions there for higher education. Therefore loans in the field of education are very less.

18. Housing

- 1 The major problems of the housing sector are - increasing cost of land and construction lack of capital and limited access to existing measures inadequacy of financial assistance provided for purchase of housing sites.
- 2 Some processes in this sector need to be simplified such as the long gestation period of six to eight years for housing projects and the need to obtain multiple clearances from multiple authorities over a period of two to three years.

19. Social Infrastructure

- 1 All line departments should submit projects for creation of essential infrastructure in the area under their department for funding in RIDF.
- 2 The bank can use the CGTMSE scheme.
- 3 To fulfil the responsibilities of the priority sector it is necessary to have adequate awareness among the bankers.

20. Renewable Energy

- 1 The Ministry of New and Renewable Energy (MNRE) has launched Pradhan Mantri Kisan Urja Suraksha Utthan Mahabhiyan (PM KUSUM) scheme for farmers for installation of solar pumps and grid connected solar and other renewable energy plants in the country.
- 2 Under the Chief Minister Solar Self-Employment Scheme the villagers of the area should be encouraged to apply and such proposals should be disposed of immediately.
- 3 Branch managers should motivate those borrowers who have been given loans for more than 10 animals for commercial dairy or the farmers who already have more than 5 animals to adopt the biogas scheme.
- 4 Banks in the district should take initiative to make farmers aware and provide loans for solar lights.

21. Informal Credit Delivery System

- 1 The guidelines for giving loans to Pradhan Mantri Jan Dhan Yojana Self Help Groups and Joint Liability Groups issued by the Reserve Bank of India should be followed and an action plan should be made for branch wise loan distribution. There is a lack of orientation among the employees working in the banks of the district they should be given regular training.
- 2 Data of landless farmers is not available in the district hence the Agriculture Department should collect development block-wise data of all such farmers.
- 3 The number of ATMs should be increased in the district especially ATMs should be installed in the branches of rural banks and cooperative banks.
- 4 There is a need to increase the number of beneficiaries through JLG through MFIs.
- 5 The most important issue is the sustainability of Self Help Groups. Self-help groups need to be given priority in the schemes running in various departments. A lot of efforts are being made by the district administration and NABARD in this direction.
- 6 499 Group Sakhis and Bank Sakhis are working in 85 bank branches in the district.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. The state of Uttar Pradesh has a three-tier structure of cooperative societies. At the top level is the Uttar Pradesh Cooperative Bank with a total of 28 branches. At the middle level there are 50 District Cooperative Banks with 1283 branches. At the primary level there are a total of 7479 PACS. Additionally there are committees for weavers industries dairy marketing agro-processing and sugar among others.
2. New initiatives/events by the State Government to strengthen the reach and activities of Cooperative Societies
3. There are a total of 7577 PACS in Uttar Pradesh out of which 6974 are active. The Uttar Pradesh Government has contributed Rs. 100.00 lakh in the financial year 2022-23 towards increasing the share capital in District Cooperative Banks. In line with the Government of India's vision of "Prosperity through Cooperation" various initiatives have been taken to promote and propagate a cooperative-based inclusive development model to make them self-reliant.
4. Model Bye-laws for PACS - To promote the transition of agriculture-centric PACS at the ground level into multi-purpose credit societies (B-PACS) the Government of India has prepared Model Bye-laws for adoption by states. Now PACS can undertake more than 25 business activities such as dairy fisheries storage warehousing Common Service Centers (CSCs) banking correspondents new and renewable energy and other emerging sectors.
5. PACS as Multi-State Cooperatives
6. State Cooperative Development Committee - As per the directions of the Ministry of Cooperation Government of India to focus on the development of cooperation at the ground level a National Cooperative Development Corporation (NCDC) a State Cooperative Development Committee (SCDC) under the chairmanship of the Chief Secretary and a District Cooperative Development Committee (DCDC) under the chairmanship of the District Collector in each district have been formed at the National State and District levels respectively.

7. Creation of a database for PACS
8. Centrally Sponsored Project for Computerization of PACS - The work of computerization of all PACS in the State of Uttar Pradesh is in progress with the cooperation of the Government of India State Government and NABARD.
9. Worlds Largest Grain Storage - The Cabinet has approved the worlds largest grain storage scheme in the cooperative sector on May 31 2023. The objective of this scheme is to create/modernise infrastructure facilities at the PACS level by utilising the Government of Indias schemes for creating various types of agricultural infrastructure at the PACS level. This agricultural infrastructure includes warehouses custom hiring centres processing units fair price shops etc.
10. PACS as Common Service Centers (CSCs)
11. Saturation of Kisan Credit Card and distribution of Rupee KCC (Kisan Credit Card) and increasing PACS membership and activating inactive members
12. Other measures by the Government of India and NABARD in Uttar Pradesh to address supervisory and viability issues of Cooperative Banks: (i) Dealing with imbalances (ii) Resolving the severe cash crunch being faced by weak banks

5. Status of Cooperatives in the District

1. There are 66 Primary Agricultural Credit Cooperative Societies (PACS) in the district. Jalaun district has an average cooperative profile. The cooperative societies in the district cover all sectors. The cooperative societies in the district are as follows: (1) Buying and selling cooperative societies - 6; (2) Total agricultural societies - 1; (3) Primary Milk Production Societies - 298; (4) Fishery Cooperative Societies - 24; (5) Primary Industrial Cooperative Societies of Weavers - 36; (6) Primary Industrial Cooperative Societies - 36. Cooperative Banks and Cooperative Agriculture and Rural Development Banks in the district (31 March 2024) are as follows: (1) branches of District Cooperative Bank - 18; (2) branches of Co-operative Agriculture and Rural Development Bank - 4.

6. Potential for formation of cooperatives

1. Potential for formation of Cooperative Societies: There is good potential for cooperative activities in agriculture especially horticulture and floriculture animal husbandry and fisheries as shown in Chapter 2 - Credit Potential in the Agricultural Sector. However the block-wise distribution of Primary Agricultural Credit Cooperative Societies is not uniform but there is good potential for cooperative societies to function in all development blocks. The formation of societies will have a widespread impact in promoting economic activities in the district.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Infrastructure Development	RIDF	Jalaun District	Financing to State Govt. Departments	NA	District Jalaun	Creation of basic infrastructure in rural areas Increase in economic activity in the region Increasing the credit- absorbing capacity of the sector
2	Collectivisation	FPOs	multiple blocks in district Jalaun	training and financial assistance	NA	5000	Increase in farming area Increase in agricultural productivity Increasing credit flow to the region Livelihood security through climate mitigation
3	Promotional Activity	Detailed Project Report (DPR)	Kadaura block	training technological support financial assistance	NA	50	Propagation of value added crops in Bundelkhand Increase in farmers income Introduction to Scientific Farming Improvement in agricultural returns

4	Financial Inclusion	Refinance to District Cooperative Bank and Regional Rural Bank	Jalaun District	Refinance to District Cooperative Bank and Regional Rural Bank	NA	NA	Improvement in Credit Availability Loan disbursement and Cash deposit ratio of banks.
5	Banking Technology	Financial Inclusion Fund (FIF)	Jalaun District	Financial support for Projector Micro-ATM POS Machine Green Pin Positive Pay System etc.	NA	NA	Increase in resources of District Cooperative Bank Ltd. Jalaun financial inclusion
6	Financial Inclusion	Mobile ATM and Demonstration Van	Jalaun District	Mobile ATM and Demonstration Van to District Cooperative Bank Ltd. Jalaun	NA	NA	To promote the schemes related to the bank and to provide banking facilities to the remote parts of the district 1 mobile ATM and demonstration van has been provided.
7	Awareness Creation	Financial and Digital Literacy Program	Jalaun District	Financial support provided to Various Banks in the district	NA	NA	To increase the goal of financial literacy NABARD gives grants to various banks of the district to conduct financial literacy programs. Aryavart Gramin Bank and District Cooperative Bank are prominent.
8	Institution Development	Support for cooperative system in Cooperative Development Fund (CDF)	Jalaun District	Cooperation for computerization of cooperative societies Support for training and educational tour for co-operative bank employees Cooperation for strengthening the committees	NA	NA	development of cooperative system Empowerment of cooperative banks societies and cooperative banks
9	Institution Development	PACS as MSC	Jalaun District	Concessional refinance to PACS in the district	NA	NA	11 PACS affiliated to District Cooperative Bank Limited Jalaun for the construction of which a loan with 1 percent interest has been given and grant has also been given for the development of the PACS.

Success Stories

Success Story 1: ACABC in Niyamatpur Village block Maheva Jalaun District



1. Scheme : Agri Clinic and Agri Business Centre

2. Project Implementing Agency : NABARD

3. Duration of the project : 2020-21 to till date

4. Beneficiary : Shri Ajay Kumar Rathaur

No. of beneficiaries : 1

Community : General

State : Uttar Pradesh

District : Jalaun

Block : Maheva

Village : Niyamatpur

1.1 Support provided

- Shri Ajay Kumar Rathaur came to know about the ACABC scheme of GoI and he successfully got 02 months training by NTI ICCMRT Lucknow.
- After training he got the necessary licensing of Fertilizer Seed and Pesticides from Agriculture Dept.
- Then he started a small shop of input supply in his village Niyamatpur with his own capital.
- Then Indian Bank (erstwhile Allahabad Bank) Niyamatpur branch sanctioned Rs. 5 lakh under ACABC scheme.
- He is now Chairman of one of the CSS FPOs in Jalaun district located in Maheva block.

1.2 Pre-implementation status

- Shri Ajay Kumar Rathaur who belongs to a small village named Niyamatpur of block Mahewa of district Jalaun had done M.Sc. Ag from CSMU university Kanpur.
- After completion of his study he tried his level best to get the job but somehow he couldn't succeed.
- On account of continuous failure and bad economic condition of the family he decided to shift to Delhi in search of job.

1.3 Challenges faced

- District Jalaun lies entirely within the level plain of Bundelkhand north of the hill country and is almost surrounded by the Yamuna River which forms the northern boundary of the district.
- Agriculture is the main economic activity of farmers in the district. Non availability of essential inputs such as quality seeds fertilizers pesticides etc are one of the major constraints in the development of the district.

1.4 Impact

- Since there was no such kind of shop in Niyamatpur the shop easily became popular among local farmers and the first year turnover was around 30 lakh which enhanced to Rs. 1 cr in 2nd year.
- Having seen the success of the business Indian Bank Niyamatpur branch has approached him for additional limit of Rs. 5.00 lakh and the limit has been sanctioned to him.
- This ACAB Centre is serving farmers of around 4-5 villages who have to travel around 8-10 km for purchasing the inputs.
- The farmers are getting all the necessary input from this shop. The person who was leaving the village in search of job is now giving job to others.

Success Story 2: CSS FPO supported by NABARD - Jaloun Green Peas Producer Company Limited



1. Scheme : CSS FPO
2. Project Implementing Agency : Vidisha Social Welfare Organisation
3. Duration of the project : 2021 to till date
4. Beneficiary :
 - No. of beneficiaries : more than 400 farmers (majority SF/ MF)
 - Community : All inclusive
 - State : Uttar Pradesh
 - District : Jalaun
 - Block : Jalaun
 - Village : NA

2.1 Support provided

- NABARD is providing Rs.18.00 lakh as management cost to FPO for its maintenance salaries to CEO accountant etc. Additionally Rs.25.00 lakh is being provided to VSWO functioning as CBBO. This support is being provided over a period of 5 years i.e. from 2021-22 to 2026-27.
- NABARD is providing Rs.15.00 lakh as equity grant to FPO. Jaloun Green Peas Producer Company Limited has availed Rs.2.28 lakh as 1st tranche of equity grant from NABARD.
- FPO has also availed benefit under Farm Machinery Benefit of Agriculture Department of Uttar Pradesh.

2.2 Pre-implementation status

- Agriculture is the main occupation of population in Jalaun. Jalaun is one of the main producers of Green Peas. Green Peas produced here are sold in various parts of the country and abroad.
- However farmers regularly faced problems like low weighing by traders middle men collecting major gains from trade and bigger traders cheating small and marginal farmers producing green peas in the district.
- Farmers were not aware of concept of collectivisation and producer organisations.

2.3 Challenges faced

- Farmers were resistant to change and interventions to form producer organizations.
- Accounting of FPO by CEO and accountant was a major challenge area. Regular training were provided to FPO staff as well as FPO Board members for this.
- Regular quality checks and Intensive grading and sorting is needed to sale FPO produce in good markets and to earn good profits.

2.4 Impact

- FPO was formed on 13/07/2021. After formation small marginal and landless farmers were made share holders by FPO.
- FPO has worked in input business green pea trading & wheat trading on MSP till now.
- FPO bought agricultural equipment worth Rs.1780000/- under Farm Machinery Bank Scheme of Agriculture Department which is being used for farmers of FPO.
- Change in income productivity cost effectiveness etc. There is 30 incremental income and due to new agriculture technology intervention of equipment and seed the productivity of farmer increase by 5 quintal per acre .
- There is availability of mediator free market and government scheme and availability of equipment under one roof.

**Success Story 3: Ekta Mahila SHG at village Paduli Block-
Dakore Dist- Jalaun**



1. Scheme : MEDP scheme of NABARD
2. Project
Implementing Agency : NGO Shanti Gramoudyog Sansthan
3. Duration of the
project : 2022-23
4. Beneficiary :
 - No. of
beneficiaries :
 - Community : All inclusive
 - State : Uttar Pradesh
 - District : Jalaun
 - Block : Dakore
 - Village : Paduli

3.1 Support provided

- 10 women including Premvati Janaki Malti Jummi Parvati of Paduli village of Dakor block of Jalaun district have formed Ekta Mahila Self Help Group with the help of DDM NABARD and SHPI Anuragini.
- After forming the group with the help of NABARD they were provided livelihood- oriented for Cow Dung Product Making training by the NGO named Shanti Gramoudyog Sansthan under the 15-days MEDP scheme of NABARD

3.2 Pre-implementation status

- The women of Ekta Mahila Self Help Group of village Paduli once felt themselves helpless.
- When they were not in SHG they used to go to harvest crops in scorching rays of sun and sometimes they used to prepare cement concrete solution in a nearby city along with their husbands to build a wall or other daily labourers work.
- However they have achieved a milestone due to their hard work and support from NABARD.
- Apart from their own family they are also becoming a source of inspiration for hundreds of other women. Along with being financially strong now they have got great confidence.
- Today these women are giving good education to their children with their enhanced income and also providing financial support to their family.

3.2 Challenges faced

- Regular employment and earning
- Support from their families
- Savings for their children education and their own health

3.3 Impact

- After receiving training from NABARD the women of Ekta Mahila Self Help Group together made Diya lamps statue from cow dung incense sticks incense dhoop handmade paper products viz. file covers cards boxes envelopes etc .
- Apart from selling in the market they also gets an opportunity to sell her products in stalls in various exhibitions organized by NABARD so each woman of this group is now able to support her family with a monthly income of about 3000-4000 rupees.
- They are trying to live their life with self respect by spending on childrens education clothes food etc.
- The SHG has also been rewarded by the district administration on various occasions at the district level for their works. Due to which this Ekta Mahila women self help group is becoming a source of inspiration for hundreds of women associated with the different groups of the district.

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

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

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

2.2 Any specific Climate Change initiative in the 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 CO₂. 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 Jalaun aligned with the State Action Plan on Climate Change (SAPCC) offers significant potential across various sectors. As per vulnerability categorization mentioned in State Action Plan on Climate Change (SAPCC) 2021-2030 District Jalaun falls under following categories :

Agricultural Vulnerability - Moderate (Less coverage under NMSA Less area under horticulture trees Increased land degradation etc.)

Water Vulnerability - Very Low (Fewer households connected with water taps)

Forest Vulnerability - Moderate (High per capita consumption of firewood & Low per capita availability of forests)

Energy Vulnerability - High (Poor access to clean cooking fuels)

Habitat Vulnerability - Low (High percentage of socially vulnerable households below the poverty line Inadequate increase in number of pucca houses (PMAY) Low access to basic amenities Fewer women employed in the workforce)

Health Vulnerability - Low (Poor access to functional health care facilities High population density)

Jalaun is one of the Top 10 Districts in UP recording the highest Average Maximum Temperature and highest DTR (Diurnal Temperature Range). High Temperature/ Precipitation variability leading to drought and drought-like conditions High Temperature and Precipitation Variability Heat / Cold wave are a frequent occurrence in the district. Hence there are good prospects for climate action projects in the district.

- b 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 Jalaun addressing both physical and financial aspects.

3.2 Any specific Climate Change initiative in the District by

- 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.
- b) 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.
- c) 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.
- d) Continue gullied and ravinous area reclamation to stop further ingress of ravines into the non-ravine farmland is one of the key areas for NABARD. NABARD has implemented two watershed

projects in the district respectively in Hansa (Kadaura block) and Ragauli (Dakore block) to tackle soil erosion and improve ground water resources. This will also help to tackle situations of Precipitation Variability in the district. NABARD has also taken steps to promote water efficient crops like Millets by formation of FPOs for millets under CSS Scheme in Mahewa and Rampura blocks. This will help in promotion of water efficiency.

- e) DPR projects on Millet value added products and ZBNF (Zero Budget Natural Farming) are also being planned in the district by NABARD as ZBNF is one of the sustainable practices positively impacting the natural habitat.
- f) Awareness workshops are being organized by various social sector agencies to deal with climate related events viz floods and earthquakes.

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 NABARD has supported the GI registration of KALPI HASTSHILP KAGAJ (Kalpi Handmade Paper) which will give the industry a distinct identity at the national and international level. NABARD has already provided training to SHG women through LEDP for making various products from handmade paper in the district which is likely to increase the demand for it.
- 4 With the financial support from NABARD and facilitation from Department of DIPEDC MSME and Export Promotion Govt. of Uttar Pradesh Kalpi Handmade Paper has received GI Tag on 25 January 2023 with Geographical Indication Application no. 733. This Geographical Indication (GI) has been registered in the name of Hasht Nirmat Kagaj Samiti. Different types of product has made by the handmade paper in Kalpi is much popular like absorption paper carry bags verities of office folders and colorful office files visiting cards Invitation cards. Handmade paper making cluster at Kalpi is a huge cluster engaging more than 5000 craftsmen and approximately 200 units. The main area where paper making is a main craftsmanship are Langarpur Tarananganj Chaunk Alampur Rajghat Udanpura Haidaripura Ramganj Ahampura Jolhupur Nikasha and Ram Chabutara.

- 5 Hosiery cloth is the main raw material for making handmade paper. A chopper is used to shred the cloth into small pieces. The cloth pieces are converted into pulp using a machine. After removing the water from the pulp it is made into paper with the help of a press machine. A cutter is used to cut the large papers into desired sizes at a time. Natural materials like flower petals grass and silk waste are added to obtain the desired texture. Various colours are obtained by adding dye materials to the paper pulp. The advantage of handmade paper is that it is 100 wood-free making it the most environmentally friendly paper. It is also 100% recyclable. Being made from cloth pieces handmade paper is more fibrous and stronger than traditional paper. The production of eco-friendly handmade paper and various paper products can contribute to the global environment and national economy. Thus handmade paper creates a healthier environment. Under the ODOP scheme (One District One Product Scheme) announced by Uttar Pradesh Kalpis handmade paper has been identified as ODOP of Jalaun. This activity is mainly confined to the Kalpi region. The machine-made paper industry has severely impacted this industry. The scope for credit expansion in this sector in the district is still limited. NABARD plans to further these efforts by proposing an OPFO on handmade paper to further promote this sector.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Dakore	Jalaun	Kadaira	Konch	Kuthaund	Madhogarh	Maheva	Madigaon	Raspura	District Total
I. Agriculture														
A. Farm Credit														
A.1 Crop Production, Maintenance, Marketing														
1	Annual Vegetables - Onion/ Piyaz/ Kanda (-)	100	Acre	385.62	1000	1000	1000	1000	1000	1000	1000	2000	1000	10000
2	Annual Vegetables - Other Vegetables (-)	100	Acre	37247	2500	2500	2500	2500	2500	2500	2500	2500	2500	25000
3	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	45923	1500	1500	1500	1500	1500	1500	1500	1500	1500	15000
4	Cereals - Barley/ Jaw (Irrigated)	100	Acre	38769	2500	2500	2500	2500	2500	2500	2500	2500	2500	25000
5	Cereals - Maize/ Makka (Irrigated)	100	Acre	17938	800	800	800	800	800	800	800	800	800	8000
6	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	44945	3000	3000	3000	3000	3000	3000	3000	3000	3000	30000
7	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	29130	4000	4000	4000	4000	4000	4000	4000	4000	4000	40000
8	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	14572	2500	2500	2500	2500	2500	2500	2500	2500	2500	25000
9	Cereals - Wheat/ Gahu (Irrigated)	100	Acre	31909	15000	15000	15000	15000	15000	15000	15000	15000	15000	150000
10	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	21860	2500	2500	2500	2500	2500	2500	2500	2500	2500	25000
11	Oil Seeds - Sesame/ Til/ Soosama/ Gingelly (Irrigated)	100	Acre	13363	7000	7000	7000	7000	7000	7000	7000	7000	7000	70000
12	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	100	Acre	26509	3000	3000	3000	3000	3000	3000	3000	3000	3000	30000
13	Pulses - Lentil/ Masur/ Masoor (Irrigated)	100	Acre	23725	2500	2500	2500	2500	2500	2500	2500	2500	2500	25000
14	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	13927	1500	1500	1500	1500	1500	1500	1500	1500	1500	15000
15	Pulses - Pea/ Field Pea/ Motarchana/ Garden Pea (Irrigated)	100	Acre	25749	16800	16800	16800	16800	16800	16800	16800	16800	16800	168000
16	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	17413	5500	5500	5500	5500	5500	5500	5500	5500	5500	55000
17	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kikai (Irrigated)	100	Acre	13927	2000	2000	2000	2000	2000	2000	2000	2000	2000	20000
18	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	60729	500	500	500	500	500	500	500	500	500	5000
	Post-harvest/HH Consumption (100%)				18629.54	18629.54	18629.54	18629.54	18629.54	18629.54	18629.54	18629.54	18629.54	186295.2
	Repairs & maintenance of farm assets (20%)				1862.95	1862.95	1862.95	1862.95	1862.95	1862.95	1862.95	1862.95	1862.95	18629.52
	Sub Total				3725.91	3725.91	3725.91	3725.91	3725.91	3725.91	3725.91	3725.91	3725.91	37259.84
														217847.76

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Dakore	Jalaun	Kadavra	Konch	Kuthaund	Madhogarh	Maheva	Nadigaon	Rampura	District Total
1	A.2 Water Resources													
	Diesel Pump Sets--	88	No.	43000	Phy 69 BL 20.64	69	69	69	69	69	69	69	69	548
	Diesel Pump Sets--	88	No.	44750	Phy 69 BL 21.48	69	69	69	69	69	69	69	69	548
	Diesel Pump Sets--	88	No.	49500	Phy 69 BL 23.76	69	69	69	69	69	69	69	69	548
	Diesel Pump Sets--	88	No.	55550	Phy 69 BL 26.66	69	69	69	69	69	69	69	69	548
2	Drip Irrigation--	88	ha	60000	Phy 79 BL 36.96	79	79	79	79	79	79	79	79	638
	Drip Irrigation--	88	ha	90000	Phy 75 BL 59.4	75	75	75	75	75	75	75	75	675
	Drip Irrigation--	88	ha	112000	Phy 49 BL 35.84	49	49	49	49	49	49	49	49	368
	Drip Irrigation--	88	ha	119000	Phy 49 BL 38.88	49	49	49	49	49	49	49	49	368
	Drip Irrigation--	88	ha	154000	Phy 49 BL 49.28	49	49	49	49	49	49	49	49	368
3	Solar PV Pump Sets (AC)--	88	No.	150000	Phy 5 BL 6.36	5	5	5	5	5	5	5	5	45
	Solar PV Pump Sets (AC)--	88	No.	213700	Phy 2 BL 3.42	2	2	2	2	2	2	2	2	18
	Solar PV Pump Sets (AC)--	88	No.	256400	Phy 2 BL 4.1	2	2	2	2	2	2	2	2	18
	Solar PV Pump Sets (AC)--	88	No.	381500	Phy 2 BL 4.82	2	2	2	2	2	2	2	2	18
	Solar PV Pump Sets (AC)--	88	No.	361800	Phy 1 BL 2.89	1	1	1	1	1	1	1	1	9
4	Solar PV Pump Sets (AC)--	88	ha	370000	Phy 100 BL 29.6	100	100	100	100	100	100	100	100	900
	Solar PV Pump Sets (AC)--	88	ha	490000	Phy 100 BL 39.2	100	100	100	100	100	100	100	100	900
	Solar PV Pump Sets (AC)--	88	ha	187000	Phy 49 BL 34.24	49	49	49	49	49	49	49	49	368
	Solar PV Pump Sets (AC)--	88	ha	187000	Phy 5 BL 7.28	5	5	5	5	5	5	5	5	45
	Solar PV Pump Sets (AC)--	88	ha	100000	Phy 49 BL 34.88	49	49	49	49	49	49	49	49	368
5	Sprinkler Irrigation --Mini Sprinkler 1 hac	88	ha	284000	Phy 25 BL 49.8	25	25	25	25	25	25	25	25	225
	Sprinkler Irrigation --Mini Sprinkler 2 hac	88	ha	23000	Phy 100 BL 18.4	100	100	100	100	100	100	100	100	900
	Sprinkler Irrigation --Mini Sprinkler 2 hac	88	ha	23000	Phy 100 BL 18.4	100	100	100	100	100	100	100	100	900
	Sprinkler Irrigation --Mini Sprinkler 2 hac	88	ha	23000	Phy 100 BL 18.4	100	100	100	100	100	100	100	100	900
	Sprinkler Irrigation --Mini Sprinkler 2 hac	88	ha	23000	Phy 100 BL 18.4	100	100	100	100	100	100	100	100	900
6	Tube well--	88	No.	23000	Phy 100 BL 18.4	100	100	100	100	100	100	100	100	900
	Tube well--	88	No.	23000	Phy 100 BL 18.4	100	100	100	100	100	100	100	100	900
	Tube well--	88	No.	23000	Phy 100 BL 18.4	100	100	100	100	100	100	100	100	900
	Tube well--	88	No.	23000	Phy 100 BL 18.4	100	100	100	100	100	100	100	100	900
	Tube well--	88	No.	23000	Phy 100 BL 18.4	100	100	100	100	100	100	100	100	900

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Sl. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakora	Jalaun	Kadarn	Konch	Kuthaund	Madhogarh	Mahewa	Madigaon	Raspura	District Total
21	Cultivator 45 hp	80	No.	Phy	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	547.2
	Tractor-With Implements & Trailer-			Phy	1120000									18
	Cultivator 50 hp	80	ha	Phy	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	161.28
22	Tractor-With Implements & Trailer-	80	ha	Phy	1070000									18
	Cultivator 55 HP			Phy	17.12	17.12	17.12	17.12	17.12	17.12	17.12	17.12	17.12	154.08
	Sub Total													14515.17
A.4 Plantation & Horticulture														
1	See Keeping--50 colonies	80	No.	Phy	371500									1
2	Exotic Fruits ---	80	ha	Phy	277400									2.97
3	Floriculture--1000 sq. m.	80	ha	Phy	1481000									2.22
4	Floriculture--1000 sq. m.	80	sq. m.	Phy	11.85									1
5	Floriculture--2.50x2.5m	80	ha	Phy	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	11.85
6	Floriculture--30cm X15cm	80	ha	Phy	584000									2
7	Floriculture--30cm X20cm	80	ha	Phy	337200									1
8	Floriculture--60cm X30cm	80	ha	Phy	273200									1
9	Floriculture--60cm X30cm	80	sq. m.	Phy	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	12.87
10	Floriculture--75cm X75cm	80	ha	Phy	189000									1
11	Floriculture--Marigold	80	ha	Phy	277400									1
12	Mushroom Cultivation--250 sqm.	80	kg. per Cycle	Phy	110250									1
13	New Orchard - Tropical/ Sub Tropical Fruits--1.80x1.8m	80	ha	Phy	167500									1
14	New Orchard - Tropical/ Sub Tropical Fruits--1.80x1.8m	80	ha	Phy	189300									1
15	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	Phy	1295400									1
16	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	Phy	1301000									1
17	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	Phy	1516500									1
18	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	Phy	72700									1
19	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	Phy	80800									1
20	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	Phy	154300									1
21	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	Phy	57600									1
22	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	Phy	121400									1



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

[illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Dakore	Jalaun	Kadavra	Konch	Kuthaund	Madhogarh	Maheva	Nadigaon	Raspura	District Total
A.7 Animal Husbandry - Dairy														
1	Buffalo Farming--	80	1+1	248000	Phy	422	422	422	422	422	422	422	422	3798
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	837.25	837.25	837.25	837.25	837.25	837.25	837.25	837.25	7535.25
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	422	422	422	422	422	422	422	422	450
4	Dairy Cattle Buffalo Shed--	80	No.	250000	Phy	88	88	88	88	88	88	88	88	794
5	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	194000	Phy	50	50	50	50	50	50	50	50	450
6	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	194000	Phy	50	50	50	50	50	50	50	50	450
7	Dairy Marketing Outlet/ Parlour--	80	No.	400000	Phy	50	50	50	50	50	50	50	50	450
8	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	Phy	50	50	50	50	50	50	50	50	450
9	Indigenous Cattle Farming--	80	1+1	218000	Phy	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	784.8
10	Refrigerated Tanker Van--/Milk Cold Chain	80	No.	3450000	Phy	28	28	28	28	28	28	28	28	180
11	Veterinary Clinic-Fixed-	80	No.	300000	Phy	10	10	10	10	10	10	10	10	90
12	Veterinary Clinic-Mobile-	80	No.	3500000	Phy	1	1	1	1	1	1	1	1	9
Sub Total					28	28	28	28	28	28	28	28	28	252
Sub Total														38996.85
A.8 Working Capital - AM - Dairy/Drought animal														
1	Buffalo Farming_Buffalo Farming_Jalaun	100	1+1	200000	Phy	610	610	610	610	610	610	610	610	5490
2	Indigenous Cattle Farming_Indigenous Cattle Farming_Jalaun	100	2	200000	Phy	140	140	140	140	140	140	140	140	1260
Sub Total					280	280	280	280	280	280	280	280	280	13500
A.9 Animal Husbandry - Poultry														
1	Commercial Broiler Farming--	80	5000	2450000	Phy	9	9	9	9	9	9	9	9	74
2	Commercial Broiler Farming--	80	5000	5840000	Phy	4	4	4	4	4	4	4	4	40
3	Commercial Layer Farming--	80	10000	11642000	Phy	1	1	1	1	1	1	1	1	1870.71
Sub Total					93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14	186.28
Sub Total														3512.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Dakore	Jalaun	Kadaura	Konch	Kuthaund	Madhogarh	Maheva	Nadigaon	Raspura	District Total
A.10 Working Capital - AH - Poultry														
1	Broiler Farming_Others_Jalaun	100	500	Phy 150000 BL	50 75 40	50 75 40	50 75 40	50 75 40	50 75 40	50 75 40	50 75 40	50 75 40	50 75 40	459 875 360
2	Layer Farming_Others_Jalaun	100	500	Phy 625000 BL	250 250	250 250	250 250	250 250	250 250	250 250	250 250	250 250	250 250	2250 2250
	Sub Total													2925
A.11 Animal Husbandry - SGP														
1	Goat - Rearing Unit--Barbani/Sirohi/Jamunapari	80	20+1	Phy 410000 BL	110 364.32	110 364.32	110 364.32	110 364.32	110 364.32	110 364.32	109 361.81	108 357.7	108 357.7	985 3262.33
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	Phy 1095000 BL	8.76									1 8.76
3	Sheep - Breeding Unit--	80	500+25	Phy 9630000 BL			77.84							2 154.88
4	Sheep - Rearing Unit--Nali/Graded Nali/CB Marino	80	20+1	Phy 379000 BL	30 90.96	30 90.96	32 97.82	32 97.82	32 97.82	32 97.82	30 90.96	30 90.96	30 90.96	278 842.88
	Sub Total													4268.85
A.12 Working Capital - AH - Others/SR														
1	Goat Farming_Rearing Unit - Semi-Intensive_Jalaun	100	10+1	Phy 80000 BL	547 459.48	546 458.64	545 457.8	545 457.8	545 457.8	545 457.8	545 457.8	545 457.8	545 457.8	4908 4122.72
	Sub Total													4122.72
A.13 Fisheries														
1	Aquaculture Inputs production--	80	No.	Phy 400000 BL	6 19.2	6 19.2	6 19.2	6 19.2	6 19.2	6 19.2	5 16	5 16	5 16	51 163.2
2	Fish Culture --Integrated fish farming livestock cum fish	80	ha	Phy 100000 BL	35 28	35 28	35 28	35 28	35 28	35 28	35 28	35 28	35 28	315 252
3	Fish marketing--Three wheeler	80	No.	Phy 300000 BL	1 2.4	1 2.4	1 2.4	1 2.4	1 2.4	1 2.4	1 2.4	1 2.4	1 2.4	9 21.6
4	Fish Seed Hatchery--	80	ha	Phy 2500000 BL	1 20	1 20	1 20	1 20	1 20	1 20	1 20	1 20	1 20	2 40
5	Integrated Pisciculture --Paddy cum fish cultivation	80	ha	Phy 100000 BL	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	18 14.4
6	Ornamental Fish Hatchery--	80	No.	Phy 50000 BL	1 0.4	1 0.4	1 0.4	1 0.4	1 0.4	1 0.4	1 0.4	1 0.4	1 0.4	9 3.6
	Sub Total													523.6

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Dakore	Jalaun	Kaduna	Konch	Kuthaund	Madhogarh	Maheva	Nadigaon	Raxpura	District Total
VI. Social Infrastructure														
1	Education--	85	No.	Phy	5	2	1	2	1	2	1	1	1	16
				BL	425	170	85	170	85	170	85	85	85	1360
2	Healthcare Hospital--	85	No.	Phy	2	1	1	1	1	1	1	1	1	12
				BL	170	170	85	85	85	85	85	85	170	1020
3	Sanitation--	85	No.	Phy	200	200	200	200	200	200	200	200	200	1800
				BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	382.5
	Total Social Infrastructure													2762.5
VII. Renewable Energy														
1	Solar Energy-Roof Top Solar PV System with Battery--	98	No.	Phy	500	500	500	500	500	500	500	500	499	4499
				BL	450	450	450	450	450	450	450	450	449.1	4049.1
	Solar Energy-Roof Top Solar PV System with Battery--	98	No.	Phy	415	415	415	415	415	415	415	415	420	3740
				BL	561.6	560.25	560.25	560.25	560.25	560.25	560.25	567	567	5057.1
	Total Renewable Energy													9186.2
VIII. Others														
1	SHGs/ JLGs--JLG	100	No.	Phy	45	88	92	82	80	82	45	45	80	639
				BL	67.5	132	138	123	128	123	67.5	67.5	128	958.5
2	SHGs/ JLGs--SHG	100	No.	Phy	275	228	400	220	228	275	228	228	228	2278
				BL	412.5	330	600	330	330	412.5	330	330	330	3405
	Total Others													4383.5
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)													532174.89

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	
	Target	Ach.	Target	Ach.	Target	Ach.
CBS	68852.00	94517.71	106501.00	107369.08	136469.00	47077.17
RCBs	12934.00	17963.52	18459.00	18501.90	24150.00	3431.32
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	23791.00	32909.21	38146.00	38320.37	48421.00	33313.94
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	105577.00	145390.44	163106.00	164191.35	209040.00	83822.43
						187610.00

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBS	36528.00	15057.46	32552.00	33894.64	45557.00	17325.17
RCBs	7355.00	2949.96	6258.00	6722.50	9270.00	12.59
SCARDB	2925.00	3010.22	4137.00	4206.25	5204.00	44.10
RRBs	13295.00	5663.30	11993.00	12740.86	17476.00	1737.11
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	60103.00	26680.94	54940.00	57564.25	77507.00	19118.97
						90080.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	105380.00	109575.17	139053.00	141263.72	182026.00	64402.34	177110.00	
RCBs	20289.00	20913.48	24717.00	25224.40	33420.00	3443.91	31710.00	
SCARDB	2925.00	3010.22	4137.00	4206.25	5204.00	44.10	5070.00	
RRBs	37086.00	38572.51	50139.00	51061.23	65897.00	35051.05	63800.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	165680.00	172071.38	218046.00	221755.60	286547.00	102941.40	277690.00	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	50699.00	51968.94	39423.00	39995.02	56410.00	45343.18	73510.00	
RCBs	9247.00	9464.58	6952.00	7106.10	11012.00	135.44	14360.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	14927.00	15156.95	11788.00	12063.24	17044.00	5029.01	22670.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	74873.00	76590.47	58163.00	59164.36	84466.00	50507.63	110540.00	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	35078.00	35889.14	35835.00	36349.54	45649.00	2232.94	45345.00	
RCBs	7022.00	7101.49	6671.00	6707.73	9172.00	7.87	9300.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	11304.00	11206.25	11393.00	11636.57	15521.00	323.00	15680.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	53404.00	54196.88	53899.00	54693.84	70342.00	2563.81	70325.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	191157.00	197433.25	214311.00	217608.28	284085.00	111978.46	295965.00	
RCBs	36558.00	37479.55	38340.00	39038.23	53604.00	3587.22	55370.00	
SCARDB	2925.00	3010.22	4137.00	4206.25	5204.00	44.10	5070.00	
RRBs	63317.00	64935.71	73320.00	74761.04	98462.00	40403.06	102150.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	293957.00	302858.73	330108.00	335613.80	441355.00	156012.84	458555.00	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	94517.71	17963.52	0.00	32909.21	0.00	107369.08	18501.90	0.00	38320.37	0.00	164191.35

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	47077.17	3431.32	0.00	33313.94	0.00	123410.00	20810.00	0.00	43390.00	0.00	187610.00

Table 2: Term Loan

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

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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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	17325.17	12.59	44.10	1737.11	0.00	19118.97	53700.00	10500.00	5070.00	20410.00	0.00	90080.00
Sub total	17325.17	12.59	44.10	1737.11	0.00	19118.97	53700.00	10500.00	5070.00	20410.00	0.00	90080.00
Grand Total (I +II)	64482.34	3443.91	44.10	35051.05	0.00	102541.40	177110.00	31710.00	5070.00	63800.00	0.00	277690.00

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

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

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.	400000
3	Bakery & Confectionery Unit			No.	1000000
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	Cold Storage			No.	4000000
13	Cold Storage			No.	11500000
14	Cold Storage			No.	3300000
15	Combine harvester			No.	2450000
16	Combine harvester	Tractor mounted Wheel type		No.	1800000
17	Combine harvester	Tractor mounted Wheel type		No.	3050000
18	Commercial Broiler Farming			5000	2458000
19	Commercial Broiler Farming			5000	5846000
20	Commercial Layer Farming			10000	11642000

21	Compost/ Vermi Compost	Vermi Compost		No.	750000
22	Compost/ Vermi Compost	Vermi Compost		No.	31000
23	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
24	Crossbred Cattle Farming			1+1	219000
25	Dairy Cattle Buffao Shed			No.	25000
26	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	194000
27	Dairy Cow and Heifer rearing			2	1013000
28	Dairy Marketing Outlet/ Parlour			No.	400000
29	Dairy Processing Unit			No.	150000
30	Dairy Processing Unit			No.	700000
31	Dal/ Pulses Mill			No.	1000000
32	Dal/ Pulses Mill			No.	2500000
33	Dal/ Pulses Mill			No.	11000000
34	Diesel Pump Sets			No.	43000
35	Diesel Pump Sets			No.	55550
36	Diesel Pump Sets			No.	49500
37	Diesel Pump Sets			No.	44750
38	Drip Irrigation			ha	112000
39	Drip Irrigation			ha	119000
40	Drip Irrigation			ha	99000
41	Drip Irrigation			ha	66000
42	Drip Irrigation			ha	154000
43	Drones			No.	775000
44	Drones			No.	375000
45	Drones			No.	275000

46	Drones			No.	550000
47	Education			No.	10000000
48	Education Loans		Study in India	No.	500000
49	Exotic Fruits			ha	277400
50	Export Credit		Pre Shipment Export Credit	No.	40000000
51	Export Credit		Post Shipment Export Credit	No.	40000000
52	Farm Ponds/ Water Harvesting Structures			No.	224000
53	Farm Ponds/ Water Harvesting Structures			No.	406000
54	Farm Ponds/ Water Harvesting Structures			No.	100000
55	Finance to FPOs/FPCs			No.	1500000
56	Finance to FPOs/FPCs			No.	2000000
57	Fish Culture			ha	100000
58	Fish marketing			No.	300000
59	Fish Seed Hatchery			ha	2500000
60	Floriculture			ha	376900
61	Floriculture			ha	273200
62	Floriculture			ha	277400
63	Floriculture			sq. m.	89400
64	Floriculture			ha	110250
65	Floriculture			ha	1481800
66	Floriculture			sq. m.	89000
67	Floriculture			ha	337200

68	Floriculture				ha	584000
69	Food Grain Processing	Flour Mill			No.	2500000
70	Food Grain Processing	Flour Mill			No.	500000
71	Food Grain Processing	Sorting & Grading			No.	6000000
72	Food Grain Processing	Flour Mill			No.	1500000
73	Fruit Processing	Chips			No.	2000000
74	Fruit Processing	Pickle			No.	1000000
75	Fruit Processing	Pickle			No.	200000
76	Fruit Processing	Jam, jelly & Squash			No.	200000
77	Fruit Processing				No.	200000
78	Goat	Rearing Unit			20+1	414000
79	Godown	Silo			No.	50000000
80	Godown	Silo			No.	5000000
81	Godown				No.	20000000
82	Godown	Silo			No.	17200000
83	Godown				No.	40000000
84	Godown				No.	1500000
85	Godown				No.	3500000
86	Graded Buffalo Farming				5+5	248000
87	Healthcare	Hospital			No.	10000000
88	Honey & Honey Products				No.	2000000
89	Indigenous Cattle Farming				1+1	218000
90	Integrated Farming				ha	550000
91	Integrated Farming				ha	250000
92	Integrated Pisciculture				ha	100000

93	Leveller			No.	342000
94	Leveller	Laser Guided		No.	455000
95	Loan for Affordable Housing Projects			No.	600000
96	Loan for Affordable Housing Projects			No.	300000
97	Loan to PACS/ FSS/ LAMPS			No.	500000
98	Manufacturing Sector	Working Capital	Micro	No.	200000
99	Manufacturing Sector	Term Loan	Medium	No.	125000000
100	Manufacturing Sector	Working Capital	Small	No.	5000000
101	Manufacturing Sector	Term Loan	Micro	No.	1000000
102	Manufacturing Sector	Term Loan	Small	No.	25000000
103	Manufacturing Sector	Working Capital	Medium	No.	25000000
104	Market Yard			No.	1500000
105	Meat & Poultry Processing			No.	500000
106	Mushroom Cultivation			1000 Kg. per Cycle	211000
107	New Orchard	Tropical/ Sub Tropical Fruits		ha	1516500
108	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
109	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
110	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
111	New Orchard	Tropical/ Sub Tropical Fruits		ha	1295400
112	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500

113	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
114	New Orchard	Tropical/ Sub Tropical Fruits		ha	1301600
115	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
116	New Orchard	Tropical/ Sub Tropical Fruits		ha	121400
117	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
118	New Orchard	Tropical/ Sub Tropical Fruits		ha	57600
119	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
120	Nursery			ha	1967700
121	Nursery/ Propagation unit			ha	534800
122	Oil Extraction			No.	8200000
123	Oil Extraction			No.	1000000
124	Oil Extraction			No.	500000
125	On Farm development (OFD) Works			m.	75000
126	Ornamental Fish Hatchery			No.	50000
127	Ornamental Fish Hatchery			No.	1000000
128	Ornamental Fish Hatchery			No.	800000
129	Other machinery			No.	1040000
130	Other machinery			No.	78000
131	Other machinery			No.	525000
132	Other machinery	Other Machinery & Equipments		No.	455000

133	Other machinery	Other Machinery & Equipments	No.	185000
134	Other machinery		No.	1000000
135	Other machinery		No.	132000
136	Other machinery	Other Machinery & Equipments	No.	235000
137	Other machinery		No.	112000
138	Other machinery		No.	120000
139	Other machinery		No.	1250000
140	Other machinery	Other Machinery & Equipments	No.	210000
141	Other machinery		No.	150000
142	Other machinery		No.	177000
143	Other machinery		No.	790000
144	Other machinery		No.	930000
145	Other machinery		No.	155000
146	Other machinery		No.	670000
147	Other machinery		No.	870000
148	Other machinery	Other Machinery & Equipments	No.	232000
149	Other machinery	Other Machinery & Equipments	No.	560000
150	Other Plantation Crops		ha	185000
151	Other Plantation Crops		ha	1650900
152	Others		No.	410000
153	Packaging Unit		No.	1000000
154	Pig Breeding Unit		10+2	1095000

155	Plantation	Bamboo	Agro	Acre	174615
156	Plantation	Bamboo		ha	86636
157	Plantation	Eucalyptus		ha	93176
158	Plantation	Poplar		ha	235040
159	Plantation	Teak		ha	163310
160	Power Tiller			No.	203000
161	Power Tiller			No.	265000
162	Precision Farming	Use of Kisan Drones		ha	2200000
163	Protection Structure	Poly/ Green Housing		sq.m.	1295400
164	Protection Structure	Poly/ Green Housing		sq.m.	1650900
165	Protection Structure	Poly/ Green Housing		sq.m.	1301600
166	Protection Structure	Poly/ Green Housing		sq.m.	1481800
167	Protection Structure	Poly/ Green Housing		sq.m.	1516500
168	Protection Structure	Poly/ Green Housing		sq.m.	1298500
169	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
170	Ready to Eat Products	Papad making		No.	1000000
171	Ready to Eat Products	Papad making		No.	200000
172	Reclamation of Problem Soils		5	ha	43600
173	Refrigerated Tanker Van			No.	3450000
174	Repair of Dwelling Units			No.	600000
175	Rice Processing			No.	3000000
176	Rice Processing			No.	1000000
177	Rice Processing			No.	8000000
178	Sanitation			No.	25000

179	Seed Drill				No.	210000
180	Seed Drill				No.	235000
181	Seed Drill				No.	135000
182	Seed Drill				No.	155000
183	Seed Drill				No.	185000
184	Seed Processing		All Seed Types		No.	2500000
185	Service Sector		Term Loan	Medium	No.	125000000
186	Service Sector		Term Loan	Micro	No.	1000000
187	Service Sector		Term Loan	Small	No.	25000000
188	Service Sector		Working Capital	Medium	No.	25000000
189	Service Sector		Working Capital	Small	No.	5000000
190	Service Sector		Working Capital	Micro	No.	200000
191	Sheep		Breeding Unit		500+25	9630000
192	Sheep		Rearing Unit		20+1	379000
193	SHGs/ JLGs				No.	150000
194	Soil Testing Lab				No.	1500000
195	Solar Energy		Roof Top Solar PV System with Battery		No.	150000
196	Solar Energy		Roof Top Solar PV System with Battery		No.	100000
197	Solar PV Pump Sets (AC)				No.	524200
198	Solar PV Pump Sets (AC)				No.	213700
199	Solar PV Pump Sets (AC)				No.	301500
200	Solar PV Pump Sets (AC)				No.	419000
201	Solar PV Pump Sets (AC)				No.	256400
202	Solar PV Pump Sets (AC)				No.	602700

203	Solar PV Pump Sets (AC)			No.	361800
204	Solar PV Pump Sets (AC)			No.	158900
205	Solar PV Pump Sets (AC)			No.	481800
206	Spice Processing			No.	300000
207	Sprinkler Irrigation			ha	109000
208	Sprinkler Irrigation			ha	182000
209	Sprinkler Irrigation			ha	204000
210	Sprinkler Irrigation			ha	37000
211	Sprinkler Irrigation			ha	107000
212	Sprinkler Irrigation			ha	49000
213	Sugarcane processing	Jaggery production		No.	500000
214	Thresher			No.	161000
215	Thresher	Multicrop Power Threshers		No.	220000
216	Thresher			No.	135000
217	Thresher			No.	180500
218	Thresher			No.	220000
219	Tractor	With Implements & Trailer		No.	1070000
220	Tractor	With Implements & Trailer		No.	725000
221	Tractor	With Implements & Trailer		No.	1120000
222	Tractor	With Implements & Trailer		No.	950000
223	Tractor	With Implements & Trailer		No.	840000
224	Tube Well			No.	682000

225	Tube Well			No.	30000
226	Tube Well			No.	360000
227	Tube Well			No.	480000
228	Tube Well			No.	23000
229	Tube Well			No.	33000
230	Tube Well			No.	1135000
231	Tube Well			No.	27000
232	Vegetable Processing			No.	200000
233	Veterinary Clinc	Mobile		No.	3500000
234	Veterinary Clinc	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 ()		37247
2	Annual Vegetables	Onion/ Piyaz/ Kanda ()		38562
3	Annual Vegetables	Potato/ Aloo (Irrigated)		45923
4	Broiler Farming	Others_Jalaun	500	150000
5	Buffalo Farming	Buffalo Farming_Jalaun		200000
6	Cereals	Sorghum/ Jowar (Irrigated)		14572
7	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		14945
8	Cereals	Maize/ Makka (Irrigated)		17938
9	Cereals	Rice/ Chaval/ Dhan (Irrigated)		29130
10	Cereals	Barley/ Jav (Irrigated)		30769
11	Cereals	Wheat/ Gehu (Irrigated)		31909
12	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
13	Goat Farming	Rearing Unit _ Semi_intensive_Jalaun		84000
14	Indigenous Cattle Farming	Indigenous Cattle Farming_Jalaun	2	200000
15	Layer Farming	Others_Jalaun	500	625000
16	Oil Seeds	Sesame/ Til/ Seesamum/ Gingelly (Irrigated)		13353

17	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		21860
18	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)		13927
19	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		13927
20	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		17413
21	Pulses	Lentil/ Masur/ Masoor (Irrigated)		23725
22	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)		25749
23	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)		26599
24	Sugar Crops	Sugarcane/ Ganna (Irrigated)		60729

Abbreviations

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

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

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

Name and address of DDM

Name	Paritosh Kumar
Designation	DDM, NABARD
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Address 2	Shivpuri, Patel Nagar, Orai, District Jalaun
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State	Uttar Pradesh
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Telephone No.	05162358212
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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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NATIONAL BANK FOR
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DEVELOPMENT

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