



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



झाँसी
Jhansi

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: Jhansi

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

Jhansi

PLP Document finalized by: Uttar Pradesh Regional Office

'The document has been prepared based on 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	Jhansi district is a historical and major city of the Bundelkhand region of Uttar Pradesh.
2	Type of soil	It has red and black soil.
3	Primary occupation	About 79 percent of the district's population depends on agriculture or agriculture-related businesses for their livelihood. There are 745 inhabited villages in the 08 development blocks of the district.
4	Land holding structure	The percentage of small and marginal holdings out of all holdings is 82, and the average size of marginal holdings is 0.5 hectares while the average size of all holdings is 1.5 hectares.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	As on 31st March 2024, the ground level credit flow in the district was Rs.457921.00 lakh, which was 96.80% of the target of the annual credit plan.
2	CD Ratio	As on 31st March 2024, the credit-deposit ratio of all banks was 50.60 percent, out of which the ratio of commercial banks was 48.80 percent, regional rural banks was 70.60 percent and district cooperative bank was 41.30 percent.

3	Investment credit in agriculture	During 2023-24 out of total agriculture sector credit of Rs.181591.00, Rs.39933.00 was investment credit in agriculture sector.
4	Credit flow to MSMEs	During 2023-24 Rs.261618.00 was the credit flow in MSME sector.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The potential credit plan for 2025-26 has been estimated at Rs. 1013257.26 lakh, which is 133 percent higher than the credit potential of the year 2024-25.
2	Projection for agriculture and its components	Total agricultural credit potential estimation Rs. 379093.22 lakh, Rs. 272320.36 lakh crop loans, Rs. 63115.79 lakh for term loans and allied activities, Rs. 22673.43 lakh for agricultural infrastructure and Rs. 6715.65 lakh for ancillary activity.
3	Projection for MSMEs	An amount of Rs. 567740.00 lakh has been earmarked for investment and working capital for development of Micro, Small and Medium Enterprises (MSMEs) and self-employment
4	Projection for other purposes	Rs. 55343.50 lakh for export credit, education and housing, Rs. 3410.54 lakh for infrastructure loans including renewable energy, and Rs. 7670.00 lakh for informal credit delivery system.

5. Developmental Initiatives

1. NABARD has worked on formation of self-help groups and their linkage with banks, livelihood and entrepreneurship development programs for them, formation of farmer producer organizations and their linkage with markets.

2. NABARD is providing soft loans to the state government under the Rural Infrastructure Development Fund (RIDF) and Warehouse Infrastructure Fund (WIF) for construction of rural infrastructure (roads, bridges, irrigation, education, storage, hospitals, etc.) in the district.
3. In the district, NABARD has/ is implementing 15 watershed projects covering an area of about 15000 hectares for soil and water conservation and utilization of uncultivable land, out of which 10 are ongoing and 05 have been completed.
4. With the assistance of NABARD under CSS, 06 Farmer Producer Organizations (FPOs) are being operated in the district which are engaged in activities like seed production, vegetable production, food processing, etc. and are linked to e-NAM.
5. NABARD has also facilitated the construction of a Rural Haat in Bangra block of the district to provide vegetables, food grains and other daily necessities to the rural people and create employment opportunities.
6. In addition, NABARD has separately approved an FPO to promote dairy farming. The work of encouraging farmers to cultivate strawberry, pomegranate etc. through scientific methods and higher income is being demonstrated through pilot projects in the district with NABARD financial assistance.
7. The formation of farmer producer organizations and exposure visits of their members/farmers to reputed research institutes of the state/country (within/outside the state) is being carried out by NABARD under its Capacity Building Training (CAT) program.
8. NABARD is also implementing a smart agriculture project involving IoTs, remote sensing etc. to promote precision farming in the district.

6. Thrust Areas

1. NABARD has identified some areas for focus in 2024-25, which include SHG/JLG financing, export, citrus fruits, expansion of irrigation facilities, warehousing, improvement in dairy development, Farmer Producer Organizations (FPOs), etc.
2. To promote the above areas, NABARD has also initiated various development activities, which mainly include SHG/JLG promoting institutions, organizing workshops, seminars, formation of FPOs.
3. watershed projects, AIF, Agriculture Productivity Enhancement Scheme, natural resource management, development of non-agricultural sector, cluster formation, etc. would be thrust areas.

7. Major Constraints and Suggested Action Points

1. The rural economy of Jhansi district is largely based on agriculture like other districts of Bundelkhand region and agriculture is mostly rain-fed. The district has immense potential for cultivation of fruits (especially citrus), vegetables, medicinal plants, etc.
2. The farmers of the district have shown interest in shifting from traditional farming to cultivation of hybrid vegetables, papaya, lemon, seasonal fruits, guava, medicinal plants, etc.
5. There is an urgent need to harness solar energy in the district. There are also ample opportunities in allied activities like dairy, fishery, goat rearing, poultry farming and non-agricultural sector.
6. There is a need to establish soil testing laboratories in each block of the district, strengthen the existing extension network, technology dissemination, better agricultural implements and mechanization through demonstrations in farmers' fields.
7. Demonstrations required for adaptation of improvement in irrigation, improvement in animal health, increase in milk routes, establishment of poultry and fish markets, Uninterrupted power supply to industries, etc.
8. Special efforts should be made to develop organized markets for storage and marketing of agricultural produce in the district and for fruit processing.

8. Way Forward

1. To achieve the estimated total credit potential in the district and especially to increase capital formation in agriculture, coordinated efforts by all stakeholders like banks, government departments and NGOs are required.
2. Regular monitoring of achievements against targets in DLCC/BLBC meetings is crucial for this.
3. Inclusive development can be achieved through implementation of SHGs, JLGs, Rupee-Card, Kisan Credit Card, Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Mudra Yojana, Atal Pension Yojana and Stand-Up India.

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 priorities resource requirement for the purpose.

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<p>Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings</p> <p>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</p> <p>Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers</p> <p>Study the cropping pattern;</p> <p>Estimation of credit potential considering Scale of Finance and also the KCC guidelines in vogue.</p> <p>Block-wise allocation of potential considering credit absorption capacity in each block, cropping pattern, etc.</p>
2	Water Resources	<p>MI potential is the area that can be brought under irrigation by ground and surface water</p> <p>Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district</p> <p>While clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get</p> <p>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.</p> <p>Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is considered.</p> <p>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.</p>
3	Farm Mechanization	<p>The potential estimate for farm mechanization considers 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 draught animal power/power tiller by using conversion factors</p>

		Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively
		Adjustment of tractor potential with land holdings; and
		Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;
		Feasibility and possibility of shifting from food crop to plantation crops;
		Estimation of replanting by considering approximate economic life of a few plantation crops; and
		Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	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 is 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	Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		Potential High Value Projects/ Are Based schemes
		Infrastructure support available which can form basis for

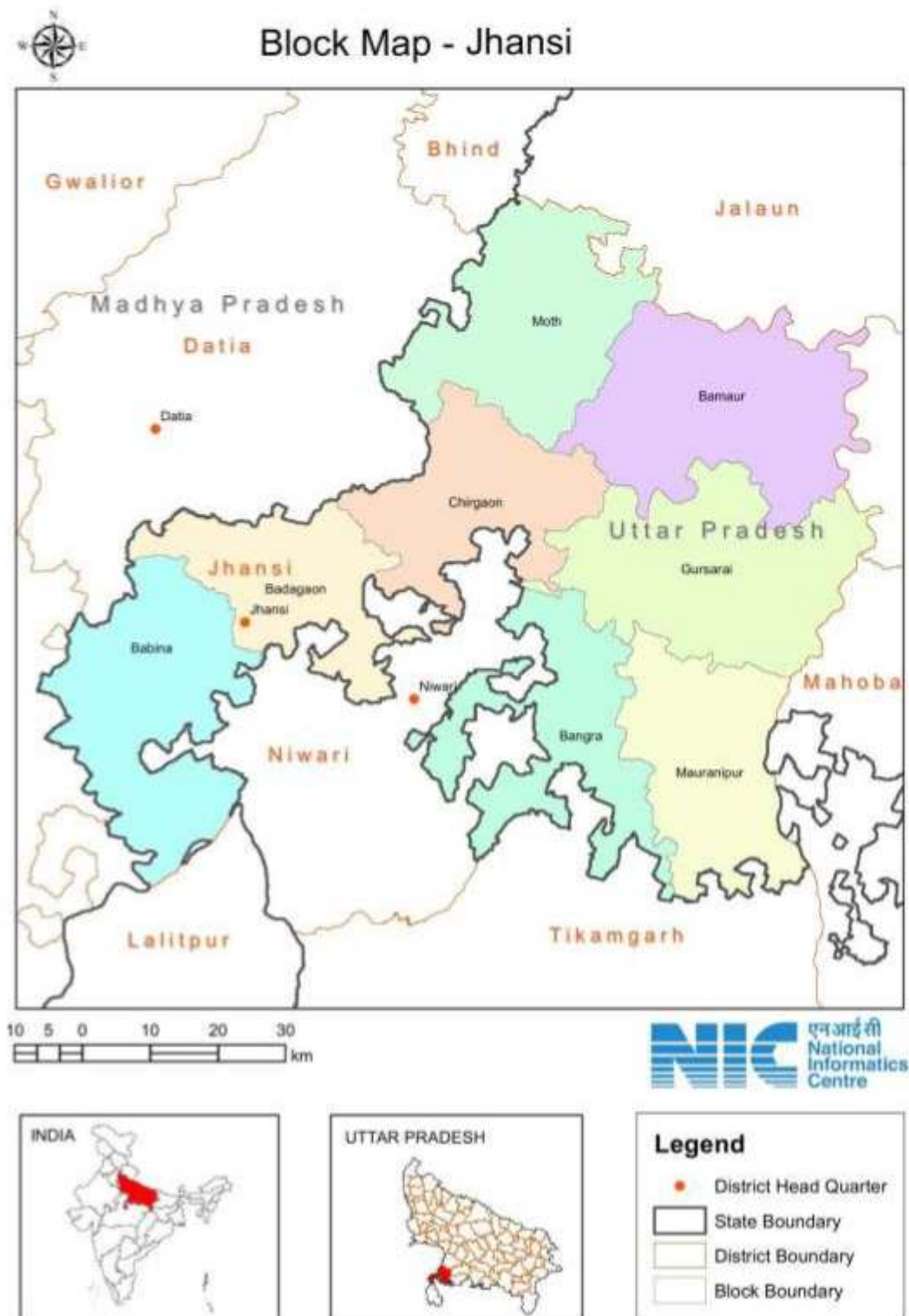
		business/ development plans.
2	Government Agencies/ Departments	Infrastructure required to support credit flow for tapping the exploitable potential;
		Other support required to increase credit flow.
		Identification of sectors for Government sponsored programs.
3	Individual/ Business entities	Private 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





(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	349704.14
1	Crop Production, Maintenance and Marketing	282482.26
2	Term Loan for agriculture and allied activities	67221.88
B	Agriculture Infrastructure	22673.43
C	Ancillary activities	6715.65
I	Credit Potential for Agriculture A+B+C)	379093.22
I I I	Micro, Small and Medium Enterprises	567740.00
I I I	Export Credit	8320.00
I V	Education	3852.00
V	Housing	43171.50
V I I	Social Infrastructure	2533.04
V I I	Renewable energy	877.50
VIII	Others	7670.00
	Total Priority Sector	1013257.26

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	272320.36
2	Water Resources	14267.99
3	Farm Mechanization	17898.96
4	Plantation & Horticulture with Sericulture	3193.88
5	Forestry & Waste Land Development	537.06
6	Animal Husbandry - Dairy	21728.23
7	Animal Husbandry - Poultry	2303.65

8	Animal Husbandry - Sheep, Goat, Piggery	12431.02
9	Fisheries	1831.40
10	Farm Credit- Others	3191.59
	Sub total	349704.14
B	Agriculture Infrastructure	
1	Construction of storage	20965.50
2	Land development, Soil conservation, Wasteland development	1020.81
3	Agriculture Infrastructure - Others	687.12
	Sub total	22673.43
C	Ancillary activities	
1	Food & Agro. Processing	5770.65
2	Ancillary activities - Others	945.00
	Sub Total	6715.65
II	Micro, Small and Medium Enterprises	
	Total MSME	567740.00
III	Export Credit	8320.00
IV	Education	3852.00
V	Housing	43171.50
VI	Social Infrastructure	2533.04
VII	Renewable energy	877.50
VII I	Others	7670.00
	Total Priority Sector	1013257.26

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Punjab National Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	5024
2	No. of Subdivisions	5
3	No. of Blocks	8
4	No. of revenue villages	745
5	No. of Gram Panchayats	496

2. Additional Information

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

3. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttar Pradesh
2	District	Jhansi
3	Agro-climatic Zone 1	Mid plain zone
4	Agro-climatic Zone 2	Mid plain zone
5	Agro-climatic Zone 3	Bundel Khand
6	Agro-climatic Zone 4	Bundel Khand
7	Agro-climatic Zone 5	Bundel Khand
8	Climate	Sub-Tropical
9	Soil Type	Red and Black Soil

4. Land Utilization [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	502
2	Forest Land	34
3	Area not available for cultivation	1
4	Barren and Uncultivable land	5
5	Permanent Pasture and Grazing Land	1
6	Land under Miscellaneous Tree Crops	1
7	Cultivable Wasteland	10
8	Current Fallow	35
9	Other Fallow	14

5. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	4
2	Critical	0
3	Semi Critical	4
4	Over Exploited	0
5	Total	8

6. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha .	% to Total
1	<= 1 ha	133490	58		0
2	>1 to <=2 ha	56353	24	78883	100
3	>2 to <=4 ha		0		0
4	>4 to <=10 ha		0		0
5	>10 ha	41770	18		0
6	Total	231613	100	78883	100

7. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	189
2	Of the above, Small/ Marginal Farmers	123
3	Agricultural Laborers	127
4	Workers engaged in Household Industries	27
5	Workers engaged in Allied agro activities	
6	Other workers	216

8. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1998	1057	941	1165	833
2	Scheduled Caste	563	298	265	374	189
3	Scheduled Tribe	4	2	2	2	2
4	Literate	1305	784	521	703	602
5	BPL	0				

9. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	367
2	Rural Households	215
3	BPL Households	72

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	340
2	Having source of drinking water	367
3	Having electricity supply	367
4	Having independent toilets	

11. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos
1	Villages Electrified	745
2	Villages having Post Offices	175
3	Villages having Banking Facilities	745
4	Villages having Primary Schools	
5	Villages having Primary Health Centers	45
6	Villages having Potable Water Supply	745
7	Villages connected with Paved Approach Roads	596

Sources

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

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1284
2	Primary Health Centers	45
3	Primary Health Sub-Centers	342
4	Dispensaries	209
5	Hospitals	73
6	Hospital Beds	2342

2. Infrastructure & Support Services for Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertilizer/Seed/Pesticide Outlets	345
2	Registered FPOs	53
3	Agro Service Centers	75
4	Soil Testing Centers	4
5	Approved nurseries	11
6	Agriculture Pump sets	
7	Pump sets Energized	
8	Krishi Vigyan Kendras	1

3. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos
1	Area Available for Irrigation (NIA + Fallow)	339
2	Irrigation Potential Created	309
3	Net Irrigated Area (Total area irrigated atleast once)	309
4	Area irrigated by Canals/ Channels	121
5	Area irrigated by Wells	113
6	Area irrigated by Tanks	35
7	Area irrigated by Other Sources	3
8	Irrigation Potential Utilized (GrossIrrigated Area)	326

4. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3579
2	Railway Line [km]	171
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	9	0	9
2	Cattle - Indigenous	237	19	218
3	Buffaloes	307	2	305
4	Sheep - Cross bred	0		0
5	Sheep - Indigenous	42		42
6	Goat	260		260
7	Pig - Cross bred	0	0	0.212
8	Pig - Indigenous	8	4	3.79
9	Horse/Donkey/Camel	0	0	
10	Rabbit	0	0	
11	Poultry - Improved	526	526	
12	Poultry - Indigenous	0		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	6
2	Veterinary Dispensaries	19
3	Disease Diagnostic Centers	14
4	Artificial Insemination Centers	58
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	
7	Fodder Farms	1
8	Dairy Cooperative Societies	48
9	Milk Collection Centers	19
10	Fishermen Societies	18
11	Animal Husbandry Training Centers	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughterhouses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	317	MT	159	gm/day
2	Egg	124	Lakhs	6	Nos /p.a.
3	Milk	248	MT		gm/day
4	Meat	3	MT	2	gm/day
5	Wool		MT		gm/day

Sources

Table Name	Source(s) and reference year of data
Infrastructure Relating to Health & Sanitation [Nos.]	District Statistical Handbook
Infrastructure & Support Services For Agriculture [Nos.]	District Statistical Handbook
Irrigation Coverage ['000Ha]	District Statistical Handbook
Infrastructure For Storage, Transport & Marketing	District Statistical Handbook
Processing Units	District Statistical Handbook
Animal Population as per Census [Nos.]	District Statistical Handbook
Infrastructure for Development of Allied Activities [Nos.]	District Statistical Handbook
Milk, Fish, Egg Production & Per Capita Availability - Year 2	District Statistical Handbook

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry – Dairy Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)			
2	KCC for working capital (₹lakh)	39.46	799.93	1455.13
3	KCC for working capital(No.)	75	933	1419
4	Finance under group mode(₹ lakh)			

Sources

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

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	26729	26279	26729
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)			
6	Popular breeds			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Poultry	District Statistical Diary

Animal Husbandry - SGP

Table 1: Popular Breed(s)

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

Sources

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

Fisheries Table 2: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)			
2	Finance under group mode (₹lakh)			
3	KCC for working capital (No.)	8	20	60
4	KCC for working capital (₹ lakh)	15.72	11.79	54.17

Table 3: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	280	289	300
2	Reservoirs (No.)	11	11	11
3	Cage Culture/ Bio-floc technology (No.)	56	56	76
4	Fish Seed Hatchery (No.)	7	7	8

Farm Credit - Others & Integrated Farming

Agri. InfrastructureTable 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3038.82	180.65	504.33
2	Loans for Storage Godowns (₹lakh)			
3	Loans for Cold Storages (₹lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)			

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	2	2	2
2	Cold Storages (Capacity -'000 MT)	6	6	6
3	Storage Godowns (No.)	147	147	147
4	Storage Godowns (Capacity -'000 MT)	122	122	122
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	8	6	6
6	Market Yards [Nos] / Wholesale Market (No.)	8	8	8
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000MT)			

Land Development, Soil Conservation & Watershed Development

Table 1: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	14	15	15
2	Watershed Projects - Areatreated ('000ha)	6	7	9
3	Wadi Projects (No.)			
4	Wadi Projects - Area ofplantation ('000 ha)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Area requiringSoil Treatment & Area Treated	
Table 3: NABARD'sinterventions	NABARD UP RO

District Profile **Key Insights into MSME, Cooperatives, Infrastructure and others**

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village Households
Commercial Banks	25	171	31	46	94		4432	89	437
Regional Rural Bank	1	48	27	12	9		2702	37	308
District Central Coop. Bank	1	17	3	11	3		145		
Coop. Agr. & Rural Dev. Bank	1	4	2	1	1				
Primary Agr. Coop. Society	58	58	58						
Others	2	2			2	13			
All Agencies	88	300	121	70	109	13	7279	126	

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	41.8	46.2	48.8
Regional Rural Bank	69.6	88.3	70.6
Cooperative Banks	0	8.1	41.3
Others	66.5	136.4	116.5
All Agencies	44.4	48.5	50.6

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

Agency	Cumulative up to			
	31/03/2024			
	PMJ DY	PMS BY	PMJ JBY	A P Y
Commercial Banks	670376	2254124	1549153	49913
Regional Rural Bank	4496	35762	15642	3987
Cooperative Banks	16	7550	2030	344
Others			225	
All Agencies	674888	2297436	1567050	54244

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 Loans	Total	Amount [Rs.lakh]	% of Loans	Total	Amount [Rs.lakh]	% of Loans	Total	Amount [Rs.lakh]	% of Loans	Total	Amount [Rs.lakh]	% of Loans
Commercial Banks	382366.97		38.2	126351.09		12.6	100068.33		10.0			80197.40	8.0	
Regional Rural Bank	68812.74		54.6	53779.24		42.7	55370.66		43.9				0.0	
Cooperative Banks	1455.05		8.0	1455.05		8.0			0.0			56.30	0.3	
Others	5278.94		54.3	0.00		0.0			0.0				0.0	
All Agencies	457913.70		39.6	181585.38		15.7	155438.99		13.4	0.00		80253.70	6.9	

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]	Achievement [Rs.lakh]	Achievement [%]	Total	Target [Rs.lakh]	Achievement [Rs.lakh]	Achievement [%]	Total	Target [Rs.lakh]	Achievement [Rs.lakh]	Achievement [%]	Total	
Commercial Banks	223527.90	170400.60	76.2		303700.92	297951.69	98.1	335033.00	382373.00	114.1			96.1
Regional Rural Bank	51597.00	43187.82	83.7		75747.70	91369.37	120.6	80292.00	68813.00	85.7			96.7
Cooperative Banks	42456.40	13840.35	32.6		56370.24	86778.00	153.9	57803.00	1456.00	2.5			63.0
Others			0			2476.00	0		5279.00	0			0.0
All Agencies	317581.30	227428.77	71.6		435818.86	478575.06	109.8	473128.00	457921.00	96.8			92.7

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]	Achievement [Rs.lak]	Achievement [%]	Target [Rs.lakh]	Achievement [Rs.lak]	Achievement [%]	Target [Rs.lakh]	Achievement [%]
Crop Loan	228628.00	135795.55	59.4	299744.78	355832.00	118.7	329688.00	141658.00
Term Loan (Agri.)	11371.50	15164.85	133.4	14918.74	10979.00	73.6	18324.00	39933.00
Total Agri. Credit	239999.50	150960.40	62.9	314663.52	366811.00	116.6	348012.00	181591.00
MSME	51776.00	37581.25	72.6	79397.66	69886.98	88.0	84255.00	261618.00
Other Priority Sectors	25805.80	38887.12	150.7	41757.68	41877.08	100.3	40861.00	14712.00
Total Priority Sector	317581.30	227428.77	71.6	435818.86	478575.06	109.8	473128.00	457921.00
								96.8
								92.7

9. NPA Position (Outstanding)

Broad Sector	31/03/2022		31/03/2023		31/03/2024		Avg. Ach[%] in last 3 years
	Target [Rs.lakh]	Achievement [Rs.lak]	Achievement [%]	Target [Rs.lakh]	Achievement [Rs.lak]	Achievement [%]	
Commercial Banks	676696.12	63731.05	9.4	811967.73	68073.40	8.4	8.2
Regional Rural Bank	100524	9486	9.4	118158	10400	8.8	10.5
Cooperative Banks	13259.02	1054.63	8.0	14168.62	746.26	5.3	8.2
Others	1215.12	0	0.0	6032.33	13.82	0.2	1.1
All Agencies	791694.26	74271.68	9.38	950326.68	79233.48	8.34	8.38

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

Source(s)

1	SLBC INDIA website
2	LDM office
3	NRLM Jhansi UPMA

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 portallinking credit linked schemes for ease of access to the all thebeneficiaries 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 pivotalrole in transforming India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

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

ii. Integrated Processing Projects: The list of eligibleactivities under AIF now includes integrated primary andsecondary processing projects.

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

iv. Enhanced Credit Guarantee Coverage: The government proposesto 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 extensionof AHIDF for another three years till 31 March 2026. FurtherNABARD is included as loaning entity under the revamped AHIDFscheme.

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 AgricultureSector: 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 farmersby developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilotprojects 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-economicchallenges 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 JanSamarth 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 centers 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 centers 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 centers for shrimp broodstock 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 lakhs from the current 10 lakhs 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 Program.
- 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 programs 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

3. Policy Initiatives - RBI

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

ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy 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 Centers over a period of three years commencing from the year 2020-21.

4. Credit-linked subsidy schemes of GoI

- 4.1 New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.
- 4.2 Agri Clinics and Agri Business Centers (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centers 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

- 5.1 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 lakhs 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.
- 5.2 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.
- 5.3 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):

- 6.1 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 programs for backward regions. A few recent initiatives taken under micro credit are as under:

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

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

7.c NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suvidha (Micro enterprises 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 micro ATM 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 program 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 program 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 SIDB IBSE 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. Sponsored Programs 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 state's 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 90 percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35 percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50 percent or Rs. 50 lakhs. 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 lakhs to Rs. 40 lakhs with additional Rs. 6

lakhs 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 60 percent 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 crossbreeds with 50 percent priority given to women farmers. Beneficiaries receive up to Rs 80,000 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 tubewells. (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 pump set whereas the Marginal farmers are granted Rs. 7000 for boring and Rs. 6000 for a pump set. Scheduled Caste and Scheduled Tribe farmers receive Rs. 10000 for boring and Rs. 9000 for a pump set. (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 Sarvhit 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 lakhs 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 22000 MW 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 5.8 percent 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 15 percent as compared to the revised estimate of 2023-24.

Revenue surplus in 2024-25 is estimated to be 3 percent 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 3.46 percent of GSDP (Rs 86531 crore). In 2023-24 as per the revised estimates fiscal deficit is expected to be 3.49 percent of GSDP roughly the same as the budget estimate for 2023-24.

Uttar Pradesh has allocated 3.1 percent 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 crores.

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 crores.

Under the Uttar Pradesh Food Processing Industry Policy-2022 Rs. 300 crores 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 crores have been proposed which is 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 25 percent 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 tons.

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 21 percent higher than the previous year.

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

For construction of a new Dairy Unit at Mathura with a capacity of 30000 liters per day (expansion of 01 lakh liters per day) Rs. 23 crores 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 68 percent 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 crores by the state government for the Atal Bihari Vajpayee Power loom 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 crores 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 Program to provide employment to the traditional clay art artisans in the state.

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

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

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

A provision of Rs. 110 crore is proposed for the programs 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 programs for the economic development of Scheduled Tribes are being run in the Lakhimpur Kheri Balrampur Bijnor and Bahraich Shravasti and Maharaj Ganj 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 setup 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 25 percent of the loan amount and provides a subsidy of up to 25 percent 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 4 percent 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

Uttar Pradesh has the highest contribution of 17.77% in national food grain production. In 2021-22, Uttar Pradesh ranks first among states in food grain production with a total output of around 56.11 million tons. Food grain and sugarcane production are the main agricultural activities in Uttar Pradesh. In 2021-22, Uttar Pradesh is the largest producer of wheat and sugarcane in the country, contributing about 31.77% (wheat) and 41.09% (sugarcane) to the all-India production. Agriculture is the major economic activity in Jhansi district. In 2021-22 (interim projections), the district's Gross District Domestic Product (GDDP) at current prices is Rs. 22,304.28 crores. About 32.16% of GDP comes from the primary sector, mainly agriculture. The major kharif crops in the district are urad, groundnut, til and maize, whole wheat, gram, peas and mustard are the main rabi crops. Sugarcane and groundnut are the major cash crops. Commercial cultivation of vegetables, spices and medicinal crops like Basil (tulsi) is also increasing in the district.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The non-availability of quality seeds, germplasm and low seed replacement rate (SRR) has been a major concern. Certified seeds are distributed/made available to some extent by the Agriculture Department. Seed certification is happening under the Seed Village Scheme. There are about 218 seed sale centers, fertilizer sale centers and 127 pesticide sale centers of cooperatives, agro and private institutions operating in the district. 12 government seed sale centers and 9 government agricultural chemical centers are functioning in the district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

According to the Groundwater Assessment of 2020 by the Government of India, the Babina, Bangra, Baragaon, and Mauranipur development blocks of the district are classified as semi-critical. In the district, the availability of groundwater for irrigation is 42215 Ha-m, and groundwater development is 49.65%.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The major rivers in the district are Betwa, Dhasan, Lakheri, and Pahuj. The Betwa is the longest river in the district. Apart from this, the remaining requirement of the district is met by the Rajghat Canal System. The main sources of irrigation in Jhansi district are canals (39%), wells (37%), government/private tube wells (12%), tanks (11%), and other sources (1%). (Source: Zila Sankhyikiya Patrika 2022) Canals are entirely dependent on the monsoon. The irrigation schedule is determined as per the roster when the rainwater fills the reservoirs. The district has recorded rainfall of 665 mm, 403 mm, and 487 mm during the last three years 2021-22, 2020-21, and 2019-20 respectively, while the standard rainfall for the district is 850 mm. (Source: District Agriculture Officer Office)

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Mechanization not only increases agricultural productivity but also provides farmers with several other financial and social benefits. It results in 15 to 20 percent savings in the use of fertilizers and seeds, and 20 to 30 percent savings in labor and operational time. Additionally, it leads to a 5 to 20 percent increase in crop intensity and a 10 to 15 percent increase in agricultural productivity. (Indian Journal of Agriculture Sciences, October 2019).

The level of Farm Mechanization in the district is quite low. Tractors account for 80% of Farm Mechanization, while all other equipment accounts for only 20%. Since a tractor is useful for about

30 acres of irrigated land or 45 acres of unirrigated land, it is not economically viable for small and marginal farmers.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Like other parts of the country, a change in the behavior of farmers is now visible in the Jhansi district as well. In recent years, the use of machines and equipment such as combine harvesters, tractors, zero tillage machines, seed drill machines, multi-crop planters, rotavators, cone weeder, power weeder, and knapsack sprayers has increased significantly in the district. Studies have shown that Farm Mechanization has led to an increase in employment opportunities due to increased production, sale of products, manufacturing and repair of agricultural machinery, increased use of agricultural inputs, etc. The use of tractors and combine harvesters has increased in the district. In addition to working on their own fields, tractors are also used on a rental basis for plowing other fields. Tractors are also used for transportation in the district.

Efforts are being made to make modern and useful agricultural machinery available to small and marginal farmers at a 50% subsidy on a custom service approach at every Nyaya Panchayat under various schemes.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate of Jhansi district is very suitable for commercial production of various fruit crops like Amrud (Guava), Papita (Papaya), Ber, Awala (Indian Gooseberry), etc. as well as production of various vegetables like Tomato, Cabbage, Shimla Mirch (Capsicum) and Carrot, spices like Ginger, Turmeric, and flowers like Gladiolus, Rose, Marigold can be done in the district.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Out of the four varieties of silk - Mulberry, Tasar, Eri, and Muga, the soil and climate of the Bundelkhand region is suitable for the Tasar variety. In Jhansi district, the Sericulture Department is working with Arjun plants in Ghisoli and Badanpur villages of Babina block.

The average land holding size in the district is 1.50 hectares, which allows small and marginal farmers to grow short-duration horticultural crops like vegetables and flowers on their small holdings, thereby increasing their income.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

? The agriculture (agri) component includes food grains, horticultural crops i.e. fruits, vegetables, flowers, medicinal and aromatic plants; animal husbandry - livestock, SGP, poultry etc.

? The silviculture component includes bamboo, which is a type of grass and grown for wood, fodder and fuel, perennial trees, NTFPs.

? The pastoral component includes fodder grasses.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The total geographic area of the district is 501327 ha, out of which the forest area is only 34460 Ha. The district has 8056 ha of other culturable and 21972 ha of uncultivable wasteland (Source: Zila Sankhyikiya Patrika 2022), some of which can be utilized for agroforestry. Trees like Shisham, Jamun, Mango, Neem, Eucalyptus, Kikar, Awla etc. are suitable for agroforestry/farm forestry. The Forest Department present in the district provides extension services and planting material of forestry species. The forest area also has Mahua, Awla, Ber, Gum and various types of herbs.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

A few years ago, there was a severe shortage of milk and milk products in the district, but the scenario has changed due to the development in this sector in the recent past. Now, milk and milk products are being sent from the district to the surrounding districts. The demand for milk and milk products in the district is increasing day by day. Keeping this in view, there is ample scope for development in milk production.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

To promote milk production in the district, 46 milk producer societies are active among 259 societies. In the district, 19 veterinary dispensaries, 6 hospitals, 14 animal service centers, and

58 artificial insemination centers are operational. The

Indian Grassland and Fodder Research Institute (IGFRI) of ICAR is in the district. Research related to fodder and pasture is carried out here. There is a severe shortage of veterinarians in some veterinary hospitals in the district. Green fodder is not available in sufficient quantities in the district. The district needs more veterinary hospitals and artificial insemination centers. All 259 milk producer societies in the district need to be strengthened.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming in the district 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 (chickens) in the district is 1.26 lakh, and the egg production in the district is around 135.26 lakh eggs per year.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

At the national level, the availability is 94 eggs per capita per year, and at the state level, the availability is 08 eggs per capita per year (Source-NIC). However, there is a sufficient demand for eggs in the district, which cannot be met by local production. To meet the demand of the district, eggs are procured from Hyderabad, Punjab, and Pune. The biggest obstacle in promoting poultry is insurance. Insurance companies are not enthusiastic about ensuring poultry because the mortality rate in this sector is high, and the associated risks are also high, resulting in a very high insurance premium.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

According to the Livestock Census 2019, the livestock population in the district is as follows:

Goat - 260396

Sheep - 42297

Pig - 8000

(Source: Zila Sankhyikiya Patrika 2022)

2.1.8.2 Infrastructure and linkage support available, planned and gaps

In the district, 19 veterinary dispensaries, 6 hospitals, 14

animal service centers, and 58 artificial insemination centers are operational. The district has 10 goat development centers and 04 pig development centers. Sheep, goats, and pigs are bought and sold in local markets. (Source: Zila Sankhyikiya Patrika 2022)

Sheep, Pig and Goat farming is primarily done traditionally. Pig farming in the district can be further developed by providing financial assistance to small farmers for clean and scientific pig production, discouraging scattered stray pig rearing, and breed improvement.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

In the district, there is a total area of 598.17 Ha. under 352 ponds available in gram panchayats and a total of 3951.77 ha under 11 departmental water bodies. Besides this, the district has 01 fish seed production centers. A total of 3634 quintals of fish is produced from all these sources. In addition, the department has also distributed 33.40 lakh fingerlings in the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Despite the ample potential for fisheries in the district, this activity is not getting the desired encouragement, primarily because most banks in the district are not showing interest in this sub-sector. The Government of India has launched the Blue Revolution Mission or Blue Revolution for the integrated development of fisheries.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Bullocks and bullock carts are used by small and marginal farmers for agricultural work, transportation of their agricultural produce, carriage of other goods, and their own commuting. Due to the poor condition of roads in rural areas, the importance of bullock carts remains.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

With changing times, farmers or cultivators have started using motorcycles for transportation purposes. However, it is observed that some farmers or cultivators still use bullock carts for transportation. Especially weavers

prefer to use their own motorcycles for transporting raw materials for carpet making and delivering finished products to the co-operative company, instead of traditional means of transport. Additionally, small and marginal farmers and other cultivators also prefer to use their own motorcycles for daily business activities. Due to this, the sale of motorcycles in the district is substantial, and banks also prefer to finance motorcycles as the vehicle is a tangible asset and registered with the regional transport office, making the loan amount secure.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

At present, farmers mainly focus only on crop production, which leads to uncertainty in their income and employment. In this context, the integration of various agriculture-related enterprises will not only increase the income of farmers but will also create new employment opportunities for their families. Integrated farming system has been defined as "a judicious mix of two or more components, where the principles of minimum competition and maximum complementary roles are scientifically followed, aimed at achieving sustainable production, consumption and profitability of the whole system in a complementary and supplementary manner."

2.1.11.2 Infrastructure and linkage support available, planned and gaps

In the district, integrated farming can be promoted through various integrated farming system models such as Crop + Dairy Integrated Farming System Model (1 hectare) for income enhancement and employment generation, Crop + Livestock Integrated Farming System Model (1 hectare) for sustainable livelihood, Integrated Farming System Model (0.4 hectare) based on exotic vegetables for marginal farmers, etc.

An impact evaluation conducted by Agriculture Finance Corporation Limited (AFCL) in 2017 found that the scheme has helped farmers in the district increase their annual income from cows, benefiting up to 49% of the beneficiaries. The scheme has helped farmers increase their income by 20% to 30% through various interventions under integrated farming systems and complementary activities.

Various schemes such as the National Livestock Mission, Horticulture Department, Fisheries Department, and various schemes of the Agriculture Department can be utilized to promote integrated farming systems.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

In Jhansi district, there are 147 godowns of the Food Corporation of India, Central Warehousing Corporation, State Warehousing Corporation, and the Cooperative Department for food grain storage with a total capacity of around 122179 MT. The district has 02 cold storages with a capacity of about 5880 MT. The total production of major crops in the district is around 6.86 lakh MT. The current storage capacity is not sufficient for proper storage of the same.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Proper storage arrangements for food security in the district are an essential basic facility, and its importance is no less than the production process itself. Preservation of foodgrains and fruits- vegetables after crop harvesting is extremely important, as it is well known that in the absence of storage facilities, farmers are compelled to sell their produce at very low prices. Additionally, a large quantity of fruits, vegetables, and grains are 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

Red and black soil is found in Jhansi. 5.00 lakh hectares of the district. Out of which 3.60 lakhs. The area is not considered good. There is a need to correct this sector through various water and soil conservation works.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Red and black soil is found in Jhansi. 5.00 lakh hectares of the district. Out of which 3.60 lakhs. The area is not considered good. There is a need to correct this sector through various water and soil conservation works.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

For increasing agricultural production and productivity, it is necessary that the seeds are genetically pure along with certified quality. Seed production and tissue culture

is a good business for entrepreneurial farmers to get higher income while reducing the cost of plants and seeds. There is an absolute need for polyhouse facilities for intensive cultivation of high-quality vegetables along with protection from pests and adverse weather conditions. Direct sale centers for vegetables are required to ensure proper prices for farmers as well as availability of vegetables at reasonable prices for consumers. In the district, there are possibilities of bank loans in this sector, but the demand is not much. Lack of awareness is also a major reason behind low demand. However, in the last few years, farmers' inclination towards vermicompost has increased. Organic fertilizer has been identified as an emerging activity in the district, as the fertility of the land has deteriorated due to indiscriminate use of chemical fertilizers.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The nodal agency for providing development, technical and extension services in this sector is the Agriculture Department. This department also works to make farmers aware of the development of this sector.

Schemes implemented by the Agriculture Department:
Farm Pond scheme

Objective and operational area of the scheme:

First phase - Construction of 2000 ponds in all development blocks of 7 districts of Bundelkhand. Proposed expenditure is Rs. 12.20 crore. Second phase - Construction of 3384 ponds in 167 highly important development blocks of 44 districts including Bundelkhand at a cost of Rs. 27.88 crores in areas with excessive drainage. Size of the pond: Small pond - (22x20x3 meters): Cost per pond - Rs. 105,000, Medium pond - (35x30x3 meters): Cost per pond - Rs. 228,400. 50% subsidy will be released in three instalments through Direct Benefit Transfer. Distribution of gypsum to improve soil and remove micro-nutrient deficiency. The scheme gives priority to small and marginal farmers. UP Agrosupplies gypsum to centers approved by the District Magistrate. These centers provide gypsum to farmers at subsidized rates. A farmer can obtain gypsum for a maximum of 2 hectares only. After availing the subsidy once, the farmer will be eligible for the next subsidy after three years of the first subsidy. Subsidy assistance is being provided by both the Central and State Governments.

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 where primary agricultural produce is processed for value addition. For example, dairy products, milk processing, fruit and vegetable processing, packaged food and beverage processing industries come under this. A well-developed food processing sector with high level of processing helps in reducing food wastage, improving value addition, promoting crop diversification, ensuring better income for farmers, promoting employment and increasing export earnings. This sector assists in addressing the critical issues of food security and food inflation. It is also capable of providing healthy and nutritious food to the public. The major crops of the district are wheat, sesame, groundnut and lentil. The cash crop is groundnut. The Government of Uttar Pradesh has announced a special policy for food and agriculture processing. It provides 100% exemption in stamp duty on purchase or lease, 100% exemption from mandi fees for 10 years to all new export-oriented units using perishables, and 25% capital investment subsidy under the National Food Processing Mission.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

This sector is important for backward and forward linkages of producing and consuming districts. The major activities under food processing in the district include oil mills, bakery industry, flour mills, pickle and murabba units. In the district, 72 bakeries, 2 dal mills, 34 sweet shops, 26 dairy products and 04 pickle and murabba units are established on the basis of licenses. Additionally, based on registration, 21 bakeries, 6 flour mills, 76 sweet shops, 32 dairy products and 01 pickle and murabba units are established. (Source: District Food Officer) Efforts are being made to establish Agricultural Export Zones, Food Parks and promote contract farming, which are important steps that will promote the food and agriculture processing sector. However, the investment in the food and agriculture processing sector is very low compared to the available potential.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

There are 58 Primary Farm Credit Societies (PACS) in Jhansi, which mainly provide crop loans to their members as well as arrange for the marketing of fertilizers, seeds, pesticides, etc. There are 48 producer organizations operating in Jhansi district.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Strengthening the Farmer Producer Organizations ·

Providing more autonomy to the Primary Credit Cooperative Societies so that they can achieve their objectives on their own. ·

Creating awareness among people, especially bankers, about Agri-Clinics and Agri-Business Centers.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

According to the Zila Sankhyikiya Patrika 2022, the number of factories registered under the Factories Act, 1848 in the district is

14. The average daily number of workers and employees engaged in all factories is 7015. The number of operational rural and small-scale industrial units in the district is 2074. The total number of people engaged in rural and small industries is 7364. The number of operational Khadi and Village Industries units in the district is 1056, with a total of 8540 people engaged in them. The average number of people employed in these units is 602, and the production value is approximately Rs. 3.70 crores.

In the budget plan announced for the year 2017-18 for Uttar Pradesh, the "Make in UP" initiative was announced. Further with development of Bundelkhand Industrial Development Authority to ensure the availability of basic facilities in the district, entrepreneurs from outside the state will be attracted to set up their units here. RBI circular dated July 24, 2017, and further revised on June 11, 2024, aligning with recent guidelines by the Government of India. Updated Classification (June 11, 2024)

1. Micro Enterprises, Manufacturing and Service Enterprises:

- Investment in plant and machinery or equipment: Not exceeding INR 1 crore. Annual Turnover Not exceeding INR 5 crores.
- Small Enterprises:
- Manufacturing and Service Enterprises: Investment in plant and machinery or equipment Between INR 1 crore and INR 10 crores. Annual Turnover Between INR 5 crores and INR 50 crores.
- Medium Enterprises: Manufacturing and Service Enterprises: Investment in plant and machinery or equipment: Between INR 10 crores and INR 50 crores. Annual Turnover Between INR 50 crores and INR 250 crores

3.2 Infrastructure and linkage support available, planned and gaps

There is a cluster of saree and towel weaving in the Ranipur area of the district. After being selected in ODOP by the state government, this industry is expected to gain momentum.

To promote the non-agricultural sector, Khadi and Village Industries Board and District Industries Center are established, which provide training to entrepreneurs from time to time and help them in setting up their enterprises. In the Bijauli industrial area of the district, only 82 out of 128 allotted plots are operational, which indicates that many units could not start or have closed due to various circumstances even after plot allotment. The power supply situation in the district is deplorable for industries. There is no proper marketing arrangement for the products of micro and small

industries. The Rural Self-Employment Training Institute (RSETI) started by the lead bank Punjab National Bank in the district provides free and residential training in various trades. Soft Toys (ODOP): The objective of this scheme is to establish an industrial center based on a specific traditional product in each district of the state and comprehensively develop those traditional industries. Under this scheme, Soft Toys of Jhansi has been chosen as the district's distinct traditional product. Under this scheme, the possibilities of development of the entire value chain and investment in this product have been strengthened. It has emerged as one of the most promising industries to promote local artisans and the economy of Jhansi. Currently, there are more than 50 soft toy production units in Jhansi, which are moving towards increasing employment. Toys made in Jhansi are supplied for sale in major cities like Delhi.

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 a country's economy. To maintain growth in a country's exports, a high growth rate along with a healthy balance of trade and foreign exchange reserves is necessary. Overall, exports influence a country's industrial environment. To compete at the international level, product quality, competitive pricing, and good packaging are important. According to the information received from the District Industries Center in the district, four units are exporting. These units are mainly exporting books, wooden goods, soya products, and machine-related products.

4.1.2 Infrastructure and linkage support available, planned and gaps

In the district, the availability of credit for exporters becomes difficult due to the lack of foreign exchange branches and the operation of work outside the district. It is expected that the "Make in India" campaign will also lead to an increase in the exports sector. The Ministry of Commerce, Government of India projects that during the plan period, the growth rate in exports in the engineering sector and service sector will contribute significantly to achieving the expected growth rate in relevant areas for Jhansi.

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 making affordable financial assistance available to every meritorious student so that they get an opportunity to pursue further studies. 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

According to the Zila Sankhyikiya Patrika, the details of various educational institutions in the district are as follows:

Sr.No.	Type of Educational Institution	Number
1	Primary Schools	2330
2	Upper Primary Schools	1158
3	Secondary Schools	207
4	Colleges	52
	Post-Graduate Colleges	

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

According to the 2011 census, out of a total of 367,779 households in the district, 10,789 households in rural areas and 17,002 households in urban areas live in semi-pucca or kutchha houses. (Source: Zila Sankhyikiya Patrika 2022) The Reserve Bank of India (RBI) periodically issues Master Circulars, including those on Priority Sector Lending (PSL) guidelines for banks. As of the Master Circular dated September 4, 2020, updated on June 21, 2024, the limits on housing loans eligible for classification under the Priority Sector are as follows:

1. For Individuals in Metropolitan Centers (Population > 10 Lakhs): Loans up to 50 lakhs are eligible for classification under priority sector.
2. For Individuals in Other Centers (Population 10 Lakhs): Loans up to 40 lakhs are eligible for classification under priority sector.

Additionally, there are conditions such as:

Construction of Dwelling Units for Economically Weaker Sections (EWS) and Low-Income Groups (LIG): Loans up to 10 lakhs per borrower for construction of houses are also classified as priority sector.

4.3.2 Infrastructure and linkage support available, planned and gaps

The Babina development block and Mauranipur development block of Jhansi district are rapidly urbanizing, where there has been significant progress around housing construction, leading to a sharp rise in the demand for housing loans. The district has several central government establishments, such as BHEL, Kent area, IGFRI, NRCAF, and a major railway center. Considering these, the demand for housing in the district is increasing significantly, and there is still considerable potential in this sector. On one hand, rising land and construction costs, and on the other hand, the lack of availability of micro-finance are hindering the development of this sector.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Uttar Pradesh is the third-largest economy in India, contributing about 8% to the national GDP. Rural infrastructure in areas such as irrigation, roads, bridges, agriculture, etc., is a major driver for accelerating the overall growth rate of the economy. Investment in rural infrastructure creates new economic opportunities and activities, generates additional employment and income, facilitates the distribution and improvement of other rural services, and enhances the skills of rural poor.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Ensuring access to drinking water, sanitation, education, and health facilities is a standard for the quality of life of any individual, which impacts their daily life. Piped and purified water supply to households is quite expensive, especially in remote villages. Cleanwater is a necessity for every individual, whether urban or rural. This is a new area. Private and bank credit involvement in facilitating demand-based structural investment activities related to schools, medical facilities, drinking water, and sanitation facilities in rural and urban areas has been included.

Household Amenities [Number in '000 Households] :

- a) Brick/Stone/Concrete Houses 340
- b) Drinking Water 144
- c) Having Separate Toilet Facility 100

Health and Sanitation Infrastructure [Number]

- a) Anganwadis 1284
- b) Dispensaries 209
- c) Primary Health Centers 57
- d) Hospitals 73
- e) Primary Health Sub-Centers 336
- f) Number of Beds in Hospitals 2070 (Source: Zila Sankhyikiya Patrika 2022)

5.2.2 Infrastructure and linkage support available, planned and gaps

Adequate means of transportation are not available in rural areas, causing difficulties for villagers. There are some areas where only government efforts will not suffice, and development can only occur through the PPP model. Recognizing the importance of social infrastructure and the prospect of increased credit absorption in rural and urban areas, the Reserve Bank of India has included bank loans up to Rs. 5 crore per borrower for the construction of social infrastructure for schools,

healthcare facilities, drinking water facilities, and sanitation facilities in Tier II to Tier IV centers under priority sector lending.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy refers to energy generated from renewable natural resources such as sunlight, wind, rain, tidal waves, and geothermal heat, which are naturally replenished. Renewable energy can replace traditional energy in four major areas: electricity generation, fuel production for vehicles, air and water cooling/heating, and rural (off-grid) energy services. Thus, renewable energy never gets depleted, and its sources are continuously replenished.

The district has 5 municipal corporation areas, 2 cantonment areas, 7 nagar panchayat areas, and 745 inhabited villages. Approximately 1.5 lakh families reside in urban areas, and around 2.15 lakh families live in rural areas. Electricity facilities are available in urban areas as well as all 745 inhabited villages.

(Source: Zila Sankhyikiya Patrika 2022)

5.3.2 Infrastructure and linkage support available, planned and gaps

Currently, an average of 471 biogas plants are installed in 100 inhabited villages of the district, while the total number of biogas plants is 3510. The district has an abundance of livestock. According to the 2019 Livestock Census, the district has 2,26,789 cows and 3,06,551 buffaloes. As dairy farming is a major ancillary activity, even small farmers have 3-4 animals. A 4 cubic meter biogas plant is preferred. Trained artisans are available in each block for the construction and maintenance of biogas plants. The Khadi and Village Industries Board provides relevant knowledge and training to biogas beneficiaries.

Jhansi district has several dealers for providing solar equipment, and dealers from nearby cities, including Lucknow and Kanpur, are also willing to supply solar equipment and provide after-sales service in the city. Due to its location in the Bundelkhand region, the district receives good sunlight for approximately 11 months of the year. Therefore, there is significant potential for solar equipment such as solar home lights, lanterns, torches, water heaters, and solar pumps in the district. Solar equipment dealers also have trained mechanics for equipment maintenance. If the use of renewable energy is promoted, the forests of the district can be saved from deforestation.

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	269	887.715100	831.798
B	Ongoing tranches	0	0.000000	0
	Total (A + B)	289	1076.740900	972.1305

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	95	810.901300	770.0974
B	Rural roads & bridges	188	236.311100	178.6259
C	Social Sector	6	16.397600	13.938
	Total (A + B + C)	289	1063.610000	962.6613

3. Some of the benefits accrued from the projects sanctioned under RID Fin the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	45	Irrigation potential	ha	0
B	Rural roads	179	Road length	km	0
C	Bridges	10	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned(No.)	Likely benefit	Unit	Value
1	Watershed	64	Soil and water conservation	64	618864
2	0	0	School	4	16863
3	0	0	Dairy	1	23874
4	0	0	0	0	0
5	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

As per NRLM report, there are 7324 SHGs in the district with total membership of 71515. Out of the total, 5726 are new SHGs, 1575 are pre-NRLM SHGs and 23 are revived SHGs. Apart from these, non-NRLM SHGs are also existing in the district.

6.2 Infrastructure and linkage support available, planned and gaps SHG-BLP is being implemented in all 08 blocks of the district.

Jhansi has been selected as an “Intensive District” under the National Rural Livelihood Mission (NRLM). Group formation and nurturing work is being carried out by the National Livelihood Mission in all development blocks. This scheme is being implemented in all development blocks, but the progress of the scheme is very slow due to the lack of the required basic facilities. In addition, SHG-BLP is also being run by NABARD, JICA, the Agriculture Department, and other institutions in the district. The schemes in the district are facing several challenges, the main issue being the sustainability of the groups. Due to the lack of proper hand holding by the promoting organizations, many groups have either broken up or become inactive. Some groups have become inactive due to lack of regular monthly savings, maintenance of books, and updates. NABARD has sanctioned a project in the district to nurture and credit-link such groups, but due to the lack of expected work by the institution, these groups could not be fully revived.

Intensive District: Bahraich district is an Intensive District under the National Rural Livelihood Mission, and they are promoting SHGs here. During 2023-24, 2794 group accounts were opened, and 582 accounts were provided with credit.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- i. Facilitating the process of registration of farmer producer companies and groups and obtaining licenses for buying and selling of various essential products and doing business.
- ii. Simplifying the process of delivering the goods produced by farmers directly to the consumers.
- iii. Making Kisan Credit Cards for as many farmers as possible.
- iv. 100% implementation of Pradhan Mantri Fasal Bima Yojana.
- v. Row-based sowing of various crops instead of spraying method.
- vi. Promoting the use of fertilizers and agricultural mechanization and registering as many farmers as possible in the DBT scheme.
- vii. There is a need to formulate policies on the above critical issues by working in coordination with the Agriculture Department/ Horticulture and Irrigation Department.
- viii. Banks should provide loans to landless farmers, sharecroppers, tenant farmers and small and marginal farmers through joint liability groups.
- ix. Banks should promote the loan scheme against warehouse receipt so that farmers can get a fair price for their produce.
- x. The concerned department should issue passbooks to farmers containing records related to agricultural land, so that they can get Kisan Credit Cards without

2. Water Resources

- 1 Due to lack of proper electricity supply in the district, most of the farmers use diesel pump sets, which is very expensive and increases the cost of agriculture unnecessarily. The electricity department and the government should make efforts to improve the electricity supply. Banks are expected to finance farmers as much as possible for minor irrigation.

Banks should encourage the use of water saving devices such as drip and sprinklers. Banks should increase financing for replacing old pump sets.

- 2
 - Awareness campaigns need to be run to promote high efficiency irrigation systems and drip irrigation.
 - In view of the rising price of diesel and unavailability of electricity, emphasis can be given on the use of solar energy operated pumps.

3. Farm Mechanization

- 1 ICAR and some agro-industries have developed small implements and animal driven machines according to the needsof different agro-climatic zones. The state agro-industries department should coordinate better with farmers to makethese machines/technologies reach the farms.

Farmers need agricultural equipment on rent. Such machinery is being made available by creating farm machinery banks atthe block level. PACS and ACABC can play an important role inmitigating the problems of farmers.

4. Plantation and Horticulture

- 1 There is scope for setting up nurseries, demonstration farms, post-harvest management such as grading and packing houses in the district to create awareness and train farmers to improveth the quality of horticultural products.
- 2 There is a lack of demonstration farms for horticultural crops in the district. The Horticulture Department and the Agriculture Department should set up high qualitydemonstration farms so that the farmers of the district can get inspired by seeing them. Government nurseries areestablished in Narayan Bagh, Company Bagh and Gomta Bagh inthe district.
- 3 Lack of coordination is felt between the bank and thehorticulture department. Banks can prepare special schemes for medicinal farming and cultivation of aromatic plants and encourage their financing.
There is a lack of grading, packaging and processingfacilities after crop production in the district.
The horticulture department and the agriculture department are expected to establish high quality demonstration farms inthe district and every year, the progressive farmers of thedistrict should be shown good horticultural farms throughfield visits in and outside the district.
- 4 The horticulture sector has enormous potential in Jhansidistrict. Since this sector is very dynamic and is anintensive form of agriculture, credit is a very importantcomponent for development. Convergence of credit with government programs, particularly under MIDH is expected to enhance the development process. A coordinated approachbetween banks, Government of India, agencies, users and farmers is essential for the sustainable growth of thisactivity and to realize the growth prospects.

- 5 Encouraging farming by self-help groups, farmer clubs and farmer producer companies and groups and forming more and more farmer clubs and farmer producer companies and groups and promoting allied activities through them

5. Forestry/ Waste Land Development

- 1 A national level institute Central Research Center for AgroForestry is in the district. Action plan can be made by discussing with this institute about suitable species for the district.

Forest department should organize beneficial training/workshops for them by forming/reorganizing joint forest management committees. Also, it is very important to make proper arrangements to stop felling of trees in forests.

- 2 Forest department needs to make farmers of the district aware of the possibilities of this sub-sector. Banks need to be trained in various activities of this sector so that they can understand the importance of these activities and provide maximum funding.

- Banks need to play an active role in financing viable farms/agroforestry and wasteland development activities.

6. Animal Husbandry - Dairy

- 1 Capacity building of milk producers is necessary for scientific rearing of dairy livestock / buffaloes.

To double the income of farmers, self-help groups, farmer clubs and farmer producer companies and groups should be encouraged in this field. These include promoting agriculture and animal husbandry in a coordinated manner and encouraging organic farming under organic clusters.

- 2 Villages should be identified through the Animal Husbandry Department in the district and camps for animal maintenance and vaccination should be organized regularly. Along with strengthening the milk union and setting up some new chilling plants, a network of milk routes can be laid across the district.

Along with milk production from cow rearing, farmers can be provided with opportunities for additional income by encouraging the production of bio-pesticides and various types of Ayurvedic medicines from cow urine and neem leaves.

- 3 Under RIDF, NABARD has sanctioned a loan of Rs. 983.00 crore to the Pradeshik Sahakari Dairy Federation (PCDF). In the context of Jhansi district, this loan has been provided for the renovation of the existing plant. Apart from this, a loan has also been sanctioned for veterinary hospitals for Jhansi district under RIDF.

7. Animal Husbandry – Poultry

- 1 Most of the chicks in the district are supplied from states like Haryana, Punjab etc. The Animal Husbandry Department should pay more attention to this issue and efforts should be made to establish a greater number of hatcheries in the district.

There is a need to make efforts to provide efficient health care facilities and feed at reasonable prices. Efforts should be made to establish some feed plants in the district.

- 2 The branch managers of banks are not fully trained in the technical and financial appraisal of poultry units, so they are not able to promote it from their side. Also, the biggest problem in the development of poultry sector is insurance. Due to high mortality rate and high risks associated with it, insurance companies are not very enthusiastic about insuring the poultry sector. Banks should provide training to their branch managers in this area so that their misconceptions can be removed, and they can provide adequate finance in this sub-sector.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Establishment of rural slaughterhouses for hygienic production and processing of meat and hygienic retail meat stalls even in cities.

Commercial banks and Regional Rural Banks should play an active role in financing activities in this sector.

While formulating micro credit plan for self-help groups under NRLM, this activity should be identified as a key activity.

- 2 Government department should plan to provide good quality males of foreign breed in each block. There is lack of grazing space for sheep, goats and pigs. Animal Husbandry Department is expected to develop uncultivated and waste land as pastures through silvipasture.
- 3 To double the income of farmers, it includes encouraging organic farming by self-help groups, farmer clubs and farmer producer companies and groups, formation of more and more farmer clubs and farmer producer companies and groups and promotion of agriculture and allied activities through them, facilitating the process of registration of farmer producer companies and groups and obtaining licenses for buying and selling various essential products and doing business, and encouraging organic farming under organic clusters by promoting agriculture and animal husbandry in an integrated manner.

9. Fisheries

- 1 Banks say that they lack technical knowledge of fisheries, due to which they are unable to do proper technical and financial appraisal of fisheries projects. The controlling offices of banks are expected to plan to provide proper training to their branch managers for appraisal of fisheries projects.

The fisheries department is expected to develop this sub-sector by coordinating better with the banks and train the fish farmers for commercial fish production.

- 2 There is a lack of adequate training facilities in fisheries in the district. There is a need to provide a model farm and training facilities there to attract farmers towards this sub-sector in the district.

There is a need to form district level / tehsil level fish farmers cooperative societies and fish marketing committees in the district. The supply of fish seeds in sufficient quantity should be ensured on time.

10. Construction of Storage and Marketing Infrastructure

- 1 NABARD is making the AMI and AIF schemes accessible to as many people as possible.

There is a need for cold storage for fruits and vegetables. However, irregular and inadequate power is a major impediment to setting up cold storage units.

There is an urgent need to improve the power situation so that entrepreneurs can come forward to build godowns/storages for the crops produced by farmers and to save the perishable crop. The Government of India has laid a lot of emphasis on increasing storage capacity in the budget.

- 2 Training programs should be organized for bank officials by their controlling/head offices.

Bankers should guide entrepreneurs for construction of rural warehouses/cold storages.

Information about Negotiable Warehouse Receipt System should be provided by bankers. Like milk routes, some vegetable routes should be identified in the district. Cold chain facilities in the form of grading facilities, cold rooms and refrigerated vans may be made available to the farmers on such routes.

11. Land Development, Soil Conservation and Watershed Development

- 1 There are not enough irrigation facilities available in the district and agriculture depends on good rainfall. Due to this reason, Kharif farming is done in less area in the district. Only 90 percent area of the district has assured irrigation system. Keeping in mind the food security of the country's increasing population and the decreasing amount of cultivable land, it is necessary to increase the productivity per unit of land. For this, with the help of Land Reforms Corporation, Krishi Vigyan Kendra, FPOs can make farmers aware in their villages.
- 2 Continuous use of chemical fertilizers has adversely affected the quality of soil. The use of more urea and DAP fertilizer than the recommended quantity by the farmers of the district in their land is adversely affecting the productivity of the soil. It is expected from the Agriculture Department that farmers should be made aware and encouraged to use fertilizers in balanced quantities. The FPOs can also work in this direction through Meet the Expert program or farmer seminars. In view of the increasing demand for food grains, there is a need to promote the use of organic fertilizers. Special
- 3 The watershed development program being run by various organizations across India focuses only on natural resources like land and water conservation. To use these conserved resources for social and economic development, livelihood and food security, a watershed plus approach is needed so that institutional credit can be made available to farmers, self-help groups, joint liability groups, FPOs, etc. in watershed developed areas.
- 4 Watershed Development Project: Currently, a total of 7 projects are running in the district under NABARD's Watershed Development Fund (WDF) through NGOs. Out of these, 05 projects are running in the FIP phase, and 02 projects are running in the Capacity Building Phase (CBP). These projects are being run in Babina (2 projects), Chirgao (01 project), Mauranipur (01 project), and Bangra (3 projects) development blocks of the district. 5 projects have been completed. About 13000.00 hectares of area is covered under these 12 projects.

12. Agriculture Infrastructure: Others

- 1 E-NAM is a win-win solution for all stakeholders. Apart from empowering farmers, eNAM has also facilitated the emergence of integrated value chains across major agricultural commodities across the country and helped promote agricultural storage and scientific commodities leading to credit flow for setting up warehouses, cool vans, etc.

Farmers are forced to sell their produce only to licensees in APMCs, resulting in low price realization. A law should be enacted to provide adequate options to the farmer to sell the produce at attractive prices and enable barrier-free inter-state trade.

- 2 Farmers need to be made aware about the schemes through exposure visits.

13. Food and Agro. Processing

- 1 Under the Aatmanirbhar package, a scheme of Rs 10,000 crore will be launched to help two lakh micro food enterprises (MFEs) to achieve FSSAI food standards, branding and marketing. This scheme will support existing micro food enterprises, farmer producer organizations, self-help groups and cooperatives.
- 2 Jhansi district is well connected to the entire country. The climate of the district is suitable for commercial production of fruits (guava, papaya, amla) and vegetables (tomato, potato, chili and onion). Apart from this, the main crops of the district are peas, wheat, sesame and peanuts. There is an urgent need to set up processing plants in the district to get the right price for the product.
- 3 Infrastructure for industries will have to be developed by all the concerned departments. District Industries Centre and Horticulture department should do extensive publicity in the field of agricultural product processing.
- 4 Rural entrepreneurship orientation programs are organized by District Industries Centre, KVIC, BIRD, Lucknow. Promotion, dissemination and training of this activity should be continued in future also. Banks should try to increase the flow of credit for activities related to rural industrialization through these trained entrepreneurs. Banks should sanction adequate working capital to small scale industries and other small units.

14. Agri. Ancillary Activities: Others

- 1 Under the Atmanirbhar Bharat Abhiyan, the Government of India has constituted an Agriculture-Infrastructure Fund of Rs 1 lakh crore to mitigate the loss of agricultural produce and to attract private investors in the agriculture sector. Under this financing facility, there will be an interest subvention of 3% per annum on all loans up to Rs 2 crore. This subvention will be available for a maximum of seven years. Apart from this, credit guarantee coverage will be available for loans up to Rs 2 crore for eligible borrowers.
- 2 There is no nodal training institute in the district. Such institutes also need to be opened in the district.
There is a need to empower the committees. There is also a need to make farmers aware.

There is a need to make bankers aware about providing loans to such agencies and beneficiaries.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Banks should sanction adequate investment loans to small scale industries and other small units.

District Cooperative Bank and Uttar Pradesh Cooperative Agriculture and Rural Development Bank should diversify their business in non-agricultural sector by preparing a specification plan.

- 2 Banks and government departments should provide loans on priority basis to the young men and women trained under the Rural Entrepreneurship Development Program sponsored by NABARD.

Under Make in India and other skill development programs, there is a need for strengthening the units and maximum financing of such units with the help of institutions like Mudra Bank.

16. Export Credit

- 1 It may be ensured that pre-shipment credits are settled or converted into post-shipment credits within the prescribed time after dispatch of goods.

Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.

Banks should put in place a control and reporting system to ensure that applications received for export credit are settled within the prescribed time limit.

- 2 There should be uninterrupted power supply so that manpower is fully utilized.

Lack of foreign exchange branches in the district and operations outside the district make it difficult for exporters to get credit.

Micro, small and medium exporters should be given proper training by MSMEs/export organizations so that they can acquire technical education and avail credit from banks.

17. Education

1. There is a need for banks to provide adequate loans in this sector. Measures should be taken to increase awareness about educational loans.

18. Housing

- 1 Major problems in the housing sector are – increase in cost of land and construction, lack of microfinance measures and limited reach of existing measures, inadequacy of financial assistance given for purchase of housing site.

Some of the processes in this sector need to be simplified, such as – long 'gestation period' of six to eight years for housing projects, need to obtain multiple clearances from multiple authorities during a period of two to three years, etc.

- 2 Banks need to provide maximum credit under PMAY-G. It is also necessary to establish coordination among various departments to provide plots for homesteads in this sector.

To tap the potential of this sector in the district, it is very important that banks finance this sector, especially small residential units need to be focused on.

19. Social Infrastructure

- 1 Banks can use CGTMSE scheme wherever applicable.
Banks should give maximum loans in this new sector so that the target of primary sector can be achieved.
- 2 District should focus on construction and maintenance of social infrastructure as much as possible under Swachh Bharat Mission and PMAY-Gramin.
Village water committee and sanitation committee should be formed at village level and arrangements should be made for their strengthening and training.

20. Renewable Energy

- 1 There is not much awareness about the biogas program in the district and people need training and information. This misconception needs to be removed. There is a need to set up biogas plants at community/institutional level. The concerned departments are expected to do extensive publicity and organize training programs for their various programs. So that the people of the district can be inspired to use non-conventional sources of energy. Also, banks are expected to understand the importance of this sub-sector and provide liberal funding for it.
- 2 It is necessary to create awareness among the bankers and rural population of PM KUSUM scheme regarding solar home lighting systems (CFL based and LED based), ROOF TOP Solar power system and also among the rural population about solar water pumps and systems for irrigation purpose.

21. Informal Credit Delivery System

1. Organizing training programs for banks to prepare master trainers so that they can train their branch managers/field staff and spread awareness about SHGs.

Good primary agricultural credit societies can also take up the task of forming JLGs.

Encouraging field level officers of district administration to form groups in their area.

Revival of closed groups/linking of existing groups with banks

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. Status of Cooperatives in the State

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

Source: National Cooperative Database (NCD) of MoC, GoI

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

With the idea of "Sahakar se Samridhi" of GoI, and to strengthen the Cooperative movement at the grass root level GoUP has undertaken various initiatives to strengthen and deepen the cooperative movement and also promote and propagate a cooperative.

Based inclusive development model to attain self-reliance.

Model byelaws for PACS - To encourage transformation of grassroots PACS into Multi-Purpose Credit Societies, GoI has prepared and circulated model Byelaws for adoption by States. Model byelaws has been notified by UP State Govt and subsequently adopted by every PACS of the State. These byelaws have made agriculture driven PACS to Bahuuddeshiya PACS (B-PACS). PACS can undertake more than 25 business activities like dairy,

fishery, storage, warehouses, Common Service Centers (CSCs), banking correspondence, activities pertaining to new and renewable energy and other emerging areas. The Model byelaws have the potential to enhance operational efficiency, transparency, and responsibility towards collective community development.

3. PACS as MSC: Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities, 1016 PACS identified to build godowns which are affiliated to 42 DCCBs, total refinance assistance to tune of Rs.68.98 Crore under "Special Refinance Assistance under PACS as MSC" to the UP CB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme.
As a part of serving each Gram Panchayat by a cooperative society, Government of Uttar Pradesh has linked all 7000 plus existing PACS, dairy and fishery societies under existing Gram Panchayat.

Centrally Sponsored Project for PACS Computerization: To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan', the Government of India (GoI) has, on 29th June 2022 approved the Centrally Sponsored Project for Computerization of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to day's activity of the PACS being captured on a real time basis in a computerized environment taking forward the vision of Digital India.

4. World's largest grain Storage:

Under the World's largest grain project, refinance assistance of Rs 1, 47, 64,900/- has been sanctioned under PACS as MSC to UP CB for creation of infrastructure at Kotwa Pandey PACS, Mirzapur. The society houses a 1400 metric tons warehouse, a custom hiring center and weight bridge cabin. The Project was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 24.02.2024.

Godown under World's Largest Grain Storage at B-PACS Kotwa Pandey. A watershed event was orchestrated in the Sahkar Se Samridhi road map through the formal signing of a pioneering tripartite Memorandum of Understanding (MoU). This ground-breaking agreement seamlessly brings together the 11 District Central Cooperative Banks (DCCBs), 22 Bahuuddeshiya Primary Agriculture Credit Societies (B-PACS), and the National Building Construction Corporation (NBCC), etching an incredible mark under the second phase of the world's largest grain storage project.

5. PACS as common Service centers (CSCs): The ministry of Electronics and Information Technology, MoC, NABARD and CSCe-services have signed an MoU to register and digitize PACS/LAMPSto provide more than 300 e-services to common citizens. Services, inter alia, include banking, insurance, Aadhar enrolment/update legal services, agri input management, PAN card, bus/air/railticket services etc. PACS as CSC will diversify their businesses for self-sustenance. 5314 PACS have been onboarded to CSC facilities with 5170 CSC IDs being created with transactions of Rs.9.90 Cr in the state.

Computerization of Agriculture and Rural Development Banks (ARDBs): To strengthen the long-term cooperative credit structure, the project of computerization of 1,851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs. Hardware, support for digitization of legacy data, training to the employees, etc. will be provided under the project.

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

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

Engagement of Cooperative Interns for strengthening the Cooperatives
With the aim to ensure that benefits of initiatives initiated by Ministry of Cooperation,

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

7. Other Major developments in the State pertaining to Cooperatives.

PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level: The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide

additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received store code.

PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK): The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerization Project have been developed as PMKSY.

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

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

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

5. Status of Cooperatives in the District

The district has a good profile of cooperative societies. There are a total of 132 cooperative societies with 43430 members in the district covering areas like agriculture, animal husbandry, fisheries, etc. there are 58 Primary Farm Credit Cooperative Societies (22130 members), 06 Purchase Sale Cooperative Societies (18271 members), 01 Joint Agricultural Societies (5 members), 49 Primary Milk Production Societies (2009 members), 18 Fisheries Cooperative Societies (1015 members).

14 PACS under Phase I and 34 PACS under Phase II are under computerization at different stage.

6. Potential for formation of cooperatives

There is good potential for cooperative activity in agriculture, especially horticulture and floriculture, animal husbandry, and fisheries. Although the distribution of primary Farm Credit cooperative societies is almost uniform across development blocks, there is ample scope for cooperative societies to operate in animal husbandry, agriculture sector, handloom and fisheries in all 8 blocks. The formation of societies will have a widespread impact in promoting economic activities in these sectors.

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	All blocks	As of March 31, 2023, NABARD has sanctioned loans worth Rs. 152911.75 lakh to the State Government under RIDF for cumulatively 365 projects in Jhansi district, including 26 medium/major irrigation, 88 minor irrigation, 170 roads, 4 schools, 4 bridges, 70 water bodies, and 3 veterinary hospitals.			Construction of basic infrastructure in rural areas Boost to economic activities in the area Increase in the credit absorption capacity of the area
2	Collectivization	Promotion of Farmer Producer Organizations (FPOs)	7 blocks	Formation of 1 Farmer Producer Organization under NABARD's own Producer Organization Development Fund (PDF-ID). Formation of 6 Farmer Producer Organizations under the Central scheme of		7000	Collective purchasing and selling by organizing farmers Working on business plans
3	Watershed Development	14 Projects under Watershed Development Fund (WDF)	Babina, Bngra, Mauranipur to Chirgaon	12,000 hectares Soil and water conservation in rainfed areas Climate proofing Livelihood enhancement for landless and marginalized women		15000	Increase in cultivable area Increase in agricultural productivity Increase in credit flow in the area Livelihood security through climate proofing
4	Climate Change	DPR Project in the Agriculture Sector Development Fund (FSPF) - Evaluation of Development and Demonstration of Pomegranate-Based Agroforestry System	Bangra and Badagaon	Development and evaluation of pomegranate-based agroforestry system in Bangra and Badagaon blocks of Jhansi district Providing technical assistance and skill to farmers through training programs Facilitating marketing of produce through FPO		20	Propagation of high-value crop in Bundelkhand Increase in farmers' income Introduction of scientific farming To understand climate resilient agriculture
5	Promotional Activity	DPR Project in the Agriculture Sector Development Fund (FSPF) -	Babina	Remote sensing Training for farmers and field staff Agri-tech advisory services Drone spray for demo purpose	129 of 203	750	Initiation of precision farming in Bundelkhand Pre-weather advisory to farmers Pre-estimation of crop production and quality

	Jhansi, PLP 2025-26	End-to-End Traceable Precision Agriculture Solutions with ICT and IoT-Based Devices for Establishing Smart Farms				Increased income and credit flow in the project area
6	Women Empowerment	Livelihood and Enterprise Development Program (LEDP) based on Floriculture	Badagaon	Training of 150 women in Baragaon block Support for demonstration units Exposure visits	150	
7	Awareness Creation	Exposure visits for Capacity building for technology adoption		NABARD provides financial support to farmers and non-farmers for 3-day visits within or outside the state Visit to various institutions, colleges and successful entrepreneurs NABARD has sent farmers from Jhansi to Pant Nagar, Karnal, various KVVs, etc.		Knowledge enhancement of farmers Dissemination of technology Increase in income
8	Financial Inclusion	Various Support to Banks under Financial Inclusion Fund (FIF)		Financial support for financial literacy camps, demo vans, projectors, micro-ATMs, PoS machines, etc. Support to District Cooperative Bank, Jhansi for 100 financial literacy camps in 2022-23; etc. Support to Regional Rural Banks for financial literacy camps		Augmentation of bank resources financial literacy in rural areas financial inclusion
9	Institution Development	Computerization of PACS		NABARD coordinate the implementation of project with District Cooperative Bank and Cooperative department officials		Knowledge enhancement of farmers Increase in membership of PACS Dissemination of technology Increase in income

Success Stories

Success Story 1: Demonstration of Strengthening Agri-based Livelihoods through Climate Resilient Practices in District Jhansi.



1. Scheme:	FSPF
2. Project Implementing Agency	Sai Jyoti Sansthan Jhansi
3. Duration of Project	2 Years
4. Beneficiary Farmers	Small and Marginal
No of beneficiaries	75
Community	OBC, SC
State	Uttar Pradesh
District	Jhansi
Block	Badagaon
Village	Behta and Dhimarpura

5. Support Provided

Multi-layer Farming Initiative

6. Pre-Implementation Status

Recurring drought Decrease in yield Loss of employment Decreased income of farmers, social impacts such as population migration, impacts on health and schooling of children, hopelessness and sense of loss, conflicts in society for water and malnutrition due to changed food preferences.

7. Challenges faced

- For the first time, multi-layer farming was done by the farmers.
- Farmers did not believe how farming could be done in one place like this. Initially the farmers were not ready to demonstrate multilayer farming.

8. Impact

- Farmers' income increased by more than two times.
- Farmers' cost of cultivation reduced by about 50%.
- Due to multi-layer farming, the increased in vegetable production & the quality of the produce also improved.
- Farmers' access to the market became easier and they could get the fair price.
- Prabhu Dayal, a farmer of village Dhimarpura, says that for the first time he built a 40 x 60 feet Machan in his field. In this Machan, he cultivated, beetroot below the ground, palak above the ground and bitter gourd above the loft (Machan). From this he made a profit of about Rs 26000. After this, he cultivated gourd, radish and coriander in the same machan and got a profit of about Rs.10,000. Rs. 36000 from vegetable production in two seasons.
- Farmer Sri Kailash, resident of village Behta, District Jhansi, did the work of vegetable production by making machan in 40X60 area in his field. In this loft (Machan), he produced Colocasia under the ground, spinach above the ground and bitter gourd on the loft Sri Kailash says that the production of bitter gourd on our machan was more than we had ever imagine. After this he 136 of 203 cultivated ridge gourd, coriander and beetroot. In this way, combining both the seasons, he earned an income of approximately 25000 through multi-layer farming, only 40X60 fit area.

Success Story 2: Benefits of Check dam



1. Scheme: WDF
2. Project Implementing Agency Haritika
3. Duration of Project June 2020-25
4. Beneficiary
 - No of beneficiaries 158
 - Community Small and Marginal Farmers
 - State Uttar Pradesh
 - District Jhansi
 - Block Bangra
 - Village Bonda
5. **Support Provided**

Stop dam of 10mt was constructed for storage and recharge of underground water. NABARDs Support: Stop dam (10m) - Rs. 825175.00

Community Support: Rs. 26525.00
6. **Pre-Implementation Status**

There were no Irrigation facilities nearby for the 65-hectare land
7. **Impact**
 - Total water storage 96 lakh litter. Increase gross crop area 65hectare.25-hectare land has been cultivated land for the first time. 25-hectare un-irrigated land converted into irrigated land. 90-hectare land has received direct and indirect facilities. Increase the Water level 3.2mt
 - A total 21 dug well and bore well have been benefited. No. of beneficiaries Person - 110 No. of beneficiary women - 48 Area

covered- 90hectare Employment generated (person days)
Recurring4500/year Employment generated (person days)
non-recurring- 980.

- Increase in income per family - Average Rs.40 to 45 thousands/year.
- Change in cropping pattern- One crop to two three crops.

No. of families defied/stopped migration – 12.

Name of Crop – Wheat, Ground nuts, Mustered.

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 AR6² 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-CRIDA², 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 programs 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 behavior, moving away from thoughtless and harmful consumption towards purposeful and conscious utilization.

1.4. Initiatives of RBI

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

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

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

1.5. Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in channelizing climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate

Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

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

1.6. Way Forward

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

Appendix 1b

Climate Action & Sustainability

2. Climate Change Scenario – At the State Level

2.1.State Action Plan for Climate Change

- a) Uttar Pradesh, India's most populous states and fourth largest by area (243,286 km²), is a landlocked state, sharing borders with nine states and Nepal to the north. Geographically, the state is divided into three regions: the Sub-mountainous region, the Ganga Plain, and the Trans-Yamuna region. The state has a sub-tropical climate with mild winters and hot summers, marked by significant seasonal temperature variations and concentrated monsoon rainfall between June and September. This leads to frequent flooding, especially in Eastern UP, and increasing droughts due to rainfall variability, severely impacting agriculture and triggering rural-to-urban migration. UP is highly vulnerable to climate-induced disasters like floods, droughts, cloudbursts, flash floods, heat and cold waves, and hailstorms, leading to significant loss of life and damage to property and the environment. Over 50 years, UP has experienced 2,539 floods, 17,144 cold wave days, and 6,726 heat wave days. According to the CEEW 2021 report, it ranks 17th in climate vulnerability and has 30 districts highly vulnerable as per ICAR-CRIDA. From 1969 to 2019, the state experienced 2,539 flood events, 17,144 disastrous cold wave days, 6,726 disastrous heat wave days, and 720 lightning days. These challenges demand urgent action for climate resilience, adaptation, and sustainable development, especially as UP continues to progress in the SDG India Index from an Aspirant to a Frontrunner state between 2018 and 2023-24.
- b) The Uttar Pradesh State Action Plan on Climate Change (UP SAPCC 2.0) is aligned with India's National Action Plan on Climate Change (NAPCC) and sets out strategies for combating climate change from 2021 to 2030. It proposes 41 strategies and 187 actions across research, policy, and capacity building, with 30% focusing on emission reduction (mitigation), 58% on enhancing climate resilience (adaptation), and 12% combining both. The plan revolves around eight key missions, including the Sustainable Agriculture Mission, aimed at climate-resilient farming; the Jal Mission, focused on water conservation; the Sustainable Habitat Mission for urban development; the Green UP Mission to boost green cover and infrastructure; the Energy Efficiency and Renewable Energy Mission; and the Human Health Mission; the Disaster Management Mission for climate-induced risk preparedness; and the Strategic Knowledge Mission to advance research. UP SAPCC 2.0 requires ₹1,12,204.79 crores, with 72% funded, leaving a 28% budget deficit. This highlights the need for additional resources to ensure comprehensive climate resilience and sustainable development in Uttar Pradesh.

Appendix 1c

2.2. Any specific Climate Change initiative in the District by

- a) **Govt. of India:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Program, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.
- b) **ICAR Institutions:** ICAR is working on climate resilience in Uttar Pradesh through the National Initiative on Climate Resilient Agriculture (NICRA), focusing on strategic research, technology demonstrations, capacity building, and competitive grants. The key initiatives include vulnerability assessments, climate-smart agriculture practices, and developing climate-resilient crop varieties. NICRA emphasizes natural resource management, improved crop production techniques, and adaptation strategies for livestock and fisheries. In UP, NICRA has identified climate risks, implemented practices like SRI and SWI, introduced resilient crop varieties, and focused on soil and water conservation. Extensive training programs for farmers and stakeholders and successful field interventions have significantly contributed to building climate resilience in the state's agricultural sector.
- c) **State Government:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Program, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

- d) **NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA- Agroecology Program. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.
- e) **Other Agencies:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Program, 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 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, 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 facilitated the GI registration of Kathiya Wheat (a variety of drum wheat native to Bundelkhand region) for its FPO promoted under CSS promotion of 10000 FPO scheme. FPO has started dealing its dalia and getting orders from exporters from big cities viz. Mumbai and Kolkata.
4. NABARD has filed application for GI registration a local variety of Ginger native to Baruasagar block of Jhansi.



Annexure 1

District-Jhansi													(₹ lakh)
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
	I.Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
1	Cereals - Maize/ Makka (Irrigated)	100	Acre	16898	Phy BL	371 62.69	371 62.69	494 83.48	506 85.5	514 86.86	506 85.5	371 62.69	3504 592.1
2	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	29017	Phy BL		4940 1433.44		6639 1926.44			9386 2723.54	20965 6083.42
3	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	14586	Phy BL	427 62.28	373 54.41	867 126.46	496 72.35	867 126.46	867 126.46	373 54.41	5137 749.29
4	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	29930	Phy BL	35815 10719.4	41990 12567.6	39520 11828.34	54340 16263.96	34580 10349.79	35815 10719.43	54340 16263.96	337155 100910.49
5	Oil Seeds - Groundnut/ Moongfali (Irrigated)	100	Acre	26923	Phy BL	22230 5984.98	1050 282.69	2223 598.5	3458 931	3952 1064	6175 1662.5	2100 565.38	47363 12751.55
6	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	19485	Phy BL	2964 577.54	2964 577.54	2964 577.54	2964 577.54	2964 577.54	2964 577.54	2964 577.54	23712 4620.32
7	Oil Seeds - Linseed/ Alsi Ka Beej/ Flax Seed (Irrigated)	100	Acre	11182	Phy BL	395 44.17	395 44.17	395 44.17	395 44.17	395 44.17	395 44.17	395 44.17	3160 353.36
8	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly (Irrigated)	100	Acre	13718	Phy BL	21934 3008.91	21934 3008.91	21934 3008.91	21934 3008.91	21934 3008.91	21934 3008.91	21946 3010.55	175484 24072.92
9	Pulses - Lentil/ Masur/ Masoor (Irrigated)	100	Acre	19304	Phy BL	9337 1802.41	9337 1802.41	9337 1802.41	9337 1802.41	9337 1802.41	9337 1802.41	9337 1802.41	74696 14419.28
10	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	13781	Phy BL	2952 406.82	2952 406.82	2952 406.82	2952 406.82	2952 406.82	2952 406.82	2952 406.82	23616 3254.56
11	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	100	Acre	21603	Phy BL	2223 480.23	22848 4935.85	3952 853.75	22848 4935.85	7410 1600.78	7410 1600.78	17908 3868.67	88551 19129.66
12	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	16307	Phy BL	198 32.29	198 32.29	198 32.29	198 32.29	198 32.29	198 32.29	198 32.29	1584 258.32
13	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	13781	Phy BL	19797 2728.22	19797 2728.22	20995 2893.32	20748 2859.28	19760 2723.13	20995 2893.32	19797 2728.22	161686 22281.93
	Post-harvest/HH Consumption (10%)					25910	27937.1	22070.1	32946.52	21823.16	22960.13	32140.65	209477.2
	Repairs & maintenance of farm assets (20%)					2591	2793.7	2368.96	3294.65	2182.32	2296.01	3214.07	20947.72
	Sub Total					5181.99	5587.41	4737.92	6589.3	4364.63	4592.03	6428.13	41895.44
													272320.36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
A.2 Water Resources													
1	Diesel Pump Sets--	80	No.	49500	Phy 900 BL 375.76	900 375.76	750 309.1	825 340.01	916 382.87	915 382.43	950 397.98	950 397.98	7106 2961.89
2	Drip Irrigation--	80	ha	66000	Phy 100 BL 66	175 118.8	55 35.64	60 39.6	50 31.68	55 35.64	55 35.64	50 31.68	600 394.68
3	Solar PV Pump Sets (AC)--	80	No.	256400	Phy 204 BL 463.98	137 291.13	195 437.93	168 380.86	165 351.1	150 328.76	170 386.65	150 328.76	1339 2969.17
4	Sprinkler Irrigation --	80	ha	107000	Phy 106 BL 90.74	96 82.18	106 90.74	100 85.6	72 61.63	80 68.48	80 68.48	80 68.48	720 616.33
5	Tube Well--	80	No.	480000	Phy 185 BL 952.8	165 859.84	172 902.88	180 933.6	175 914.4	172 902.88	175 914.4	183 945.12	1407 7325.92
	Sub Total												14267.99
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
A.3 Farm Mechanization													
1	Combine harvester-Tractor mounted Wheel type-	80	No.	3E+06	Phy 20 BL 488	20 488	20 488	20 488	20 488	20 488	20 488	20 488	160 3904
2	Leveler-Laser Guided-Laser land leveler	80	No.	455000	Phy 40 BL 145.6	6 21.84	25 91	40 145.6	10 36.4	10 36.4	25 91	6 21.84	162 589.68
3	Other machinery--	80	No.	78000	Phy 50 BL 31.2	50 31.2	50 31.2	50 31.2	50 31.2	50 31.2	60 37.44	50 31.2	410 255.84
4	Power Tiller--20 HP	80	No.	265000	Phy 55 BL 116.6	55 116.6	55 116.6	55 116.6	55 116.6	55 116.6	55 116.6	55 116.6	440 932.8
5	Seed Drill--	80	No.	155000	Phy 50 BL 62	40 49.6	50 62	50 62	40 49.6	50 62	60 74.4	50 62	390 483.6
6	Thresher--	80	No.	180500	Phy 55 BL 79.42	132 190.61	90 129.96	90 129.96	110 158.84	110 158.84	100 144.4	132 190.61	819 1182.64
7	Tractor-With Implements & Trailer-Cultivator	80	No.	840000	Phy 65 BL 436.8	260 1747.2	150 1008	180 1209.6	240 1612.8	200 1344	225 1512	250 1680	1570 10550.4
	Sub Total												17898.96

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
A.4 Plantation & Horticulture														
1	Bee Keeping--50 colonies	80	No.	371500	Phy	5	5	5	5	5	5	5	5	40
					BL	14.86	14.86	14.86	14.86	14.86	14.86	14.86	14.86	118.88
2	Floriculture--10mX10m	80	sq. m.	89400	Phy	10	20	6	6	13	10	10	10	85
					BL	7.15	14.3	4.29	4.29	9.3	7.15	7.15	7.15	60.78
3	Floriculture--30cm X15cm	80	ha	337200	Phy	2	2	2	2	2	2	2	2	16
					BL	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	43.2
4	Floriculture--60cm X30cm	80	ha	376900	Phy	25	25	25	25	25	25	25	25	200
					BL	75.38	75.38	75.38	75.38	75.38	75.38	75.38	75.38	603.04
5	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	4	4	3	3	3	3	3	3	26
					BL	6.75	6.75	5.06	5.06	5.06	5.06	5.06	5.06	43.86
6	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy	62	32	32	32	32	32	42	32	296
					BL	36.06	18.61	18.61	18.61	18.61	18.61	24.43	18.61	172.15
7	New Orchard - Tropical/ Sub Tropical Fruits--3mX6m	80	ha	154300	Phy	92	92	92	92	90	72	60	90	680
					BL	113.56	113.56	113.56	113.56	111.1	88.88	74.06	111.1	839.38
8	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	ha	121400	Phy	8	9	7	7	7	7	8	9	62
					BL	7.77	8.74	6.8	6.8	6.8	6.8	7.77	8.74	60.22
9	New Orchard - Tropical/ Sub Tropical Fruits--6mX6m	80	ha	120000	Phy	30	15	20	20	20	25	20	30	180
					BL	28.8	14.4	19.2	19.2	19.2	24	19.2	28.8	172.8
10	New Orchard - Tropical/ Sub Tropical Fruits--7mX7m	80	ha	70800	Phy	20	20	20	20	20	20	30	30	180
					BL	11.33	11.33	11.33	11.33	11.33	11.33	16.99	16.99	101.96
11	Protection Structure-Poly/ Green Housing-Capsicum 1000 sqm	80	sq.m.	1E+06	Phy	1	2			1		1	1	6
					BL	10.41	20.83			10.41		10.41	10.41	62.47
12	Protection Structure-Poly/ Green Housing-Rose	80	sq.m.	1E+06	Phy	12	11	6	6	8	6	6	6	61
					BL	142.25	130.4	71.13	71.13	94.84	71.13	71.13	71.13	723.14
13	Sericulture---	80	No.	300000	Phy	10	10	10	10	10	10	10	10	80
					BL	24	24	24	24	24	24	24	24	192
	Sub Total													3193.88

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
A.6 Forestry													
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy 22	20	22	20	20	20	20	20	164
					BL 15.25	13.86	15.25	13.86	13.86	13.86	13.86	13.86	113.66
3	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy 6	6	10	10	10	10	6	6	64
					BL 11.28	11.28	18.8	18.8	18.8	18.8	11.28	11.28	120.32
1	Plantation--Subabul	80	Acre	149022	Phy 10	10	10	10	10	10	10	10	80
					BL 11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	95.36
4	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy 25	25	25	17	24	5	28	10	159
					BL 32.66	32.66	32.66	22.21	31.36	6.53	36.58	13.06	207.72
	Sub Total												537.06
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
A.7 Animal Husbandry - Dairy													
1	Buffalo Farming--	80	1+1	248000	Phy 275	325	275	275	275	275	300	275	2275
					BL 545.6	644.8	545.6	545.6	545.6	545.6	595.2	545.6	4513.6
2	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy 90	90	165	110	110	110	110	110	895
					BL 157.68	157.68	289.08	192.72	192.72	192.72	192.72	192.72	1568.04
3	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1E+06	Phy 113	105	105	105	105	105	105	105	848
					BL 915.75	850.92	850.92	850.92	850.92	850.92	850.92	850.92	6872.19
4	Dairy Marketing Outlet/ Parlour--	80	No.	400000	Phy 27	27	27	27	27	27	27	27	216
					BL 86.4	86.4	86.4	86.4	86.4	86.4	86.4	86.4	691.2
5	Indigenous Cattle Farming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy 200	200	200	200	200	200	200	200	1600
					BL 348.8	348.8	348.8	348.8	348.8	348.8	348.8	348.8	2790.4
6	Refrigerated Tanker Van--/Milk Cold Chain	80	No.	3E+06	Phy 1	1	1	1	1	1	1	1	8
					BL 27.6	27.6	27.6	27.6	27.6	27.6	27.6	27.6	220.8
	Sub Total												16656.23

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
A.8 Working Capital - AH - Dairy/Drought animal													
1	Buffalo Farming_Buffalo Farming_Jhansi	100	1+1	160000	Phy 365 BL 584	415 664	440 704	385 616	385 616	385 616	410 656	385 616	3170 5072
	Sub Total												5072
A.9 Animal Husbandry - Poultry													
1	Commercial Broiler Farming--	80	5000	2E+06	Phy 14 BL 329.51	14 329.51	13 282.74	9 204.08	14 302.4	9 204.08	10 250.85	9 204.08	92 2107.25
	Sub Total												2107.25
A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_Jhansi	100	500	150000	Phy 10 BL 15	10 15	10 15	10 15	10 15	10 15	10 15	10 15	80 120
2	Layer Farming_Others_Jhansi	100	500	382000	Phy 5 BL 19.1	5 19.1	1 3.82	1 3.82	1 3.82	2 7.64	3 11.46	2 7.64	20 76.4
	Sub Total												196.4
A.11 Animal Husbandry - SGP													
150	Goat - Rearing Unit--Babari/Sirohi/Jamunapari	80	20+1	414000	Phy 300 BL 993.6	300 993.6	300 993.6	300 993.6	300 993.6	300 993.6	300 993.6	300 993.6	2400 7948.8
2	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	Phy 10 BL 30.32	15 45.48	10 30.32	10 30.32	10 30.32	10 30.32	10 30.32	10 30.32	85 257.72
	Sub Total												8206.52
A.12 Working Capital - AH - Others/SR													
1	Goat Farming_Rearing Unit - Semi-intensive_Jhansi	100	20+1	170000	Phy 310 BL 527	315 535.5	310 527	310 527	310 527	310 527	310 527	310 527	2485 4224.5
	Sub Total												4224.5

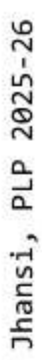
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
A.13 Fisheries													
1	Aquaculture inputs production--	80	No.	4E+06	Phy 3 BL 96	3 3 96 96	3 3 96 96	3 3 96 96	3 3 96 96	3 3 96 96	3 3 96 96	3 3 96 96	24 768
2	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy 11 BL 8.8	11 8.8 8.8 8.8	11 8.8 8.8 8.8	11 8.8 8.8 8.8	11 8.8 8.8 8.8	11 8.8 8.8 8.8	11 8.8 8.8 8.8	11 8.8 8.8 8.8	88 70.4
3	Fish marketing--Three wheeler	80	No.	300000	Phy 3 BL 7.2	3 18 43.2 43.2	3 15 36 36	3 15 36 36	3 17 40.8 40.8	3 15 36 36	3 15 36 36	3 12 28.8 28.8	110 264
4	Fish Seed Hatchery--	80	ha	3E+06	Phy 1 BL 20	1 1 20 20					1 1 20 20		3 60
	Sub Total												1162.4
A.14 Working Capital - Fisheries													
1	Fish Culture - Bio floc_100 m3_Fish farming in RAS/Bio floc system	100	2 ton per cycle	300000	Phy 22 BL 66	55 165	38 114	24 72	25 75	17 51	25 75	17 51	223 669
	Sub Total												669
A.15 Farm Credit													
1	Animal Driven Carts- Conventional Bullock Cart-	85	No.	90000	Phy 25 BL 19.13	15 11.48	25 19.13	151 of 203 19.13	15 11.48	25 19.13	25 19.13	15 11.48	170 130.09
2	Finance to FPOs/FPCs--	90	No.	2E+06	Phy 10 BL 135	10 135	10 135	10 135	10 135	10 135	10 135	10 135	80 1080
3	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy 10 BL 40.5	10 40.5	10 40.5	10 40.5	10 40.5	10 40.5	10 40.5	10 40.5	80 324
4	Two Wheeler Loans --	85	No.	100000	Phy 245 BL 208.25	245 208.25	240 204	240 204	245 208.25	245 208.25	245 208.25	245 208.25	1950 1657.5
	Sub Total				402.88	395.23	398.63	398.63	395.23	402.88	402.88	395.23	3191.59
	Total Farm Credit (sum of A.1 to A.15)												349704.14

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
B. Agriculture Infrastructure													
B.1 Storage Facilities													
1	Cold Storage--5000 Mt	80	No.	40000000	Phy 4 BL 1280	4 1280	1 320	1 320	1 320	1 320	1 320	1 320	14 4480
2	Godown--/ Rural Godown (1000 MT)	80	No.	10000000	Phy 8 BL 640	8 640	8 640	8 640	10 800	8 640	8 640	8 640	66 5280
3	Godown--/ Rural Godown (5000 MT)	85	No.	20000000	Phy 8 BL 1360	10 1700	6 1020	8 1360	8 1360	8 1360	8 1360	8 1360	64 10880
4	Market Yard--	70	No.	1500000	Phy 2 BL 21	5 52.5	2 21	2 21	5 52.5	5 52.5	5 52.5	5 52.5	31 325.5
	Sub Total												20965.5
B.2 Land Development													
B.2 Land Development													
1	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.	100000	Phy 30 BL 24	30 24	30 24	30 24	30 24	30 24	30 24	15 12	225 180
2	Farm Ponds/ Water Harvesting Structures--30 m X 30 m	80	No.	224000	Phy 30 BL 53.76	30 53.76	30 53.76	30 53.76	30 53.76	30 53.76	30 53.76	15 26.88	225 403.2
3	Precision Farming-Use of Kisan Drones-Drone Pest Spray (1unit for 8000 acres per annum)	80	ha	2200000	Phy 2 BL 35.2	2 35.2	1 17.6	1 17.6	1 17.6	1 17.6	1 17.6	1 17.6	10 176
4	Reclamation of Problem Soils--5-8 t gypsum + 1 DP + Dhaincha crop	80	ha	43600	Phy 115 BL 40.11	100 34.88	260 90.69	75 26.16	60 20.93	60 20.93	60 20.93	20 6.98	750 261.61
	Sub Total												1020.81
B.3 Agriculture Infrastructure - Others													
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy 70 BL 16.24	120 27.84	60 13.92	70 16.24	120 27.84	120 27.84	50 11.6	50 11.6	660 153.12
2	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy 10 BL 60	14 84	9 54	9 54	15 90	8 48	10 60	14 84	89 534
	Sub Total												687.12
	Total (B.1+B.2+B.3)												22673.43

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
	C. Ancillary Activities												
	C.1 Food & Agro Processing												
1	Bakery & Confectionery Unit--	85	No.	1500000	Phy 89.25	7 89.25	2 25.5	2 25.5	5 63.75	5 63.75	7 89.25	3 38.25	38
2	Dairy Processing Unit--	85	No.	150000	Phy 22.95	18 22.95	16 20.4	16 20.4	18 22.95	18 22.95	18 22.95	16 20.4	138
3	Food Grain Processing-Flour Mill-	85	No.	14000000	Phy 4	4 476	1 119	1 119	2 238	2 238	4 476	2 238	20
4	Fruit Processing -Pickle-	85	No.	1000000	Phy 51	6 51	4 34	4 34	4 34	4 34	5 42.5	3 25.5	36
5	Oil Extraction--/Mustard Processing	85	No.	1000000	Phy 37	37 314.5	30 255	26 221	30 255	28 238	29 246.5	28 238	245
6	Ready to Eat Products -Papad making -	85	No.	200000	Phy 14	16 27.2	4 6.8	4 6.8	6 10.2	10 17	15 25.5	9 15.3	78
7	Spice Processing--	85	No.	300000	Phy 12	15 38.25	6 15.3	6 15.3	10 25.5	10 25.5	15 38.25	8 20.4	82
	Sub Total				BL 30.6		15.3	15.3	25.5	25.5		20.4	209.1
													5770.65
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
	C.2 Ancillary Activities -												
1	Agri Clinic & Agri Business Centers--	90	No.	500000	Phy 6	6 27	6 27	6 27	8 36	6 27	6 27	6 27	50
2	Loan to MFIs for On lending to for Agri. Purposes--	90	No.	1000000	Phy 5	5 45	5 45	5 45	5 45	5 45	5 45	5 45	225
3	Loan to PACS/ FSS/ LAMPS--	90	No.	500000	Phy 10	10 45	10 45	10 45	10 45	10 45	10 45	10 45	40
	Sub Total				BL 45		45	45	45	45	45	45	360
	Total (C.1+C2)												80
	Total (A+B+C)												360
													945
													6715.65
													379093.22

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
	II. Micro, Small and Medium Enterprises (MSME)													
1	Manufacturing Sector - Term Loan-Medium-	80	No.	14000000000	Phy	15	20	0	0	0	1	1	0	37
					BL	42000	56000				2800	2800		103600
2	Manufacturing Sector - Term Loan-Micro-	80	No.	800000000	Phy	500	500	20	20	20	20	150	10	1240
					BL	40000	40000	1600	1600	1600	1600	12000	800	99200
3	Manufacturing Sector - Term Loan-Small-	80	No.	5250000000	Phy	52	68		1	1	1	3	1	127
					BL	31200	40800	0	600	600	600	1800	600	76200
4	Manufacturing Sector - Working Capital-Medium-	80	No.	2000000000	Phy	15	20				1	1		37
					BL	6000	8000	0	0	0	400	400	0	14800
5	Manufacturing Sector - Working Capital-Micro-	80	No.	160000000	Phy	500	500	20	20	20	20	150	10	1240
					BL	8000	8000	320	320	320	320	2400	160	19840
6	Manufacturing Sector - Working Capital-Small-	80	No.	1050000000	Phy	52	68		1	1	1	3	1	127
					BL	6240	8160	0	120	120	120	360	120	15240
7	Service Sector - Term Loan-Medium-	80	No.	14000000000	Phy	7	10					1	1	19
					BL	19600	28000	0	0	0	0	2800	2800	53200
8	Service Sector - Term Loan-Micro-	80	No.	975000000	Phy	450	450	20	21	21	11	153	11	1137
					BL	33000	33000	1600	1620	1620	820	12060	820	84540
9	Service Sector - Term Loan-Small-	80	No.	5250000000	Phy	50	50		1	1	1	3	1	107
					BL	30000	30000	0	600	600	600	1800	600	64200
10	Service Sector - Working Capital-Medium-	80	No.	2000000000	Phy	7	10					1	1	19
					BL	2800	4000	0	0	0	0	400	400	7600
11	Service Sector - Working Capital-Micro-	80	No.	160000000	Phy	400	400	20	20	20	10	150	10	1030
					BL	6400	6400	320	320	320	160	2400	160	16480
12	Service Sector - Working Capital-Small-	80	No.	1050000000	Phy	50	50		1	1	1	3	1	107
					BL	6000	6000	0	120	120	120	360	120	12840
Total	Sub Total													567740

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Babina	Chirgaon	Gursarai	Mauranipur	Moth	District Total	
	III. Export Credit												
1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy BL	10 3200	3 960	13 4160					
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy BL	10 3200	3 960	13 4160					
	Total Export Credit											8320	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
	IV. Education												
1	Education Loans-Study Abroad-	90	No.	2000000	Phy BL	5 90	2 36	2 36	2 36	2 36	2 36	2 36	22 396
2	Education Loans-Study in India-	90	No.	1500000	Phy BL	32 432	32 432	32 432	32 432	32 432	32 432	32 432	256 3456
	Total Education												3852
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
	V. Housing												
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3000000	Phy BL	250 6375	80 2040	80 2040	125 3187.5	80 2040	125 3187.5	125 3187.5	1365 34807.5
2	Repair of Dwelling Units--	85	No.	600000	Phy BL	200 1020	750 3825	110 561	125 637.5	110 561	125 637.5	110 561	1640 8364
	Total Housing						155 of 203						43171.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Babina	Badagaon	Bamaur	Bangra	Chirgaon	Gursarai	Mauranipur	Moth	District Total
	VI. Social Infrastructure												
1	Education--	85	No.	15000000	Phy BL	1 127.5	1 127.5	1 127.5	1 127.5	1 127.5	1 127.5	1 127.5	8 1020
2	Healthcare-Hospital-	85	No.	20000000	Phy BL	1 170	1 170	1 170	1 170	1 170	1 170	1 170	8 1360
3	Sanitation--	85	No.	25000	Phy BL	90 19.13	90 19.13	90 19.13	90 19.13	90 19.13	90 19.13	90 19.13	720 153.04
	Total Social Infrastructure												2533.04

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Annexure 2

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

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBs	138025.00	84315.43	180955.36	278250.40	199028.00	86654.85	213756.05	
RCBs	41112.00	10430.45	53901.22	10941.10	55800.00	1306.98	59929.20	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	49491.00	41049.67	64888.20	66640.50	74860.00	53694.77	80399.64	
Others					0.00			
Sub total (A)	228628.00	135795.55	299744.78	355832.00	329688.00	141656.60	354084.89	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach	Target	Ach	Target	Ach	Target	Ach
CBs	8806.20	13940.98	11554.56	5501.25	12628.00	39696.24	13556.02	
RCBs	948.00	1163.07	1243.72	3227.52	1606.00	0.00	1724.85	
SCARDB	280.80	0.00	368.16	0.00	0.00	148.07	0.00	
RRBs	1336.50	60.80	1752.30	2250.23	4096.00	84.47	4399.09	
Others								
Sub total (A)	11371.50	15164.85	14918.74	10979.00	18330.00	39928.78	19679.96	

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach	Target	Ach	Target	Ach	Target	Ach
CBs	146831.20	98256.41	192509.92	283751.65	211656.00	126351.09	227312.07	
RCBs	42060.00	11593.52	55144.94	14168.62	57406.00	1306.98	61654.05	
SCARDB	280.80	0.00	368.16	0.00	0.00	148.07	0.00	
RRBs	50827.50	41110.47	66640.50	68890.73	78956.00	53779.24	84798.73	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	239999.50	150960.40	314663.52	366811.00	348018.00	181585.38	373764.85	

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Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach	Target	Ach	Target	Ach	Target
CBs	51380.00	36859.27	70276.44	68272.30	83451.00	242377.30	275388.30
RCBs	0.00	0.25	588.02	1.22	125.00	0.00	412.56
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	396.00	721.73	8533.20	1568.46	679.00	14458.49	2240.70
Others				45.00		4780.29	
Sub total (A)	51776.00	37581.25	79397.66	69886.98	84255.00	261616.08	278041.56

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach	Target	Ach	Target	Ach	Target
CBs	25316.70	35284.92	40914.56	33940.60	39926.00	13644.58	6855.27
RCBs	115.60	2246.58	269.12	4847.55	272.00	0.00	221.76
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	373.50	1355.62	574.00	657.93	657.00	575.01	202.41
Others				2431.00		498.65	
Sub total (A)	25805.80	38887.12	41757.68	41877.08	40855.00	14718.24	7279.44

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach	Target	Ach	Target	Ach	Target
CBs	223527.90	170400.60	303700.92	385964.55	335033.00	382372.97	509555.64
RCBs	42175.60	13840.35	56002.08	19017.39	57803.00	1306.98	62288.37
SCARDB	280.80	0.00	368.16	0.00	0.00	148.07	0.00
RRBs	51597.00	43187.82	75747.70	71117.12	80292.00	68812.74	87241.84
Others	0.00	0.00	0.00	2476.00	0.00	5278.94	0.00
Sub total (A)	317581.30	227428.77	435818.86	478575.06	473128.00	457919.70	659085.85

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

Particular	2021-22					2022-23					2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	84315.43	10430.45	0.00	41049.67		135795.55	278250.40	10941.10	66640.50		355832.00										

Table 1: Crop Loan

Particular	2023-24					2024-25					2025-26					2026-27					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	86654.85	1306.98	0.00	53694.77		141656.60	59929.20	0.00	80399.64		213756.05	59929.20	0.00	80399.64		354084.89					

Table 2: Term Loan												
Particular	2021-22					2022-23						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
CL	84315.43	10430.45	0.00	41049.67		135795.55	278250.40	10941.10	0.00	66640.50		355832.00
WS						0.00						0.00
LD						0.00						0.00
FM						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH -SG P						0.00						0.00
FD						0.00						0.00
F & W						0.00						0.00
SG & MF						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total (I +II)	84315.43	10430.45	0.00	41049.67	0.00	135795.55	278250.40	10941.10	0.00	66640.50	0.00	355832.00

Table 2: Term Loan												(₹ lakh)
Particular	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	86654.85	1306.98	0.00	53694.77		141656.60	213756.05	59929.20	0.00	80399.64		354084.89
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH -S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total (I +II)	86654.85	1306.98	0.00	53694.77	0.00	141656.60	213756.05	59929.20	0.00	80399.64	0.00	354084.89

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	500000
2	Animal Driven Carts	Conventional BullockCart		No.	90000
3	Aquaculture inputs production			No.	4000000
4	Bakery & Confectionery Unit			No.	1500000
5	Bee Keeping			No.	371500
6	Buffalo Farming			1+1	248000
7	Cold Storage			No.	40000000
8	Combine harvester	Tractor mounted Wheeltype		No.	3050000
9	Commercial Broiler Farming			5000	2458000
10	Commercial Broiler Farming			5000	5846000
11	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
12	Compost/ Vermi Compost	Vermi Compost		No.	750000
13	Crossbred Cattle Farming			1+1	219000
14	Dairy Cow and Heifer rearing			2	1013000
15	Dairy Marketing Outlet/ Parlor			No.	400000
16	Dairy Processing Unit			No.	150000
17	Diesel Pump Sets			No.	55550
18	Diesel Pump Sets			No.	49500
19	Drip Irrigation			ha	99000
20	Drip Irrigation			ha	66000

21	Education				No.	15000000
22	Education Loans		Study in India		No.	1500000
23	Education Loans		Study Abroad		No.	2000000
24	Export Credit		Post Shipment ExportCredit		No.	40000000
25	Export Credit		Pre Shipment ExportCredit		No.	40000000
26	Farm Ponds/ Water HarvestingStructures				No.	100000
27	Farm Ponds/ Water HarvestingStructures				No.	224000
28	Finance to FPOs/FPCs				No.	1500000
29	Fish Culture				ha	100000
30	Fish marketing				No.	300000
31	Fish Seed Hatchery				ha	2500000
32	Floriculture				ha	376900
33	Floriculture				sq. m.	89400
34	Floriculture				ha	337200
35	Food Grain Processing		Flour Mill		No.	14000000
36	Fruit Processing		Pickle		No.	1000000
37	Goat		Rearing Unit		20+1	414000
38	Godown				No.	10000000
39	Godown				No.	20000000
40	Healthcare		Hospital		No.	20000000
41	Indigenous Cattle Faming				1+1	218000
42	Integrated Farming				ha	450000
43	Leveler		Laser Guided		No.	455000

44	Loan to MFIs for Onlending to for Agri. Purposes			No.	1000000
45	Loan to PACS/ FSS/ LAMPS			No.	500000
46	Loans to Distressed Persons			No.	100000
47	Manufacturing Sector	Term Loan	Medium	No.	350000000
48	Manufacturing Sector	Term Loan	Small	No.	75000000
49	Manufacturing Sector	Working Capital	Micro	No.	2000000
50	Manufacturing Sector	Term Loan	Micro	No.	10000000
51	Manufacturing Sector	Working Capital	Medium	No.	50000000
52	Manufacturing Sector	Working Capital	Small	No.	15000000
53	Market Yard			No.	1500000
54	Mushroom Cultivation			1000 Kg. per Cycle	211000
55	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
56	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
57	New Orchard	Tropical/ Sub Tropical Fruits		ha	121400
58	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
59	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
60	Oil Extraction			No.	1000000
61	Other machinery			No.	78000
62	Plantation			Acre	149022
63	Plantation	Poplar		ha	235040
64	Plantation	Teak		ha	163310

65	Plantation	Bamboo		ha	86636
66	Power Tiller			No.	265000
67	Precision Farming	Use of Kisan Drones		ha	2200000
68	Protection Structure	Poly/ Green Housing		sq.m.	1301600
69	Protection Structure	Poly/ Green Housing		sq.m.	1481800
70	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3000000
71	Ready to Eat Products	Papad making		No.	200000
72	Reclamation of Problem Soils		5	ha	43600
73	Refrigerated Tanker Van			No.	3450000
74	Repair of Dwelling Units			No.	600000
75	Sanitation			No.	25000
76	Seed Drill			No.	155000
77	Sericulture			No.	300000
78	Service Sector	Working Capital	Medium	No.	50000000
79	Service Sector	Term Loan	Medium	No.	350000000
80	Service Sector	Term Loan	Micro	No.	2500000
81	Service Sector	Term Loan	Small	No.	75000000
82	Service Sector	Term Loan	Micro	No.	10000000
83	Service Sector	Working Capital	Micro	No.	2000000
84	Service Sector	Working Capital	Small	No.	15000000
85	Sheep	Rearing Unit		20+1	379000
86	SHGs/ JLGs			No.	150000
87	SHGs/ JLGs			No.	200000
88	Solar Energy	Roof Top Solar PV System with Battery		No.	150000

89	Solar PV Pump Sets (AC)			No.	256400
90	Solar PV Pump Sets (AC)			No.	361800
91	Spice Processing			No.	300000
92	Sprinkler Irrigation			ha	107000
93	Thresher			No.	180500
94	Tractor		With Implements & Trailer	No.	840000
95	Tube Well			No.	682000
96	Tube Well			No.	480000
97	Two Wheeler Loans			No.	100000

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	Cereals	Sorghum/ Jowar (Irrigated)	Acre	14586
2	Cereals	Maize/ Makka (Irrigated)	Acre	16898
3	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	29017
4	Cereals	Wheat/ Gehu (Irrigated)	Acre	29930
5	Oil Seeds	Linseed/ Alsika/ Beej/ Flax Seed (Irrigated)	Acre	11182
6	Oil Seeds	Sesame/ Til/ Sesamum/ Gingelly (Irrigated)	Acre	13718
7	Oil Seeds	Indian Mustard/ Bharatiya Sarso (Irrigated)	Acre	19485
8	Oil Seeds	Groundnut/ Moongfali (Irrigated)	Acre	26923
9	Pulses	Mung bean/ Mung/ Moong/ Green Gram (Irrigated)	Acre	13781
10	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	Acre	13781
11	Pulses	Pigeon Pea/ Arhar Dal/ TurDal/ Red Gram (Irrigated)	Acre	16307
12	Pulses	Lentil/ Masur/ Masoor (Irrigated)	Acre	19304
13	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	Acre	21603

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 Centers
FPO	Farmer Producer Organisation

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

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

Name and address of DDM

Name	Bhupesh Kumar Pal
Designation	DDM NABARD
Address 1	A 62 Ansal Palm Court
Address 2	Infront of Sakhi ke Hanuman Temple
Post Office	Medical College
District	Jhansi
State	Uttar Pradesh
Pincode	284128
Telephone No.	
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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. |
|---|---|

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✉: nabsamruddhi@nabard.org

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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

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|--|---|

Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

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☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

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| <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

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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

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🌐: www.nabcons.com



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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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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