



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कन्नौज
Kannauj

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: Kannauj

State: Uttar Pradesh



**National Bank for Agriculture and Rural
Development**

Uttar Pradesh Regional Office, Lucknow

Foreward

Uttar Pradesh is steadily advancing towards its goal of achieving a trillion-dollar economy by 2027-28. Credit is an important catalyst for this growth and acts as a supplement to other economic activities. The credit to GSDP ratio at current prices of Uttar Pradesh has increased from 35% in 2022-23 to 41% in 2023-24, which is lower than all India average and way behind global peers. The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector. It is prepared after wide consultations with various stakeholders of the rural economy, including Govt. departments, banks, and NGOs. For the economic and all-round development of district, it is imperative to fully exploit the available potential, especially the activities of the primary sector and for this, credit investment from the banks is important.

Agriculture is the backbone of state's economy but in the context of increasing number of small and marginal farmers, new challenges like investment in agriculture sector, use of modern technology, strengthening of supply chain and creation of market for agricultural produce have emerged. The state is upgrading existing agricultural clusters along with creating new ones for a range of crops, fruits and vegetables, to take advantage of transformative potential of cluster farming. Additionally, One District One Product (ODOP) farming is being promoted with thrust on grading, packing, branding, and marketing through Common Facility Centers (CFCs), so as to reduce wastage of agri- produce and increase farmer's income. NABARD, has empowered FPOs, supporting collectivization of farmers. This has enhanced their income, market access, and bargaining power while also reduced their post-harvest losses. Further, Agri Stack, designed as an agriculture-centric Digital Public Infrastructure (DPI) has seen its initial pilot in Uttar Pradesh and is expected to drive the digitalization of agriculture sector.

Climate change has emerged as another factor affecting agriculture of Uttar Pradesh, which has 9 agro-climatic zones. NABARDs climate change initiatives have focused on enhancing climate resilience, sustainable agriculture, and rural livelihoods. These initiatives along with State's initiative are crucial for mitigating climate impacts and ensuring food security in vulnerable regions, considering that 30 districts of the state are highly vulnerable to climate change (ICAR-CRIDA). There is also a need to bolster Agri startups and introduce artificial intelligence (AI) in farming to boost smart farming practices.

Due to changing climate and increasing pressure on agriculture, it is necessary to shift the focus of development to MSME sector also. With over 9 million MSME units, UP has made substantial progress in registering the units on Udyam portal, facilitating adequate finance and promote branding, marketing, and promotion including export. MSMEs are major employment generators in Uttar Pradesh, providing jobs to millions of people, especially in rural and semi-urban areas.

As per national database, over 29 crore people in India are directly connected with the co-operative sector out of which about 1.85 crore are from Uttar Pradesh. Co-operative institutions are the backbone of the rural economy. NABARD has strived to provide all types of assistance to cooperative structure in the state (including >7000 PACS), which has promoted timely and concessional credit, capacity building of the staff, promoting use of technology and innovation to foster frictionless credit & also through computerization of PACS. NABARD is also handholding the three RRBs in the state and strengthening them, through thrust on technology upgrades, customer centric digital services (like internet and mobile banking) as well as bank centric digital upgrades (like CBS, HRMS management module, etc.) to enhance the efficiency of banks.

In view of all these developments, Potential Linked Credit Plan (PLP) document for the year 2025-26, provides a detailed scientific assessment of credit potential for various sectors in the district taking into account the long-term potential, availability of infrastructure, marketing support, credit absorption capacity and strength of the credit delivery system. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector. I hope that this document will prove useful to the banks in preparing their roadmap for increasing credit flow in the district, and to the State Government in identifying the scope and magnitude of investment required in different sectors.

This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections. This new generation document has standardised structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India and serve the needs of all stakeholders in the rural eco-system.

I express my gratitude to the honorable public representatives, District Magistrate, concerned departments of the district, RBI, SLBC, Lead District Managers, banks and other stakeholders for their cooperation in facilitating completion of this document in a timely and smooth manner. I also thank and congratulate my District Development Managers and the officials of NABARD Regional Office for their active role in preparing this document.

I hope that this document will faithfully carry forward its set objectives and the assessed potential for development of the district will be fully exploited through coordinated efforts of all.

Pankaj Kumar
Chief General Manager

PLP Document Prepared by:

Aditya Sharma

District Development Manager

NABARD

Kannauj

PLP Document finalized by: Uttar Pradesh Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Kannauj is a district of Uttar Pradesh at 27.07°N 79.92°E along Ganges. The district is bounded by the districts of Farrukhabad to the north, Hardoi to the northeast, Kanpur Nagar to the east, Kanpur Dehat to the southeast, Auraiya to the south, Etawah to the southwest, and Mainpuri to the west.
2	Type of soil	The soil in Kannauj Uttar Pradesh is deep sandy loam to loam in texture with a major group of deep loamy and silt soils.
3	Primary occupation	Agriculture is the main activity in the district. However, a large part of the population is also engaged in dairy labour in Kanpur and other urban centres and industrial activities. It is also having manufacturing of ittar(essences and fragrances) which is used nationally and internationally
4	Land holding structure	There are 265611 land holdings in the district out of which percentage of small and marginal holdings is 95%. Average land holding is 0.09 ha.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Achievement of ACP in 2023-24 was Rs. 1748.66 crore against target of Rs. 2653.63 crore leading to 65.9% achievement. Average achievement over last three years was 56.6%. Achievement in 2022-23 was Rs. 1541.70cr. and same in 2021-22 was Rs. 970.75 crore.
2	CD Ratio	CD ratio as on 31.03.2024 stood at 66.4% in comparison to 60.5% on 31.03.2023 and 52.5% on 31.03.2022
3	Investment credit in agriculture	Investment credit has grown from Rs. 105.34 crore in 2021-22 to Rs. 326.46 crore in 2022-23 which further grew to Rs. 453.74 crore in 2023-24. Investment credit formed 38.4% of total agriculture credit in 2023-24
4	Credit flow to MSMEs	Credit flow to MSMEs has witnessed massive growth over last few years outpacing all other sectors. It grew from Rs. 183.01 crore in 2021-22 to Rs. 425.80 crore in 2022-23 and further rose to Rs.517.59crore in 2023-24. Average achievement has been 91.2% over last three years.
5	Other significant credit flow, if any	None

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Rs. 4159.24 crore
2	Projection for agriculture and its components	Rs. 2295.09 crore
3	Projection for MSMEs	Rs. 1468.73 crore
4	Projection for other purposes	Rs. 395.42 crore

5. Developmental Initiatives

1. NABARD has initiated various developmental programs such as formation of Self Help Groups and their linkage with banks livelihood and entrepreneurship development programs for SHGs.

2. NABARD is providing soft loans to the state government under the Rural Infrastructure Development Fund (RIDF) and Warehouse Infrastructure Fund (WIF) for creating rural infrastructure (roads bridges irrigation education storage hospitals etc.) in the district
3. NABARD has extended support to 03 Farmer Producer Organisations covering approximately 1000 farmers in the district.
4. NABARD Has extended financial assistance to Bank of India for establishment of 03 Centre for Financial Literacy covering all the 8 blocks of the district.
5. NABARD has extended financial assistance to Bank of India for capital expenditure for upgradation of infrastructure in BoI-RSETI .
6. NABARD has extended concessional refinance support to Aryavart Grameen Bank(AGB) and Farrukhabad DCCB for lending purposes.
7. NABARD has extended support to conduct financial literacy camps to AGB and SBI.
8. NABARD has extended Grant support as well technical support and monitoring for computerisation of DCCB and PACS of Kannauj

6. Thrust Areas

1. In wake of the increasing land fragmentation and majority of marginal and small farmers in the district thrust may be laid upon development through collectives like Farmer Producer Organisations
2. Development through cooperatives: The cooperative model has immense potential to provide credit and non-credit services to the residents in a equitable manner with last mile approach. In light of this Sahkarita Se Samridhhi ; initiatives may be implemented in a mission mode.
3. Capital investment in agriculture and agro- based industries: focus on Govt schemes like Agriculture Infrastructure Fund, MIDH, AMI, PMFME etc. will pay rich dividends for the district as it will lead to Promotion of agricultural storage processing and logistics.

4. Women empowerment: SHG-Bank linkage model for poverty alleviation and women empowerment needs to be strengthened, with focus on Panchsutra, capacity building, credit linkage and livelihood generation.
5. Support to animal husbandry: capital subsidy scheme for dairy and other allied sectors may be introduced. Improvement of dairy breeds and veterinary care with infrastructure for Artificial Insemination is needed.
6. Horticulture: Horticulture clusters need to be developed after mapping the market demands of the nearby markets
7. Support maize production for meeting the increasing demand nationally and globally.
8. Support to sunflower production.
9. Promotion of MSMEs

7. Major Constraints and Suggested Action Points

1. The groundwater level in the district is declining. Water conservation and rainwater harvesting need to be urgently promoted in the district. Shifts need to be done from water guzzling crops to millets and horticultural crops. Drip and sprinkler irrigation need support for popularization
2. unavailability of necessary inputs such as quality seeds, fertilizers, nurseries, veterinary services, poultry, hatchery units, animal feed units, power supply and milk routes.
3. Road connectivity still needs improvement in the interior areas. RIDF fund can be leveraged in this regard.
4. Quality veterinary semen through Artificial Insemination centres needs to be made available.
5. Special efforts should be made to develop organized markets for storage and marketing of agricultural products and for food processing in the district.
6. The district requires soil testing laboratories in each Panchayat ,strengthening the existing extension network, better agricultural equipment and Mechanization through demonstrations ,improvement in irrigation ,improvement in animal health, increasing the number of milk routes.

7. Rejuvenation of Ittar industry: due to vagaries of the competition the small player in the ittar industry are at risk of getting wiped out. They need support and handholding.

8. Way Forward

1. To achieve the total estimated credit potential in the district and especially to increase 'capital formation' in agriculture (largest employer in the district) coordinated efforts by all stakeholders such as banks government departments Panchayats and NGOs are required.
2. Regular monitoring of achievements against targets through the reporting system by banks and in DLCC/BLBC meetings is crucial for monitoring ground level credit flow to various sectors
3. Inclusive development and various objectives can be achieved through the effective implementation of schemes like SHGs/JLGs Kisan Credit Card, MUDRA Yojana, ODOP, MYSY, PMFME, AIF etc.
4. With increasing growth in MSME and food processing sectors over last few years, district can focus on these sectors and shift surplus population from agriculture to these sectors.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored 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



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	180331.75
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	146363.53
2	Term Loan for agriculture and allied activities	33968.22
B	Agriculture Infrastructure	24559.85
C	Ancillary activities	24618.30
I	Credit Potential for Agriculture A+B+C)	229509.90
II	Micro, Small and Medium Enterprises	146873.00
III	Export Credit	8000.00
IV	Education	5400.00
V	Housing	12155.00
VI	Social Infrastructure	5306.13
VII	Renewable energy	2160.00
VIII	Others	6520.50
	Total Priority Sector	415924.53

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	142458.47
2	Water Resources	1393.01
3	Farm Mechanisation	3840.60
4	Plantation & Horticulture with Sericulture	1357.50
5	Forestry & Waste Land Development	328.06
6	Animal Husbandry - Dairy	27062.78
7	Animal Husbandry - Poultry	646.28
8	Animal Husbandry - Sheep, Goat, Piggery	1940.64
9	Fisheries	639.76
10	Farm Credit- Others	664.65
	Sub total	180331.75
B	Agriculture Infrastructure	
1	Construction of storage	22681.25
2	Land development, Soil conservation, Wasteland development	494.00
3	Agriculture Infrastructure - Others	1384.60
	Sub total	24559.85
C	Ancillary activities	
1	Food & Agro. Processing	24060.30
2	Ancillary activities - Others	558.00
	Sub Total	24618.30
II	Micro, Small and Medium Enterprises	
	Total MSME	146873.00
III	Export Credit	8000.00
IV	Education	5400.00
V	Housing	12155.00
VI	Social Infrastructure	5306.13
VII	Renewable energy	2160.00
VIII	Others	6520.50
	Total Priority Sector	415924.53

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	2093
2	No. of Sub Divisions	3
3	No. of Blocks	8
4	No. of revenue villages	688
5	No. of Gram Panchayats	441

1.a Additional Information

Sr. No.	Particulars	N0s.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Low
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Kannauj
3	Agro-climatic Zone 1	
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	Central Plain
7	Agro-climatic Zone 5	
8	Climate	Semi Arid

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

Sr. No.	Particulars	NØs.
1	Total Geographical Area	185116
2	Forest Land	19095
3	Area not available for cultivation	18364
4	Barren and Unculturable land	2919
5	Permanent Pasture and Grazing Land	2038
6	Land under Miscellaneous Tree Crops	2201
7	Cultivable Wasteland	5685
8	Current Fallow	880
9	Other Fallow	137

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
1	Safe	3
2	Critical	1
3	Semi Critical	2
4	Over Exploited	2
5	Saline	0
6	Not Assessed	0
7	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	223896	84.29	88172	53.35
2	>1 to <=2 ha	30536	11.50	39730	24.04
3	>2 to <=4 ha	8748	3.29	23619	14.29
4	>4 to <=10 ha	2359	0.89	12692	7.68
5	>10 ha	72	0.03	1064	0.64
6	Total	265611	100.0000 00000000 01	165277	100

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	239.00
2	Of the above, Small/ Marginal Farmers	220.00
3	Agricultural Labourers	129.00
4	Workers engaged in Household Industries	51.00
5	Workers engaged in Allied agro activities	91.00
6	Other workers	104.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1657	882	775	1376	281
2	Scheduled Caste	309	166	143	277	32
3	Scheduled Tribe	0	0	0	0	0
4	Literate	1017	604	413	846	171
5	BPL					

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	281
2	Rural Households	233
3	BPL Households	75

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	211
2	Having source of drinking water	281
3	Having electricity supply	281
4	Having independent toilets	233

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	688
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	128

4	Villages having Banking Facilities	688
5	Villages having Primary Schools	688
6	Villages having Primary Health Centres	220
7	Villages having Potable Water Supply	688
8	Villages connected with Paved Approach Roads	654

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 Utilisation [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 census.gov.in
9. Household Amenities [Nos. in '000 Households]	censusindia.gov.in
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	N0s.
1	Anganwadis	221
2	Primary Health Centres	40
3	Primary Health Sub-Centres	180
4	Dispensaries	54
5	Hospitals	146
6	Hospital Beds	898

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	1150
2	Registered FPOs	35
3	Agro Service Centres	1150
4	Soil Testing Centres	2
5	Approved nurseries	556
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	129
2	Irrigation Potential Created	216
3	Net Irrigated Area (Total area irrigated at least once)	125
4	Area irrigated by Canals/ Channels	7
5	Area irrigated by Wells	5
6	Area irrigated by Tanks	113
7	Area irrigated by Other Sources	0
8	Irrigation Potential Utilized (Gross Irrigated Area)	216

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3339
2	Railway Line [km]	43
3	Public Transport Vehicle [Nos]	9404
4	Goods Transport Vehicles [Nos.]	5624

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	77	
2	Sugarcane (Gur/ Khandsari/ Sugar)	5	
3	Fruit (Pulp/ Juice/ Fruit drink)	9	
4	Spices (Masala Powders/ Pastes)	16	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)	47	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others		

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	38719	1254	37465
2	Cattle - Indigenous	195798	8571	187227
3	Buffaloes	430954	0	430954
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	8209	0	8209
6	Goat	152089	23499	128590
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	1576	0	1576
9	Horse/Donkey/Camel	701	0	701
10	Rabbit	0	0	0
11	Poultry - Improved	0	0	0
12	Poultry - Indigenous	3563	0	3563

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	35
2	Veterinary Dispensaries	35
3	Disease Diagnostic Centres	12
4	Artificial Insemination Centers	35
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	1
7	Fodder Farms	1
8	Dairy Cooperative Societies	98
9	Milk Collection Centres	18
10	Fishermen Societies	3
11	Animal Husbandry Training Centres	0
12	Animal Markets	1
13	Fish Markets	2
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	5403	MT	9	gm/day
2	Egg	124	Lakh Nos.	7	nos/p. a.
3	Milk	590	MT	98	gm/day
4	Meat	75000	MT	124	gm/day
5	Wool	6.49	MT		

Sources

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

District Profile Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	30.27	33.07	33.07
2	Land Holdings - SF (%)	11.00	11.00	11.00
3	Land Holdings - MF (%)	84.00	84.00	84.00
4	Rainfall -Normal (mm)	629	716	715
5	Rainfall - Actual (mm)	940	943	977
6	Cropping Pattern			

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	74820.05	109704.94	119420.57

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Maize	54.25	174.10	3.21	62.66	186.77	2.98	63.14	192.19	3.04
2	Indian Mustard	8.17	15.16	1.86	11.06	21.08	1.91	12.66	22.09	1.74
3	Rice	20.98	72.47	3.45	19.94	55.05	2.76	20.58	61.32	2.98
4	Wheat	76.17	315.25	4.14	79.47	306.29	3.85	65.34	260.58	3.99
5	Sunflower	2.12	2.91	1.37	2.12	2.85	1.34	0.02	0.02	1.00
6	Pearl Millet	1.19	2.64	2.22	1.34	2.11	1.57	1.29	2.12	1.64
7	Pigeon Pea	0.95	1.21	1.27	1.58	1.53	0.97	1.16	1.86	1.60
8	Barley	0.88	2.92	3.32	1.25	3.64	2.91	1.25	4.02	3.22
9	Groundnut	1.52	1.84	1.21	1.75	2.00	1.14	1.75	2.04	1.17
10	Urdbean	1.55	1.54	0.99	1.79	1.90	1.06	3.95	3.99	1.01
11	Sesame	1.75	0.49	0.28	2.15	0.89	0.41	1.98	0.23	0.12

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	286111	286111	258755
2	Net sown area (lakh ha)	151997	151997	133797
3	Cropping intensity (%)	188.23	188.23	193.39

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	183.33	183.33	183.33
2	Fertilizer consumption - Rabi (kg/ha)	399.78	399.78	399.78

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)	575329	1138166	1325427

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	95338	154302	106011
2	GLC through KCC (Rs. lakh)	34473.95	63032.85	82861.62

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	275695	275695	267593
2	State Govt Sponsored Schemes Coverage (No.)			

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)	426728	426728	426728

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	53261	49932	31613
2	Crop Loss Compensation, if any (Rs. lakh)	225.00	94.00	632.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Barley	0.00	0.00	0.00
2	Chickpea	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Handbook
Table 2: GLC under Agriculture	LDM Office and SLBC India Portal
Table 3: Major Crops, Area, Production, Productivity	District Statistical Handbook
Table 4: Irrigated Area, Cropping Intensity	District Statistical Handbook
Table 5: Input Use Pattern	District Statistical Handbook
Table 6: Trend in procurement/marketing	District Statistical Handbook & agmarknet.gov.in
Table 7: KCC Coverage	LDM Office and SLBC India Portal
Table 8: PM Kisan & Other DBTs	Lok Sabha Questionnaire 25-07-2023
Table 9: Soil testing facilities	https://soilhealth.dac.gov.in/soil-lab
Table 10: Crop Insurance	pmfby.gov.in
Table 11: Seed Replacement Ratio %	Agriculture Department

Water Resources
Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	148	148	129
2	Net Irrigated Area ('000 ha)	144	144	125
3	Gross Irrigated Area ('000 ha)	245	245	216

Sources

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Hardoi	Ahirori	Safe	Safe	Safe
2	Uttar Pradesh	Hardoi	Bawan	Safe	Safe	Safe
3	Uttar Pradesh	Hardoi	Behendar	Safe	Safe	Safe
4	Uttar Pradesh	Hardoi	Bharawan	Safe	Safe	Safe
5	Uttar Pradesh	Hardoi	Bharkhani	Safe	Safe	Safe
6	Uttar Pradesh	Hardoi	Bilgram	Safe	Safe	Safe
7	Uttar Pradesh	Hardoi	Hariyawan	Safe	Safe	Safe
8	Uttar Pradesh	Hardoi	Harpalpur	Safe	Safe	Safe
9	Uttar Pradesh	Hardoi	Kachauna	Safe	Safe	Safe
10	Uttar Pradesh	Hardoi	Kothawan	Safe	Safe	Safe
11	Uttar Pradesh	Hardoi	Madhoganj	Safe	Safe	Safe
12	Uttar Pradesh	Hardoi	Mallawan	Safe	Safe	Safe
13	Uttar Pradesh	Hardoi	Pihani	Safe	Safe	Safe
14	Uttar Pradesh	Hardoi	Sandi	Safe	Safe	Safe
15	Uttar Pradesh	Hardoi	Sandila	Safe	Safe	Safe
16	Uttar Pradesh	Hardoi	Shahabad	Safe	Safe	Safe
17	Uttar Pradesh	Hardoi	Sursa	Safe	Safe	Safe
18	Uttar Pradesh	Hardoi	Tandiyawan	Safe	Safe	Safe
19	Uttar Pradesh	Hardoi	Todarpur	Safe	Safe	Safe

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

Farm Mechanisation

Table 1: GLC

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

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	19107	20579	21671
2	Power Tillers			
3	Threshers/Cutters			

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	20	20	20
2	Other minor repair & service centers (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Mechanisation in District	VAHAN dashboard
Table 3: Service Centers	

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 2: High Tech Orchards

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1	Apple	0	0	0	0	0	0	0	0	0

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Potato	47.71	1401.26	53.81	2039.40	53.85	2040.91
2	Garlic	1.34	7.96	1.44	8.83	1.51	9.13
3	Onion	1.11	14.49	1.37	21.77	6.53	101.91

Table 4: NHM Schemes (Cumulative Nos.)

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

Table 5: Production Clusters

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

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Potato	Potato	Potato
2	Area cultivated (Ha)	47710	53810	53850
3	Processing Units (No.)			
4	Value of products (Rs.)			

Table 7: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	0	0	0
2	Production - kg	0	0	0

Table 8: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	0	0	0
2	Weavers' population (No.)	0	0	0
3	Reeling Units (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: High Tech Orchards	
Table 3: Production and Productivity	Directorate(Horticulture) GoUP-2023
Table 4: NHM Schemes (Cumulative Nos.)	
Table 5: Production Clusters	
Table 6: Crop Identified for One District-One Product	DIC
Table 7: Sericulture	
Table 8: Weavers Clusters	DIC

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	191	191	191
2	Waste Land ('000 ha)	4	4	3
3	Degraded Land ('000 ha)	0	0	0

Table 3: NTFP

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

Table 4: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Tissue Culture Unit	1	1	1
2	Traditional Nursery	99	99	99

Sources

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

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	501.61	3684.23	3970.74
2	KCC for working capital (₹ lakh)	414.07	6305.64	6816.43
3	KCC for working capital (No.)	1348394	7545	7810
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Processing Infrastructure

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

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

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

Sources

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

Animal Husbandry - Poultry

Table 1: GLC

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

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	3563	3563	3563
2	Of the above, male (No.)	0	0	0
3	Of the above, female (No.)	3563	3563	3563
4	Broiler Farms (No.)	1	1	1
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Country chicken	Country chicken	Country chicken

Sources

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

Animal Husbandry - SGP
Table 1: GLC

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

Table 2: Popular Breed(s)

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

Sources

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

Fisheries
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	18.24	9.64	19.94
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

3	KCC for working capital (No.)	39	137	50
4	KCC for working capital (₹ lakh)	193.88	208.78	68.05

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	276	283	291
2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc technology (No.)	0	0	0
4	Fish Seed Hatchery (No.)	1	1	1

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Credit to bullocks (₹ lakh)	0.00	0.00	0.00
3	Credit to bullock carts (₹ lakh)	0.00	0.00	0.00
4	Credit to Two wheelers (₹ lakh)	0.00	0.00	0.00

Table 2: Area under Integrated Farming

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Area under Integrated Farming	District Animal Husbandry Dept

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2587.27	11201.04	17642.61
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	0.00	0.00	0.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	60	60	60
2	Cold Storages (Capacity - '000 MT)	1096	1096	1096
3	Storage Godowns (No.)	36	36	36
4	Storage Godowns (Capacity - '000 MT)	180	180	180

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	142	182	653
6	Market Yards [Nos] / Wholesale Market (No.)	3	3	3
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	127	157	127

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

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

Table 3: NABARD's interventions

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

Sources

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

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

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

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	78020	78020	78020
2	Pesticides Consumption ('000 kg)			

Table 3: Production of inputs

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

Table 4: Facilities Available

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

Sources

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

Table 2: Fertilizer Consumption	Fertilizer statistics 2021-22
Table 3: Production of inputs	
Table 4: Facilities Available	

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	3625.25	7839	8850.06
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	5179.8	11218.66	18346.98

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	43060	44322	30425
2	Procurement through PACS and LAMPS (MT)			

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	5	5	5
2	ACABCs (No.)	2	2	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Procurement	Central Food procurement portal
Table 3: Other Ancilliary Services	NABARD UP RO

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	18300.54	42579.81	51759.88
2	No. of units financed	8143	8544	9943
3	Loans under Stand Up India Scheme (Rs. lakh)	34.76	62.51	119.41

4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00
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Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	2	2	2
2	Micro Units (No.)	13765	13765	13765
3	Small Units (No.)	288	288	288
4	Medium Units (No.)	6	6	6
5	Udyog Aadhar Registrations (No.)	14059	14059	14059

Table 3: Traditional activities

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

Table 4: DIC interventions

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

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			965
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: MSME units - Cumulative	Udyam registration Ministry of MSME
Table 3: Traditional activities	DIC Kannauj
Table 4: DIC interventions	DIC Kannauj
Table 5: Skill Development Trainings	Kaushalpanjee.nic.in

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	46.38	146.56507	269.57
3	GLC under Housing (Rs. lakh)	1507.98	3008.82	4184.45

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	3701	7362	416
2	Amt of subsidy released (Rs. lakh)	6535.10	6851.90	2787.60

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	0	0	16658
2	Amt of subsidy released (Rs. lakh)	0.00	0.00	6107.69

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Progress under PMAY	PMAY dashboard MoRD
Table 3: Progress under SBM	SBM dashboard MoRD

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	234.93	535.27	1793.64

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Flood protection	0	0	1
2	Rural Road	0	0	14
3	Rural Bridge	0	3	0
4	Irrigation	1	1	0

Sources

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

Social Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	10.00	9.90	0.00

Table 2: Projects (Cumulative)

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

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

Renewable Energy
Table 1: GLC

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

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

Table 2: Go Green Initiatives

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

Table 3: Renewable Energy Potential

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Go Green Initiatives	
Table 3: Renewable Energy Potential	

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	3040.36	5679.23	5327.85
2	JLG Bank Linkage (Rs. lakh)	389.29	351.43	2189.96
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	8673.90
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.00	0.00	0.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	0.00	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed	6059	7130	7546
3	No. of SHGs credit linked (including repeat finance)	1729	2108	2916
4	Bank loan disbursed (Rs. lakh)	3868.19	5800.27	5690.43
5	Average loan per SHG (Rs. lakh)	2.40	2.80	1.90
6	Percentage of women SHGs %	99.0	99.0	99.0

Sources

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

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	3	3	3
2	Consumer Stores (No.)	4	4	4
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	3	3	3
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	17	17	17
10	Others (No.)	0	0	0
11	Total (No)	27	27	27

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	48	48	48

2	Multi state cooperative societies (No.)	0	0	0
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Table 3: Status/ progress under various schemes of MoC in the district

Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	48	
2	Potential for formation of new MPACS	50	
3	PACS Computerisation	48	
4	ARDBs Computerisation	0	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	2	
6	World's largest grain storage plan for cooperatives		
a	Capacity of the grain storage godowns sanctioned	0	
b	PACS as Common Service Centres (CSCs)	0	
7	PACS as Kisan Samridhi Kendras (KSKs)	3	
8	PACS as Jan Aushadi Kendras (JAK)	0	
9	Petrol/ Diesel distributorship/ dealership	7	
10	LPG distributorship	0	
11	PACS as Pani Samitis	0	
12	PM Kusum Scheme	0	
13	Societies engaged as Bank Mitras of DCCB	0	
14	Societies/ Bank Mitras provided with micro-ATMs	0	

15	PACS sanctioned with warehousing facility & other related infrastructure	0
16	Societies which have taken membership in the Multi State Cooperative Societies	
a	Membership in Multi State Cooperative Society on Seeds	0
b	Membership in Multi State Cooperative Society on Organic farming & products	0
c	Membership in Multi State Cooperative Society on Agri-exports	3

Table 4: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Kannauj	Chhibramau	Agro Processing Societies	4	Deficient	Agro Processing Societies	4	Deficient	Agro Processing Societies	4	Deficient
2	Uttar Pradesh	Kannauj	Chhibramau	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
3	Uttar Pradesh	Kannauj	Gughrapur	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
4	Uttar Pradesh	Kannauj	Haseran	Agro Processing Societies	2	Deficient	Agro Processing Societies	2	Deficient	Agro Processing Societies	2	Deficient

5	Uttar Pradesh	Kannauj	Kannauj	Consumer Stores	2	Deficient	Consumer Stores	2	Deficient	Consumer Stores	2	Deficient
6	Uttar Pradesh	Kannauj	Saurikh	Agro Processing Societies	5	Deficient	Agro Processing Societies	5	Deficient	Agro Processing Societies	5	Deficient
7	Uttar Pradesh	Kannauj	Saurikh	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
8	Uttar Pradesh	Kannauj	Talgram	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
9	Uttar Pradesh	Kannauj	Talgram	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient
10	Uttar Pradesh	Kannauj	Talgram	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient
11	Uttar Pradesh	Kannauj	Umarda	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient

12	Uttar Pradesh	Kannauj	Umarda	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
13	Uttar Pradesh	Kannauj	Umarda	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient
14	Uttar Pradesh	Kannauj	Umarda	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Cooperative Database and SPIDER booklet
Table 2: Details of credit cooperative societies	District Statistical Booklet and CRCS website
Table 3: Status/progress under various schemes of MoC in the district	AR Office Kannauj
Table 4: Block wise, sector wise distribution of cooperative societies in the district	National Cooperative Database

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	19	88	22	66	0	0	5382	1020	8	3193
Regional Rural Bank	1	45	36	9	0	0	1690	45	15	6244
District Central Coop. Bank	1	10	5	3	2	0	0	0	69	28100
Coop. Agr. & Rural Dev. Bank	1	4	0.00	3	1	0	0	0	172	70250
Primary Agr. Coop. Society	48	48	48	0	0	0	0	0	14	5854
Others	1	1	0	1	0	4	0	1717	688	281000
All Agencies	71	196	111	82	3	4	7072	2782	4	1434

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	386103	444358	481869	8.4
Regional				0	100586	105307	110036	4.5

Cooperative Banks					0	0	15173	18424	19461	5.6	3.18
Others					0	0	0	1150	1331	15.7	0.22
All Agencies	0	0	0	0	0	0	501862.00	569239.00	612697.00	7.6	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	96743	114941	133499	16.1	161999.7483	246305.9202	296285.787	20.3
Regional Rural Bank	307374	76518	76953	0.6	90615	94525	97367.08496	3.0
Cooperative Banks	0	3246	3967	22.2	10902	3290.576513	12886.27116	291.6
Others				0.0				0
All Agencies	404117	194705	214419	10.1	263516.75	344121.50	406539.14	18.1

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	42.0	55.4		61.5
Regional Rural Bank	90.1	89.8		88.5
Cooperative Banks	71.9	17.9		66.2
Others	0	0.0		0.0
All Agencies	52.5	60.5		66.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	614384	313604	104215	49769
Regional Rural Bank	179700	969	769	34483
Cooperative Banks	0	1786	587	271
Others	0	0	106	0
All Agencies	794084	316359	105677	84523

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	123317	41.6	123317	41.6	46575.26	15.7	25756	8.7
Regional Rural Bank	50332	51.7	50332	51.7	51251.48	52.6	2785	2.9
Cooperative Banks	1217	9.4	1217	9.4	0.00	0.0	34	0.3
Others	0	0	0	0	0.00	0	0.00	0
All Agencies	174866.00	43.0	174866.00	43.0	97826.74	24.1	28575.00	7.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Ach'ment [%]	
Commercial Banks	157547	51440	32.7	177097	104218	58.8	185325	123317	185325	123317	66.5	66.5	52.7
Regional Rural Bank	57088	45635	79.9	62860	35073.851	55.8	66631	50332	66631	50332	75.5	75.5	70.4
Cooperative Banks	11467	0	0.0	12317	14878	120.8	13407	1217	13407	1217	9.1	9.1	43.3
Others	508	0	0.0	0	0	0	0	0	0	0	0	0	0.0
All Agencies	226610.00	97075.00	42.8	252274.00	154169.85	61.1	265363.00	174866.00	265363.00	174866.00	65.9	65.9	56.6

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Ach'ment [%]	
Crop Loan	114491	64105	56.0	121295	75903	62.6	157383	72789	157383	72789	46.2	46.2	54.9
Term Loan (Agri.)	56487	10534	18.6	63959	32647	51.0	33967	45374	33967	45374	133.6	133.6	67.7
Total Agri. Credit	170978.00	74639.00	43.7	185254.00	108550.00	58.6	191350.00	118163.00	191350.00	118163.00	61.8	61.8	54.7
MSME	34972	18301	52.3	41792	42580	101.9	43340.00	51759.88	43340.00	51759.88	119.4	119.4	91.2
Other Priority Sectors*	20660	4136	20.0	25228	3041	12.1	30673.00	4943.96	30673.00	4943.96	16.1	16.1	16.1

Total Priority Sector	226610.00	97076.00	42.8	252274.00	154171.00	61.1	265363.00	174866.84	65.9	56.6
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9.NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	162000	34717	21.4	246306	33522	13.6	296286	36397	12.3	15.8
Regional Rural Bank	90615	12052	13.3	94525	17220	18.2	97367	23515	24.2	18.6
Cooperative Banks	10902	0	0.0	3291	2549	77.5	12886	1878	14.6	30.7
Others			0			0			0	0.0
All Agencies	263517	46770	17.75	344121	53291	15.49	406539	61790	15.20	16.15

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

Source(s)	
1	RBI SLBC ACP Portal
2	
3	

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack :

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

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

Kannauj district is an agriculture-dominant district like most districts of the country and the State. The total population of the district is 16.55 lakh. 83.14 percent of the district's population resides in rural areas. Also, about 57.63 percent of the working population in the district is engaged in agriculture as farmers or agricultural labourers. Thus, agricultural activity is the primary means of livelihood in the district.

The major kharif crops are maize and rice while the major rabi crops are wheat, mustard, groundnuts and potato. Cucurbits family vegetables and flowers are grown during Zaid. The average gross cropped area (GCA) and net sown area (NSA) in the district are 2.59 lakh ha. and

1.34 lakh ha. respectively with cropping intensity of 193.4. The Gross irrigated area is 2.16 lakh ha. i.e. 82 of Gross Sown Area and the rest is rainfed. The total number of holdings in the district is 265611 out of which 84 are holdings less than 1 hectare. Marginal and small farmers constitute 95 of all farmers.

During the year 2023-24 total Rs. 119420.57 lakh was disbursed under Agriculture Credit in the District. Agriculture constitutes approximately 33 of the districts GDP(2021-22 at constant prices).

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The district's gross irrigated area is 2.16 lakh ha. The main source of irrigation is tube well. The remaining area is irrigated from other sources such as canals, ponds, embankments, rivers, streams, etc. Seeds and Better Agricultural Practices: The district has 1150 seed/fertilizer/pesticide outlets. However, the quality of seeds germplasm and low seed replacement rate (SRR) remain major concerns in the district. Certified seeds are distributed/available to some extent by the Agriculture Department while the rest are obtained through mutual exchange between private traders and farmers.

Soil Testing Laboratories: There are 02 state run soil testing laboratories operational in the district. Considering the size of the district and the number of land holdings these laboratories are insufficient. Additionally, the existing laboratories have limited facilities to assess only major nutrients.

Therefore, the establishment of at least 20 additional laboratories and the modernization of existing laboratories are urgently needed to extend the benefits of MSP to more farmers more purchase centers need to be established through PACS. Also to ease the burden of high input costs adequate supply of the same through PACS is needed

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The drainage system of this district is controlled by river Ganga and its tributaries like Ram Ganga, Sot, Kali, Isan, Burhi Ganga, Bagar, Pandu and Arind. The first four tributaries are perennial and the next being ephemeral. As per the groundwater assessment for the year 2023 in the district the availability of pure groundwater is 56129.93 cubic hectometers (ham) and the annual groundwater draft is 43954.32 ham. Thus, the level of groundwater development in the district is 78.32 which is rising year-on-year. This presents a case for urgent measures for water conservation in the district. According to the groundwater assessment for the year 2023 two development blocks of the district Jalalabad and Talgram have been categorised under overexploited status. Kannauj block is critical while Gugrapur and Chhibramau are semi-critical.

In terms of infrastructure the district has a canal network of 443 km 34383 dug wells and 419 government tube wells. Major sources of irrigation are pumps/tubewells irrigating approximately 113482 ha followed by canals which irrigate approx. 6893 ha followed by wells which irrigate around 4993 ha area. Out of the total cultivated area of 286111 hectares 175709 hectares of land are irrigated.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Public irrigation tubewells in the district are becoming non-functional due to lack of maintenance. There is a need to formulate a priority plan to bring them back into usable condition. Almost all types of pump sets electric motors pipelines and other materials are available in the local market. Private Boring sets are abundantly available in the district and their maintenance/repair facilities are easily accessible.

The level of electricity supply in the district is not uniform causing farmers to incur expenses on diesel resulting in an increase in the cost of crop production. There is a need for the installation of solar-powered pumps for agricultural irrigation in the districts.

Minor Irrigation Department GOUP provides grant-based support for boring installation of HDPE pipe (with boring) construction of medium Deep TW Deep Tube Well & community Tubewell. Agriculture Department of Govt. of UP provides subsidy for Solar Pump under Central sponsored scheme. Horticulture Department GOUP is the nodal agency for providing subsidy to the tune of 90 and 80 to SF/MF and other farmers respectively for adoption of micro irrigation techniques. Agriculture Department under "Khet Taalaab Yojna" (A sub component of RKVY) is providing grant/ subsidy to farmers for construction of small/ medium size (22x20x3m / 35x30x3 m) in their agricultural land.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

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

2.1.3.2 Infrastructure and linkage support available, planned and gaps

There are 21671 tractors and 20 Custom Hiring Centres (CHCs) in the district. Besides all kinds of equipments like threshers electric motors power tillers superseeders land laser leveller rotavator cultivators combined harvesters are available in the district and agencies are available for their sale service etc. Govt schemes like Sub-Mission on Agriculture Mechanisation have facilitated subsidised Custom Hiring Centres through FPOs and other channels in the district leading to increase in penetration of mechanisation gradually. For crop residue management as well machines like Balers are being provided at subsidized cost to the farmers through lottery system. Under Agriculture Infrastructure Fund CHCs and farm machinery equipments are one of the most popular activities funded through banks. However still lot more mechanisation needs to be done especially since on account of depressed real rural wages the agriculture labour is dwindling in the district. In this backdrop Primary Agricultural Credit Societies should be converted into multi-service centers and hubs for large agricultural machinery should be established through them in the area.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

In the district the main horticultural crops are potato grown on approximately 53000 hectare in 2022-23 and flowers like rose, sandalwood, gladiolus, mentha and other aromatic plants are grown as well. Fruits like mango and guava are grown. Vegetables of the Cucurbitaceae family are preferred by the farmers in Zaid season. Yet there is enormous potential for growth in the plantation and horticulture sector especially since traditional crops have become less remunerative and also in view of the ever-rising demand for horticultural products across the country and the globe.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Various types of horticulture crops are cultivated in the district but there is no proper infrastructure and mechanism for supplying good quality plants. Also, facilities for storage value addition and marketing of horticultural products are lacking in the district. No of cold storages/cold chain is very miniscule in the district as also transport and logistics for the same. There is a need to bring more small farmers under high-value horticulture production systems through incentives and a group/cluster approach. There is scope for establishing nurseries, demonstration farms, post-harvest management facilities such as grading and packing houses in the district to create awareness and train farmers to improve the quality of horticultural products. Under this sector there is a provision for grants under the Government of India's Mission for Integrated Horticulture Development(MIDH)-National Horticulture Mission and under UP Government's Food Processing Policy 2023.

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

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The district has a total area of 185116 hectares out of which forest cover spans 19095 hectares (10.3% of the total geographical area) Since our National Forest Policy requires the forest area to be 33.33% the process of afforestation needs to be accelerated in the district. The state government's goal is to increase the states green cover from 9.23% in 2021-22 to 15% by 2026-27. The state government launched a massive plantation drive in July 2024 with the goal of planting 36.50 crore saplings across the State in which the district was covered as well.

In the district there are approximately 4150 hectares of wasteland and fallow land, 1678 hectares of uncultivable land and 827 hectares of other barren land. A significant portion of this land can be brought under cultivation through afforestation. There is a need for awareness programs organized by the Forest Department for agricultural entrepreneurs. With the advent of cloning technology there is now an increased potential to harness high-yielding clone forestry for better returns. Financing options are available for financially supporting the cultivation of seed-bearing trees such as Acacia hybrids, bamboo, babul etc. There is also considerable potential for energy plantations and agroforestry (bamboo, eucalyptus) etc.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

In the district saplings are available from the Forest Department Horticulture Department and individual nurseries. 556 forest nurseries exist in the district. Technical information regarding tree plantation is also available from the Forest Department. However, there is no arrangement for regular training of farmers. Hence the Forest Department and the Soil Conservation Department can take the initiative to provide technical training for conducting this activity. There is a need for the Forest Department to organise awareness programs for agroforestry entrepreneurs. It is necessary to popularize forestry and wasteland development activities among farmers to increase awareness and make it a viable commercial activity. Entrepreneurs need to be provided with good quality planting material. Currently material is being sourced from private nurseries for certification.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

In 2023-24 milk production in the district was 589.6 lakh MT forming approximately 1.63 of the total milk production of the state (pegged at 36 million MT in 2023). This amounted to nearly 98 gm/per person per day availability.

The dairy sector is emerging as an important business in rural areas of the district to create income generation and employment opportunities. It is suitable for rearing indigenous breeds of animals for crossbreeding and milk production in the district. Additionally, a large part of the rural population in the district comprises small and marginal farmers or landless labourers who can significantly contribute to the economic activities of the region/sector through animal husbandry.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In comparison to states like Punjab and Haryana the productivity of livestock in terms of average milk production per day with cows at 1.4 litres and buffaloes at 3.5 litres is very low. Among its main reasons are resource shortages such as the absence of good quality animals, abundance of average-level animals, low rate of genetic breed improvement, shortage of fodder and breeding, unavailability of veterinary healthcare services and lack of high-production management techniques. Productivity improvement can be achieved in large livestock resources through basic facilities, technical guidance and financial assistance.

There are 2038 hectares of available pastureland in the district. There is a shortage of green fodder dry fodder and concentrate in the district. To address the shortage of fodder, dairy farmers should be encouraged to use alternative non-traditional feeds such as chara

banks, chara blocks, silage making, urea treatment, use of non-conventional feeds like Azolla, quality fodder production on community/ barren/leased land and expansion of fodder production services between crop intervals. Proper encouragement should be given to the production of fodder seeds.

In addition to 35 artificial insemination centres 19 veterinary hospitals and 12 animal service centres in the districts there are 10 gaushalas. By increasing awareness through technical guidance on AI fod- der/feed etc. milk production and demand can be increased

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Kannauj district has immense potential for poultry production and development as the supply of poultry products is somewhat insufficient compared to demand. Kannauj district is one of those backward areas where poultry farming is still prevalent in its traditional form. The supply of poultry meat and eggs in the district comes from Talgram block and neighbouring districts like Kanpur. There is a high demand for eggs and chicken in the district. According to the 2019 Livestock Census there are 206946 poultry in the district. Egg production in 2023-24 was estimated at 5610000 constituting approximately 1.23 of the production of the State. Maize is a major crop in the district. Therefore, there are good prospects for the production of poultry feed.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

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

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The geographic and climatic conditions of the district are favourable for sheep/goat/piggery farming but the development in this sector has not been satisfactory in the past years. According to the 2019 livestock census the district has 8209 sheep 1576 pigs and 152089 goats. Sheep goats and pigs can play a very important role in enhancing the income of marginal farmers. Due to the high demand for meat and pork there is potential for large commercial units in this sector.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Piggery farming is traditionally practised in the district. Small farmers need financial assistance and modernization of piggery farming by discouraging scattered stray piggery for clean and scientific pig production.

Productivity can be improved by breeding local non-descript breeds with exotic breeds like Middlewhite/Large White Yorkshire.

The major problems are shortage/high cost of feed and fodder; repeat breeders high mortality rate delayed maturity and long inter-calving period; low conception; limited marketing facilities for livestock and livestock products encroachment and degradation of public grazing lands inadequate infrastructure; and inadequate animal health and breeding services. Capital subsidy is also available under the National Livestock Mission for this sector.

For the availability of good breeds of goats sheep and pigs in the district it is necessary to establish their breeding centres.

Availability of grazing land/pastures: Wastelands can be used for the silvi-pasture system which can convert wastelands into fodder and fuel-producing lands.

Resource-poor areas can be developed by promoting integrated farming/mixed cropping and small ruminants

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

India is the third-largest producer of fish products and being one of the 17 mega-biodiverse nations our country is home to more than 10 of the global fish biodiversity. This sector contributes around 6.6 to the Agriculture Gross Domestic Product. Andhra Pradesh leads in inland fish production and West Bengal leads in fish seed production while Uttar Pradesh ranks third nationally in both inland fish and fish seed production.

The district has a rich Gangetic riverine system with ponds, reservoirs, canals and waterlogged areas presenting ample potential for inland fisheries. The district has 291 small and large ponds that can be used for fish farming. Total fish production in fisheries in Kannauj was 5403 MT in 2023-24 amounting to meagre 09 gm/day per person. 03 Fishermen societies exist in the district along with 01 fish seed hatcheries. The fish production in district is very less as the sector is underdeveloped.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The Pradhan Mantri Matsya Sampada Yojana (PMSSY) is a flagship scheme for focused and sustainable development of the fisheries sector in the country with an estimated investment of Rs. 20050 crores over 5 years from 2020-21 to 2024-25 which is part of the Atmanirbhar Bharat package. In its Sustainable Development Goals (SDG) Vision 2030 document the state government has highlighted the importance of fisheries in achieving various SDGs.

In the past years the flow of credit in this sector has not been satisfactory mainly due to the rules of pond leasing and the indifference of banks. Since 2019-20 fish farmers are also being covered under KCC.

Banks need to encourage and finance suitable entrepreneurs at the commercial level. Controlling offices of banks should strive to cover more and more fishers under KCC for fisheries development leading to an increase in credit flow in this sector.

The lack of farmer-friendly insurance schemes in this sector is a significant impediment to credit flow.

The remote location of community ponds needs improvement and renovation. As these ponds are under the ownership of gram panchayats their water is used for various purposes resulting in a decline in fish productivity.

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

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Assessment has not been made in this head this year.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Not Applicable

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Sustainable agricultural practices have been defined as "a judicious mix of two or more components involving the prudent management of all available plant soil water and energy resources employing genetically enhanced and environment-friendly crop plants to assure a competitive profitable and sustainable production system with a minimum adverse impact on the environment."

Only a limited number of farmers in the district are adopting sustainable agricultural practices. The department needs to demonstrate some models to promote these practices. To initiate integrated farming systems in the district various schemes related to

livestock and fisheries should be integrated into a mission for integrated farming systems in the district which will give momentum to this approach.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

Banks can explore financing IFS models in a cluster mode.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

After the Green Revolution Indian agriculture has witnessed good growth in production and productivity. However, due to a lack of adequate storage facilities, an ineffective marketing system and immediate capital requirements for inputs for the next crop after harvesting one crop, farmers are often forced to sell their produce at throwaway prices. Additionally, in the absence of sufficient storage perishable commodities like fruits and vegetables have a high level of wastage.

There is no functioning agricultural value chain in the district where all actors (providing backward and forward linkages) are working together.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Warehouses: In the district the production of cereals and pulses is much more than the storage infrastructure created. Being a major consumption centre there is also a need for additional capacity. Currently the district has a total of 36 storage godowns warehouses with 1.80 lakh MT capacity. Additionally, 1.27 lakh MT capacity of storage exists with PACS.

Cold Storage: The district has a total of 60 cold storages with a total storage capacity of 10.96 lakh MT. Fruits and vegetables are also produced requiring more cold storage facilities. (Source: Statistical Booklet 2022). As far as marketing infrastructure is concerned around 03 market yards/wholesale market yards exist in the district. To develop the

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

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The total reported area of the district is 208973 hectares. Of this, 19069 hectares are covered by forests. In addition to this as per the land utility figures there are 4150 hectares of uncultivable land 1678 hectares of barren land 2038 hectares of pastures currently cultivated area being 2366 hectares and other fallow land being 827 hectares. Decreasing agricultural land and increasing population is a concerning issue. One solution among many to mitigate this is to develop new land for agriculture and increase the fertility of current agricultural land. Land development is futile without water management; therefore, development from both these sources is essential. Land development plans can take various forms such as land levelling and reformation projects making barren/wasteland cultivable integrated farm development watershed management water and soil conservation etc. According to the Waste Land Atlas 2019 report there has been a decrease in wasteland in the district from 149.73 square kilometres in 2008-09 to 101.91 square kilometres in 2015-16 showing a reduction of 47.82 percent. Rainfed Area Development (RAD) Component of the National Mission for Sustainable Agriculture (NMSA) Program: Under this scheme Kannauj district is also one of the 35 selected districts in the state.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

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

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

To increase land productivity the main land development activities undertaken are - organic farming (use of bio-fertilizers vermicompost bio-pesticides etc.) land levelling and development of agricultural land improvement of soil quality through special reclamation systems water management and water conservation pasture management wasteland

development watershed development etc. Due to the increasing imbalanced use of chemical fertilizers, burning of crop residues in the fields, negligible inclusion of leguminous crops in crop rotation, lack of proper drainage and delays in receiving soil test reports, soil health is deteriorating day by day. To increase soil fertility and obtain higher production, fodder, seed production and organic farming are necessary. The organic content in the soil of the district is decreasing.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

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

Various extension services improved seeds fertilisers marketing and storage facilities are available in the district.

There are 02 soil testing laboratories in the district where testing facilities for NPK are available.

Due to the large cattle population in the district, there is a good potential for vermicompost. Farmers can benefit by producing vermicompost and bio-pesticides from cow urine in the cowsheds run by the state government.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

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

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The Government of Uttar Pradesh has announced a special policy for food and Agri-processing. In addition to other benefits this policy provides a 100 exemption on stamp duty for acquisition purchase or lease of land by new food processing units a 100 exemption from mandi fees for 10 years for all new export-oriented units using perishables and a 25 capital investment subsidy under the National Food Processing Mission.

The PM Formalization of Micro Food Processing Enterprises (PM-FME) scheme provides financial technical and business support for the establishment/upgradation of 2 lakh micro food processing industries through credit-linked subsidies over five years from 2020-21 to 2024-25 with an outlay of Rs. 10000 crore. There is a need for cooperation among Farmer Producer Organizations (FPOs) which can act as aggregators or primary processors and interface with the corporate sector. This will lead to better technology transfer awareness about quality market/demand-driven production among producers etc. There is a need for cooperation among Farmer Producer Organizations (FPOs) which can act as aggregators or primary processors and interface with the corporate sector. This will lead to better technology transfer awareness about quality market/demand-driven production among producers etc.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

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

2.3.2.2 Infrastructure and linkage support available, planned and gaps

To provide all kinds of facilities to farmers, their own institutions such as cooperative societies farmer cooperative societies purchase-sale cooperative societies LAMPS etc. have been formed. All such societies are affiliated with the District Cooperative Central Bank and receive loans from the same bank to provide loans and other services to their respective members. However, most societies in the district are inactive. Although some MFIs are active in the district, they do not receive loans from any bank in the district. These MFIs receive loans from

banks at the corporate level and then carry out the task of loan disbursement to the needy.

Therefore many ancillary activities are linked to agriculture from the perspective of bank lending such as: (1) Agri-clinics Agri-business centres (2) loans to PACs, FSS and LAMPS (3) loans to MFIs for further lending in agriculture and (4) loans to farmers cooperative societies for selling their produce etc.

The need for support and extension services is continuously increasing with the diversification and innovation of agricultural activities. The Government of India has launched its ambitious central scheme for the formation and promotion of Farmer Producer Organizations (FPOs) with the target of establishing 10000 FPOs in the country by 2023-24.

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

As per MSME Act 2006(amended in 2020) the current definition of MSMEs is as under: Micro manufacturing and services units:

Investment of up to Rs. 1 crore and turnover of up to Rs. 5 crore

Small units: Investment of up to Rs. 10 crore and turnover of up to Rs. 50 crore.

Medium units: Investment of up to Rs. 50 crore and turnover of up to Rs. 250 crore. Major MSME units in Kannauj are: essence, flavour and fragrance, agarbatti, dhoopbatti and raw sticks, bidi making and agro-based industries . It is famous for the essence industry(ittar) which is exported to Middle East and Europe as well besides the domestic market. Many people are engaged in small cottage industries such as making perfumes wooden boxes for perfume storage incense stick making etc. There are more than 350 units engaged in making handicrafts in the district. However The flow of loans to perfumery is relatively low.

Two industrial clusters exist in the district: Essence oil and ittar cluster at Makarandnagar and Agarbatti cluster at Gursahaiganj. A perfume park has also been set up in Tirwa tehsil.

Perfumery is the ODOP product of Kannauj. District is also famous for plantation of crops like potato and commercial crops like maize which is not just a food crop but is also gaining popularity as an input for various industries nationally like feed for animal husbandry ethanol etc. Yet the MSME sector is largely underdeveloped in the district and there is major scope for development given historical essence related industries as well as strategic location of the district on Agra Expressway and GT road.

3.2 Infrastructure and linkage support available, planned and gaps

The market for traditionally prepared perfumes has been adversely affected by the availability of cheap artificially prepared perfumes. Artificially prepared perfumes are 4-5 times less costly than naturally prepared perfumes which poses a challenge to traditional techniques. Consequently, most of the raw material of essence industry gets exported and local value addition is less. A new industrial park has been set up to address this but only a few units are set up in the same.

The continuous decline in margins is also leading farmers to abandon flower cultivation in favour of potato cultivation.

The District Industries Center facilitates the allotment of industrial plots in cooperation with UPICO and tries to find solutions to the problems of entrepreneurs in addition to making arrangements for training. It also provides necessary guidance for the modernization of industrial units. The District Industries Center should provide effective training for entrepreneurs and establish training cum production centres. Banks should approve investment

loans and working capital loans to micro and other small units in adequate amounts.

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

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

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

In the context of exports Kannauj has good capacity especially w.r.t essence and perfume related industry. There are more than 350 units engaged in making handicrafts in the district. While essence from Kannauj is exported to Middle East European and other markets the role of credit is relatively low.

4.1.2 Infrastructure and linkage support available, planned and gaps

This sector requires a lot of encouragement.

The availability of electricity supply and roads for transportation is a problem that needs to be addressed.

The lack of foreign exchange branches in the district and the operation outside the district make it difficult for exporters to obtain loans.

Micro-exporters should be provided appropriate training by MSMEs/banks to understand this sector properly.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

• In the district, there is no university, only one engineering and one medical college in the district, due to which students have to go to cities like Kanpur, Lucknow, NCR, etc. The overall literacy rate is 72.70%. The literacy rate among females is 63.33%, and among males, it is 80.91%. The main reason for low credit flow in this sector is the lack of good professional colleges in the district. According to a study by ASOCHAM, less than 3% of students from middle-income families in India avail of education loans, whereas the rate is 85% in the UK, 77% in the USA, and 70% in Germany and France. Students from the district take admission in other districts and avail loans from nearby banks.

• The Rural Infrastructure Development Fund operated by NABARD can be utilized to meet infrastructural deficiencies, specifically for the construction of schools/colleges or connecting villages to major centres where schools are located.

4.2.2 Infrastructure and linkage support available, planned and gaps

Under Priority Sector Lending, loans and advances granted to individuals for educational purposes include loans up to Rs. 10 lakh for study in India and Rs. 20 lakh for pursuing professional courses abroad. Efforts should be made to increase awareness about educational loans. Banks should promote education loans by organising camps during the admission period in established medical colleges and other higher education institutions in the district.

The immediate priority for Uttar Pradesh should be the construction of infrastructure for teacher education and basic facilities. Considering the significant shortage of professionally qualified teachers, there is an immediate need to establish an adequate number of teacher training institutes in the state.

In urban, semi-urban, and rural areas, there should be a swift and organised process adopted by public sector banks regarding educational loan disbursement, minimising time intervals and delays in the process. Banks themselves will need to promote adaptive inspection and awareness programs for the benefit of borrowers.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

In recent years there has been an increase in the demand for housing construction due to an improvement in the economic environment of rural households. According to the 2011 census the total number of houses in India was 33.08 crore. Out of these 30.62 crore were occupied and 2.47 crore were vacant. In Uttar Pradesh as per the 2011 census the number of houses was 4.52 crore. The number of urban houses and rural houses was 1.04 crore and 3.47 crore respectively. According to the 2011 census the district had a total of 2.8 lakh households and 2.68 lakh housing units. Housing loans/rural housing loans are an area where significant employment opportunities are generated. NABARD also provides refinance for rural housing loans disbursed by banks.

4.3.2 Infrastructure and linkage support available, planned and gaps

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

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Available infrastructure in the district is canal irrigation, roads, bridges, schools, hospitals, power supply etc. However there is fluctuation in uninterrupted power supply for the agricultural and domestic usage. Road connectivity is generally adequate but in certain pockets it needs improvement in the interior areas with adequate traffic management.

5.1.2 Infrastructure and linkage support available, planned and gaps

- **Roads and Bridges:** The district has a total of 3339 km of paved roads out of which 3078 km falls under the Public Works Department .
- **Irrigation Facilities:** The district has 443 km of canals and 419 government tubewells. There are 35044 individual tubewells and pump sets in the district. Due to the lack of timely desilting of canals and the unavailability of water on time the canals are also not functioning properly. Diesel pump sets are only serving as supplementary irrigation due to their expensive operations.
- **Animal Health Services:** The district has the facility of 19 veterinary hospitals 16 animal service centres and 25 artificial insemination centres.
- **Storage:** The district has a dry storage facility with a capacity of 1.8 lakh MT which is inadequate for storing foodgrains in the district. Therefore, the government must invest in building public storage warehouses.
- **Electricity:** All villages in the district have been electrified. However there is also the problem of power cuts. There is a lack of adequate and cheap electricity supply for industries.
- **Health Facilities:** The district has 88 hospitals 14 community health centres and 40 primary health centres.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The district does not have an adequate number of schools. For a population of 16.55 lakh (Census 2011) there are only 1725 primary schools 768 upper primary schools and 363 secondary schools. The number of allopathic hospitals community health centres and primary health centres per lakh population is only 5.61. There are only 40 primary health centres and 14 community health centres. Banks should adopt a liberal approach in financing the construction of secondary schools in remote development blocks. Additionally, bank branches should also make efforts to finance the strengthening and

expansion of existing private schools and hospitals by mapping suitable units. The state government can contact NABARD to finance social infrastructure under RIDF.

5.2.2 Infrastructure and linkage support available, planned and gaps

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

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The district has a total of 688 villages, all of which are electrified although the power supply situation is extremely poor. Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity. The PM Surya Ghar Bijali Yojana will boost efforts to harness the district's renewable energy potential.

5.3.2 Infrastructure and linkage support available, planned and gaps

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

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	231	136.777600	123.0998
B	Ongoing tranches	27	44.881000	37.8961
	Total (A + B)	258	181.658600	160.9959

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	63	84.569100	79.635
B	Rural roads & bridges	195	97.089500	81.3609
C	Social Sector	0	0.000000	0
	Total (A + B + C)	258	181.658600	160.9959

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	48	1264.44	ha	0
B	Rural roads	179	296.54	km	0
C	Bridges	16	67.2	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Veterinary hospitals	6	6	blocks	0
2	Flood protection	1	4000	ha	0
3	Watershed	9	9	Gram Panchayats	0
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

In the district all 8 blocks are NRLM intensive. As on 31.3.2024 7546 SHGs were formed and 2916 were given credit of Rs. 5327.85 lakh by Banks. Some of the banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 2189.96 lakh was disbursed to JLGs by Banks.

6.2 Infrastructure and linkage support available, planned and gaps

- In the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a major program of the Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM).
- Under the NRLM scheme NABARDs concessional refinance scheme is available to banks to promote lending to self-help groups under which Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4 (for loans up to Rs. 3 lakhs) and 3 (for loans from Rs. 3 lakhs to Rs. 5 lakhs).
- Under the National Rural Livelihoods Mission the department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income. Based on the number of families living below the poverty line according to the Tendulkar Committee a total of 23532 Self-Help Groups can be formed in the district. There is a need to familiarize bankers and state government officials with the linkage program through BLBC-SHG exposure visits.
- Organising capacity building programs for branch managers of commercial and cooperative banks.
- Partnership between NRLM and new NGOs
- Efforts to revive defunct groups/link existing groups with banks.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

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

2. Water Resources

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

3. Farm Mechanization

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

4. Plantation and Horticulture

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

5. Forestry/ Waste Land Development

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

6. Animal Husbandry - Dairy

- 1 Easy credit facility to farmers
- 2 Insurance of cattles/buffaloes
- 3 Developing milk route in the block for better milk collection and value addition

- 4 Promotion of Selective breeding through Artificial Insemination (AI)

7. Animal Husbandry – Poultry

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

8. Animal Husbandry – Sheep, Goat, Piggery

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

9. Fisheries

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

10. Construction of Storage and Marketing Infrastructure

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

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

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

15. Micro, Small and Medium Enterprises (MSME)

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

16. Export Credit

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

17. Education

- 1 Banks to extend credit as per Priority sector norms

18. Housing

- 1 Growing urbanisation in blocks of Kannauj, Chhibramau, Jalalabad and Talgram requires bank credit for housing.

19. Social Infrastructure

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

20. Renewable Energy

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

21. Informal Credit Delivery System

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

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. There are a total of 7577 PACs in Uttar Pradesh out of which 6974 are active. For interest subvention the State Government has sanctioned a total of Rs. 300.00 crore in the budget. 70 PACs operating in the district will benefit from this. Under the AIF scheme 688 PACs have been sanctioned godowns out of which construction of 100 godowns has been completed. Under the UP RSBY scheme 7479 micro ATMs have been provided to PACs. Internet facility has been made available at the apex bank UPGB at the State level.
2. The Government of Uttar Pradesh has contributed Rs. 100.00 lakh towards share capital increase in District Cooperative Banks during the financial year 2022-23.
3. To increase the membership of PACs and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members associated with PACs and launched a membership drive to increase active members. For the year 2022-23 a target of enrolling 10 lakh new members and activating 6 lakh inactive members was set against which 196388 new members were enrolled and 68304 inactive members were activated as on 31st March 2023.
4. 16 newly licensed banks (Weak Banks) were unable to honor the withdrawal demand from their depositors. To address the grievances of affected depositors and build the image of cooperative banks the Government of Uttar Pradesh NABARD and Reserve Bank of India took an initiative and convened a special High Level Meeting on 20th June 2022 under the chairmanship of Principal Secretary (Cooperation)-cum-RCS Government of Uttar Pradesh and a roadmap was prepared with consensus to address the liquidity issues of these banks and a committee was constituted to monitor the progress of these banks.
5. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs. 1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to Rs.922.87 crore as on 31st March 2023 The total

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

5. Status of Cooperatives in the District

1. Under centrally sponsored scheme total 48 PACS (30 in 1st phase 17 in 2nd phase and 01 in third phase) are under computerisation.

6. Potential for formation of cooperatives

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

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Farmers Producers Organisation	Talgram	Grant assistance towards formation and promotion of Producer Organizations	No	300	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers
2	Collectivisation	Farmers Producers Organisation	Jalalabad	Grant assistance towards formation and promotion of Producer Organizations	No	300	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers
3	Collectivisation	Farmers Producers Organisation	Chhibramau	Grant assistance towards formation and promotion of Producer Organizations	No	300	accessible affordable input supply marketing support for crops leading to enhancement of farm income to the farmers
4	Financial Inclusion	Financial support to Bank of India (Lead Bank) for CFL (Center for Financial Literacy)	Saurikh	Grant Support towards Capital and Operational Expenditure to CFL for spreading financial literacy and facilitating linkage with Govt schemes besides resolution of banking related grievances	No	10000	Increase in bank resources Financial literacy in rural areas Financial inclusion

5	Financial Inclusion	Financial support to Bank of India (Lead Bank) for CFL (Center for Financial Literacy)	Chhibramau	Grant Support towards Capital and Operational Expenditure to CFL for spreading financial literacy and facilitating linkage with Govt schemes besides resolution of banking related grievances	No	10000	Increase in bank resources Financial literacy in rural areas Financial inclusion
6	Financial Inclusion	Financial support to Bank of India (Lead Bank) for CFL (Center for Financial Literacy)	Kannauj	Grant Support towards Capital and Operational Expenditure to CFL for spreading financial literacy and facilitating linkage with Govt schemes besides resolution of banking related grievances	No	10000	Increase in bank resources Financial literacy in rural areas Financial inclusion
7	Infrastructure Development	Capital Support to 02 RSETIs	Tirwa, Jalalabad	Grant support towards Capital expenditure to RSETI for upgradation of its premises and equipments	No	1000	Upgradation of RSETI to enable better training to the beneficiaries
8	Infrastructure Development	Irrigation	Various blocks	Concessional Finance to State Govt for infrastructure development	No		Approximately 1264.44 ha irrigated
9	Infrastructure Development	Rural Roads	Various blocks	Concessional Finance to State Govt for infrastructure development	No		Approximately 296.54 km of road constructed
10	Infrastructure Development	Rural Bridges	Various blocks	Concessional Finance to State Govt for infrastructure development	No		Approximately 67.2 m of rural bridges constructed
11	Infrastructure Development	Flood Protection	Various blocks	Concessional Finance to State Govt for infrastructure development	No		4000 ha of area benefitted

12	Infrastructure Development	Agriculture and allied: Veterinary Hospitals	Various blocks	Concessional Finance to State Govt for infrastructure development	No		6 Veterinary Hospitals in different blocks
13	Financial Inclusion	Grant support for Financial and Digital Literacy camps to SBI	Various blocks	Grant support for the camps	No	500	Increase in bank resources Financial literacy in rural areas Financial inclusion
14	Financial Inclusion	Refinance to Aryavart Gramin Bank and DCCB for lending to farmers SHGs at concessional rate	Kannauj	Refinance support	No		Deepening of financial inclusion
15	Financial Inclusion	Interest subvention for KCC	Kannauj	Interest subvention to bank and the farmers	No		Affordable credit to farm sector
16	Banking Technology	Computerisation of DCCB and PACS	Kannauj	Grant support as well technical support and monitoring for computerisation of DCCB and PACS of Kannauj	No		Strengthening of cooperative sector towards Sahkarita Se Samridhhi initiative

Success Stories

Success Story 1: Jalalabad Organic Farmer Producer Organisation



1. Scheme :	Central Sector Scheme on Farmer Producer Organizations
2. Project Implementing Agency :	Shramik Bharti
3. Duration of the project :	March 2024-March 2029
4. Beneficiary :	
No. of beneficiaries :	300
Community :	Farmers and SHG women
State :	Uttar Pradesh
District :	Kannauj
Block :	Jalalabad
Village :	Multiple

1.1 Support provided

- FPO has been formed and registered in Jalalabad block of Kannauj in March 2023. The management cost is being provided in form of grant support of Rs. 18 lakhs per year for a period of three years to the FPO.
- Management cost of Rs. 25 lakh for a period of 5 years is being provided to the implementing agency for handholding and facilitation

- Technical support capacity building convergences with other govt schemes like AIF AMI PMFME etc. facilitation for various licenses credit linkages are being supported
- FPO members and BoDs are being guided in business plan and business development to enhance turnover of the FPO

1.2 Pre-implementation status

- The farmers of the block are having difficulty in accessing low cost quality fertilizers, seeds, pesticides etc. They do not have the knowhow as well regarding which inputs to use and how. Consequently they were often lacking the requisite knowledge as well as access to affordable inputs
- Farmers were resorting to usage of pesticides, herbicides weedicides plant growth hormones etc. leading to contaminants in the crops. Now they are learning about organic farming.

1.3 Challenges faced

- Membership mobilization
- Capital mobilization
- access to licenses and bank credit

1.4 Impact

- The farmers are now having access to honest and precise crop advisory
- They are learning about Jeevamrit, Ghanaamrit organic manure using cow dung mulching
- They are in discussion with companies and factories for procurement of commodities like maize
- Approximately 300 Farmers including women farmers are getting knowledge about market-oriented production and are looking to benefit from the FPO through access to its various services.

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 AR6¹ 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.

¹Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

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

1.2 Climate Finance and Challenges

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

adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in 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 Rs. 1,12,204.79 crores, with 72% funded, leaving a 28% budget deficit. This highlights the need for additional resources to ensure comprehensive climate resilience and sustainable development in Uttar Pradesh.

2.2 Any specific Climate Change initiative in the State by

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

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

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

Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

d NABARD: NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA-Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a The district has been categorized as very highly vulnerable district under UP State Action Plan on Climate Change(SAPCC). The district is among top 5 most vulnerable districts with regard to forest cover(Only 10 area approximately is under forest cover) and is moderately vulnerable for water and energy stress as per SAPCC. 2 blocks of the district are over-exploited one is critical while two are semi-critical in terms of groundwater exploitation. It is in top ten districts w.r.t fluoride content in groundwater(>1.5mg/L) and also has high nitrate content in groundwater. Consequently, following actions are proposed:

1. In the district there are approximately 4150 hectares of wasteland and fallow land 1678 hectares of uncultivable land and 827 hectares of other barren land. (Source: Statistical Handbook 2022) A significant portion of this land can be brought under irrigation and cultivation through afforestation. There is also considerable potential in agroforestry where farmers can grow trees bamboo eucalyptus etc on their farm fields.

2. Wetlands need to be protected and nurtured in the district.

3. Promotion of water use efficiency in agriculture and climate resilient varieties of crops is needed. Solar powered drip and sprinkler systems need to be promoted massively in the district.

4. Provision of potable water supply to each household to prevent potential health hazards from high fluoride and nitrate content in groundwater.

5. Provide technical and market support to enable transition of rice growing areas to coarse grain and pulse growing areas.

6. Train farmers on artificial tank fishery technologies to conserve water and develop fisheries FPOs and cooperatives for enabling market access.

7. Develop and implement groundwater recharge plans in industrial clusters.

8. Ensure rooftop rainwater harvesting in existing and planned institutional(gov/semigov) and commercial buildings.

9. Enhance quality of Open Forest cover and ecosystem services in Uttar Pradesh.

10. Enable assisted migration of tree species having conservation, economic and social values to conducive locations.

11. Develop high-tech and satellite nurseries for generating

quality plant material for tree plantations outside forests.

12. Fix minimum support price (MSP) for different agro-forestry species produce (NTFP wood)

3.2 Any specific Climate Change initiative in the District by various agencies

- a GoI has launched National Mission on Clean Ganga in the district through which organic farming is being promoted in villages alongside Ganga.

One KVK is active in the district. ICAR-National Bureau of Fish Genetic Resources Lucknow undertook a large-scale captive propagation assisted ranching of carps in river Ganga using wild brood stock at Mehendi Ghat Kannauj in collaboration with Department of Fisheries Uttar Pradesh

b.

1. State government under NABARD RIDF Fund is developing new projects in Kannauj under various sectors such as Irrigation Roads Bridges etc.

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

3. Agriculture Department under “ Khet Taalaab Yojna” (A sub component of RKVY) is providing grant/ subsidy to farmers for construction of small/ medium size (22x20x3m / 35x30x3 m) in their agricultural land. 4. Agriculture department is distributing new climate resilient varieties of seeds to the farmers

- c . NABARD has financed 09 watershed projects in the district in the past under RIDF. Besides it has financed one flood protection project benefitting approximately 4000 ha under RIDF. Currently it is educating approximately 1000 farmer including SHG women about organic farming techniques through 03 FPOs being promoted under CSS in Jalalabad, Gursahaiganj and Chhibramau.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 Kannauj being the perfume capital of the country is having ittar industry registered as GI Product. Kannauj Perfume is the only product registered as GI in the district. It has been granted to The Attar and Perfumers Association . The ittar is an organic essence derived from natural products and is used nationally and internationally as a raw product as well as an end product in itself. The certification is valid till 2029.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	I. Agriculture													
	A. Farm Credit													
	A.1 Crop Production, Maintenance, Marketing													
1	Annual Vegetables - Onion/ Piyaz/ Kanda (-)	100	Acre	41734	Phy	987	489	489	734	734	734	245	245	4657
2	Annual Vegetables - Other Vegetables (-)	100	Acre	42105	Phy	743	495	570	817	817	867	817	495	5621
3	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	63829	Phy	18525	2717	7336	11004	11856	9781	9781	3668	74668
4	Cereals - Maize/ Makka (Irrigated)	100	Acre	15053	Phy	16089	8771	9880	17290	13637	11609	10374	3705	91355
5	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	13093	Phy	572	584	337	340	350	337	584	467	3571
6	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	25818	Phy	3137	7274	247	1976	3031	617	9475	560	26317
						809.87	1878.13	63.77	510.16	782.55	159.43	2446.20	144.63	6794.74

7	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	25648	Phy	18288	8398	7163	17900	16055	16230	30875	9386	124295
					BL	4690.43	2153.90	1837.15	4590.97	4117.75	4162.73	7918.75	2407.30	31878.98
8	Oil Seeds - Groundnut/ Moongfali (Irrigated)	100	Acre	18219	Phy	2247	1997	2996	2247	2247	2497	2747	2407	19385
					BL	409.41	363.92	545.88	409.41	409.41	454.90	500.39	438.48	3531.80
9	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	15826	Phy	916	700	449	453	584	561	584	233	4480
					BL	144.95	110.82	71.07	71.77	92.35	88.83	92.35	36.94	709.08
10	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	11741	Phy	773	442	442	331	552	552	663	331	4086
					BL	90.78	51.88	51.88	38.91	64.85	64.85	77.81	38.91	479.87
						21191.43	8102.23	9227.46	15942.34	15783.37	13636.74	19362.93	6336.94	109583.44
	Post- harvest/HH Consumption (10%)					2119.14	810.22	922.75	1594.23	1578.34	1363.67	1936.29	633.69	10958.34
	Repairs & maintenance of farm assets (20%)					4238.29	1620.45	1845.49	3188.47	3156.67	2727.35	3872.59	1267.39	21916.69
	Sub Total													142458.47

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	A.2 Water Resources													
1	Diesel Pump Sets--	80	No.	43000	Phy	200	300		25	300		300	100	1225
					BL	68.80	103.20		8.60	103.20		103.20	34.40	421.40
					Phy	150	100		25	150		300	100	825
	Diesel Pump Sets--	80	No.	49500	BL	59.40	39.60		9.90	59.40		118.80	39.60	326.70
					Phy	100	50		25	50		77	20	322
					BL	44.44	22.22		11.11	22.22		34.22	8.89	143.10
2	Drip Irrigation--	80	ha	154000	Phy	10	2	20	30	2	20	5	10	99
					BL	12.32	2.46	24.64	36.96	2.46	24.64	6.16	12.32	121.96
					Phy	20	15		5	15		30	15	100
3	Solar PV Pump Sets (AC)--	80	No.	213700	BL	34.19	25.64		8.55	25.64		51.29	25.64	170.95
					Phy	10	5	30	30	5		8	10	128
					BL	16.32	8.16	48.96	48.96	8.16	48.96	13.06	16.32	208.90
	Sub Total													1393.01

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	A.3 Farm Mechanisation												
1	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy	2	1	2	3	1	1	1	12
					BL	7.28	3.64	7.28	10.92	3.64	3.64	3.64	43.68
2	Other machinery--	80	No.	870000	Phy	50	40	50	60	40	50	30	370
					BL	348.00	278.40	348.00	417.60	278.40	348.00	208.80	2575.20
3	Other machinery- Other Machinery & Equipments- Rotavator 72 inches	80	No.	232000	Phy	40	10	25	51	10	50	11	217
					BL	74.24	18.56	46.40	94.66	18.56	92.80	20.42	402.76
4	Other machinery- Other Machinery & Equipments- Supper Seeder	80	No.	185000	Phy	2	2	2	3	2	2	2	17
					BL	2.96	2.96	2.96	4.44	2.96	2.96	2.96	25.16
5	Thresher--	80	No.	135000	Phy	100	80	100	100	80	100	75	735
					BL	108.00	86.40	108.00	108.00	86.40	108.00	81.00	793.80

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

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	A.6 Forestry												
1	Nursery/ Propagation unit-2.05	80	ha	534800	Phy	3	1	3	4	1	3	1	19
					BL	12.84	4.28	12.84	17.11	4.28	12.84	4.28	81.31
2	Plantation- Bamboo-5 m x 5 m	80	ha	86636	Phy	10	20	10	10	20	10	10	110
					BL	6.93	13.86	6.93	6.93	13.86	6.93	6.93	76.23
3	Plantation- Poplar-5 m x 4 m	80	ha	235040	Phy	10	10	5	5	5	10	10	65
					BL	18.80	18.80	9.40	9.40	18.80	18.80	18.80	122.20
4	Plantation- Teak-2 m x 2 m	80	ha	163310	Phy	5	5	5	5	5	2	5	37
					BL	6.53	6.53	6.53	6.53	6.53	2.61	6.53	48.32

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chhibrama u	Gughrapu r	Hasera n	Jalalaba d	Kannau j	Saurik h	Talgra m	Umard a	Distric t Total
A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_Kannauj	100	1000	17000 Ph	5	2	2	5	2	1	5	1	23
					8.50	3.40	3.40	8.50	3.40	1.70	8.50	1.70	39.10
2	Layer Farming_Others_Kannauj	100	1000	26000 Ph	2	2	2	2	2	2	1	1	14
					5.20	5.20	5.20	5.20	5.20	5.20	2.60	2.60	36.40
	Sub Total												75.50
A.11 Animal Husbandry - SGP													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chhibrama u	Gughrapu r	Hasera n	Jalalaba d	Kannau j	Saurik h	Talgra m	Umard a	Distric t Total
1	Goat - Rearing Unit--Barbari/Sirohi/Jamunapara	80	20+	414000 Ph	30	30	30	30	40	30	30	40	260
					99.36	99.36	99.36	99.36	132.48	99.36	99.36	132.48	861.12

2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+ 2	109500 0	Ph y	10	10	10	10	10	10	10	10	10	5	75
3	Sheep - Rearing Unit-- Nali/Graded Nali/CB Merino	80	20+ 1	379000 0	Ph y	10	10	10	10	10	10	15	10	10	10	85
	Sub Total															1775.84

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Unarda	District Total
	A.12 Working Capital - AH - Others/SR												
1	Goat Farming_Rearing Unit - Semi- intensive_Kannauj	100	20+1	80000	Phy	30	13	13	30	30	30	30	206
	Sub Total												164.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	A.13 Fisheries				

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
A.15 Farm Credit														
1	Finance to FPOs/FPCs--	90	No.	2000000	Phy	4	2	4	4	2	4	4	2	26
2	Integrated Farming--Crop + Plantation (1.50 ha)	90	ha	650000	Phy	4	3	3	3	3	3	3	2	24
3	Integrated Farming--Exotic Vegetable Based IFS (0.40 ha)	90	ha	250000	BL	6.75	6.75	6.75	6.75	6.75	6.75	9.00	6.75	56.25
	Sub Total					102.15	60.30	96.30	96.30	60.30	96.30	98.55	54.45	664.65
	Total Farm Credit (sum of A.1 to A.15)													180331.75
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	B. Agriculture Infrastructure													

B.1 Storage Facilities																				
1	Cold Storage-- 5000 Mt	80	No.	40000000	Phy		2	5	5	10	2	10	6	6	6	46				
					BL	640.00		1600.00	1600.00	3200.00	640.00	3200.00	1920.00	1920.00	1920.00	14720.00				
2	Godown--/ Rural Godown (1000 MT)	80	No.	3500000	Phy	30		25	25	30	25	30	30	15	210					
					BL	840.00		700.00	700.00	840.00	700.00	840.00	840.00	420.00	5880.00					
3	Godown--/ Rural Godown (500 MT)	75	No.	1500000	Phy	30		5	30	50	5	30	30	5	185					
					BL	337.50		56.25	337.50	562.50	56.25	337.50	337.50	56.25	2081.25					
	Sub Total														22681.25					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	B.2 Land Development												
1	Farm Ponds/ Water Harvesting Structures-- 20 m X 20 m	80	No.	100000	Phy	50	30	45	30	40	40	30	295
					BL	40.00	24.00	36.00	24.00	32.00	32.00	24.00	236.00
2	On Farm development	80	m.	75000	Phy	60	50	60	50	50	60	50	430

	(OFD) Works - -				BL	36.00	30.00	30.00	36.00	30.00	30.00	36.00	30.00	258.00
	Sub Total													494.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umaria	District Total
	B.3 Agriculture Infrastructure - Others													
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	70	60	50	70	60	60	70	60	500
					BL	16.24	13.92	11.60	16.24	13.92	13.92	16.24	13.92	116.00
2	Compost/ Vermi Compost-Vermi Compost- 10*6*2.5	80	No.	31000	Phy	200	150	200	200	200	200	200	100	1450
					BL	49.60	37.20	49.60	49.60	49.60	49.60	49.60	24.80	359.60
3	Compost/ Vermi Compost-Vermi Compost- Commercial vermi compost 150 TPA	80	No.	750000	Phy	3	3	3	3	3	3	3	3	24
					BL	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	144.00
4	Seed Processing-All Seed Types-	85	No.	2500000	Phy	5	2	5	6	5	5	5	3	36
					BL	106.25	42.50	106.25	127.50	106.25	106.25	106.25	63.75	765.00

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
C.2	Ancillary Activities -													
1	Agri Clinic & Agri Business Centers--	90	No.	1000000	Phy	4	4	4	5	4	3	8	4	36
					BL	36.00	36.00	36.00	45.00	36.00	27.00	72.00	36.00	324.00
2	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	Phy	2	2	2	2	2	2	2	2	16
					BL	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	144.00
3	Loan to PACS/ FSS/ LAMPS--	90	No.	500000	Phy	3	2	2	3	2	3	3	2	20
					BL	13.50	9.00	9.00	13.50	9.00	13.50	13.50	9.00	90.00
	Sub Total													558.00
	Total (C.1+C2)													24618.30
	Total (A+B+C)													229509.9

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibrama u	Gughrapu r	Hasera n	Jalalaba d	Kannau j	Saurik h	Talgram	Umarda	District Total
	II. Micro, Small and Medium Enterprises (MSME)													
1	Manufacturing Sector - Term Loan-Medium-	80	No.	500000000	Phy	1000.00	0	0	1000.00	0	1000.00	1000.00	0	4000.00
2	Manufacturing Sector - Term Loan-Micro-	80	No.	400000000	Phy	30	50	30	150	20	70	60	10	420
3	Manufacturing Sector - Term Loan-Small-	80	No.	200000000	Phy	10	6	6	10	6	10	6	6	60
4	Manufacturing Sector - Working Capital-Medium-	80	No.	200000000	Phy	4	2	4	10	1	4	4	1	30
					BL	800.00	400.00	800.00	2000.00	200.00	800.00	800.00	200.00	6000.00

5	Manufacturing Sector - Working Capital-Micro-	80	No.	16000000	Phy	500	300	550	2000	400	600	900	150	5400
					BL	8000.00	4800.00	8800.00	32000.00	6400.00	9600.00	14400.00	2400.00	86400.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	40000000	Phy	70	30	70	150	50	70	50	30	520
					BL	2800.00	1200.00	2800.00	6000.00	2000.00	2800.00	2000.00	1200.00	20800.00
7	Overdraft to PMJDY Account Holders--	100	No.	80000	Phy	1400	1130	1000	1200	1000	1000	1000	1000	8730
					BL	140.00	113.00	100.00	120.00	100.00	100.00	100.00	100.00	873.00
Total	Sub Total													146873.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	III. Export Credit													
1	Export Credit - Pre				Phy	1	1	1	3	1	1	1	1	10
	Shipments Export Credit-	80	No.	100000000	BL	800.00	800.00	800.00	2400.00	800.00	800.00	800.00	800.00	8000.00
	Total Export Credit													8000.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	IV. Education													
1	Education Loans-Study in India-	90	No.	1000000	Phy	75	50	75	125	50	75	100	50	600
					BL	675.00	450.00	675.00	1125.00	450.00	675.00	900.00	450.00	5400.00
	Total Education													5400.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	V. Housing													
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	95	60	100	200	55	75	75	55	715
					BL	1615.00	1020.00	1700.00	3400.00	935.00	1275.00	1275.00	935.00	12155.00
	Total Housing													12155.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	VI. Social Infrastructure													
1	Education--	85	No.	15000000	Phy	1	1	1	1	1	1	1	1	8
					BL	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	1020.00
2	Healthcare- Hospital-	85	No.	5000000	Phy	1	1	1	3	1	1	1	1	10

					BL	425.00	425.00	425.00	425.00	1275.00	425.00	425.00	425.00	425.00	425.00	4250.00
3	Sanitation--	85	No.	25000	Phy	20	20	20	20	30	20	20	20	20	20	170
	Total Social Infrastructure				BL	4.25	4.25	4.25	4.25	6.38	4.25	4.25	4.25	4.25	4.25	36.13
																5306.13

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total
	VII. Renewable Energy												
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	150000	Phy	200	200	500	100	200	200	100	1600
	Total Renewable Energy				BL	270.00	270.00	675.00	135.00	270.00	270.00	135.00	2160.00
													2160.00

Sr. No.	Activity	Bank Loan Factor	Unit Size	SoF / Unit Cost (Rs)	Chhibramau	Gughrapur	Haseran	Jalalabad	Kannauj	Saurikh	Talgram	Umarda	District Total

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Annexure 2

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

(₹ lakh)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	64339.90	21446.75	68208.54	34456.45	70929.71	33102.77	77438.82	
RCBs	11218.90	0.00	11893.10	13416.06	12367.90	891.16	13240.30	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	38935.92	42658.38	41276.40	28030.52	42924.90	38795.14	46491.50	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	114494.72	64105.13	121378.04	75903.03	126222.51	72789.07	137170.62	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	46772.01	10402.18	53556.78	29811.50	53777.95	38547.29	58862.07	
RCBs	0.00	0.00	0.00	38.35	0.00	111.79	0.00	
SCARDB	507.97	0.00	572.83	227.30	579.18	210.33	636.26	

RRBs	9207.58	131.74	10690.80	2569.75	10771.12	6504.19	11509.10
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	56487.56	10533.92	64820.41	32646.90	65128.25	45373.60	71007.43

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	111111.91	31848.93	121765.32	64267.95	124707.66	71650.06	136300.89
RCBs	11218.90	0.00	11893.10	13454.41	12367.90	1002.95	13240.30
SCARDB	507.97	0.00	572.83	227.30	579.18	210.33	636.26
RRBs	48143.50	42790.12	51967.20	30600.27	53696.02	45299.33	58000.60
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	170982.28	74639.05	186198.45	108549.93	191350.76	118162.67	208178.05

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	27478.20	15562.21	32840.80	38130.82	34047.90	46826.91	77314.85
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	7501.80	2738.33	8959.20	4448.98	9292.10	4932.99	18725.15
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	34980.00	18300.54	41800.00	42579.80	43340.00	51759.90	96040.00

Table 5: Other Priority Sector						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBS	20989.24	4028.67	25683.34	1819.24	26569.48	4840.54
RCBs	248.40	0.00	424.80	1196.76	459.90	3.45
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2489.30	106.89	3504.70	24.59	3644.50	100.00
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	23726.94	4135.56	29612.84	3040.59	30673.88	4943.99
						33332.60

Table 6: Grand Total (C+D+E)						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBS	159579.35	51439.81	180289.46	104218.01	185325.04	123317.51
RCBs	11467.30	0.00	12317.90	14651.17	12827.80	1006.40
SCARDB	507.97	0.00	572.83	227.30	579.18	210.33
RRBs	58134.60	45635.34	64431.10	35073.84	66632.62	50332.32
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	229689.22	97075.15	257611.29	154170.32	265364.64	174866.56
						337550.65

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	21446.75	0.00	0.00	42658.38	0.00	64105.13	34456.45	13416.06	0.00	28030.52	0.00	75903.03

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	33102.77	891.16	0.00	38795.14	0.00	72789.07	77438.82	13240.3	0.00	46491.50	0.00	137170.62

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
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

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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	
W S						0.00						0.00
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	38547.29	111.79	210.33	6504.19		45373.60	58862.07	0.00	636.26	11509.10	0.00	71007.43
Sub total	38547.29	111.79	210.33	6504.19		45373.60	58862.07	0.00	636.26	11509.10	0.00	71007.43
Grand Total (I +II)	71650.06	1002.95	210.33	45299.33		118162.67	136300.89	13240.30	636.26	58000.60	0.00	208178.05

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1000000
2	Buffalo Farming			1+1	248000
3	Cold Storage			No.	400000000
4	Commercial Broiler Farming			5000	2458000
5	Commercial Broiler Farming			5000	5846000
6	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
7	Compost/ Vermi Compost	Vermi Compost		No.	31000
8	Compost/ Vermi Compost	Vermi Compost		No.	750000
9	Crossbred Cattle Farming			1+1	219000
10	Dairy Cow and Heifer rearing			2	1013000
11	Dairy Processing Unit			No.	700000
12	Diesel Pump Sets			No.	43000
13	Diesel Pump Sets			No.	49500
14	Diesel Pump Sets			No.	55550
15	Drip Irrigation			ha	154000
16	Education			No.	15000000
17	Education Loans	Study in India		No.	1000000
18	Exotic Fruits			ha	277400
19	Export Credit	Pre Shipment Export Credit		No.	100000000
20	Farm Ponds/ Water Harvesting Structures			No.	100000

21	Finance to FPOs/FPCs			No.	2000000
22	Floriculture			ha	273200
23	Floriculture			ha	277400
24	Floriculture			ha	337200
25	Floriculture			sq. m.	89000
26	Floriculture			sq. m.	89400
27	Food Grain Processing	Flour Mill		No.	500000
28	Food Grain Processing	Sorting & Grading		No.	6000000
29	Fruit Processing	Pickle		No.	1000000
30	Goat	Rearing Unit		20+1	414000
31	Godown			No.	1500000
32	Godown			No.	3500000
33	Graded Buffalo Farming			5+5	248000
34	Healthcare	Hospital		No.	50000000
35	Indigenous Cattle Farming			1+1	218000
36	Integrated Farming			ha	250000
37	Integrated Farming			ha	650000
38	Leveller	Laser Guided		No.	455000
39	Loan to MFIs for Onlending to for Agri. Purposes			No.	1000000
40	Loan to PACS/ FSS/ LAMPS			No.	500000
41	Manufacturing Sector	Term Loan	Medium	No.	125000000
42	Manufacturing Sector	Term Loan	Micro	No.	5000000
43	Manufacturing Sector	Term Loan	Small	No.	25000000
44	Manufacturing Sector	Working Capital	Medium	No.	25000000

45	Manufacturing Sector	Working Capital	Micro	No.	2000000
46	Manufacturing Sector	Working Capital	Small	No.	5000000
47	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
48	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
49	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
50	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
52	Nursery			ha	1967700
53	Nursery/ Propagation unit			ha	534800
54	Oil Extraction			No.	1000000
55	On Farm development (OFD) Works			m.	75000
56	Other machinery			No.	870000
57	Other machinery	Other Machinery & Equipments		No.	185000
58	Other machinery	Other Machinery & Equipments		No.	232000
59	Overdraft to PMJDY Account Holders			No.	10000
60	Packaging Unit			No.	1000000
61	Pig Breeding Unit			10+2	1095000
62	Plantation	Bamboo		ha	86636
63	Plantation	Poplar		ha	235040
64	Plantation	Teak		ha	163310
65	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000

66	Rice Processing			No.	1000000
67	Sanitation			No.	25000
68	Seed Processing	All Seed Types		No.	2500000
69	Sheep	Rearing Unit		20+1	379000
70	SHGs/ JLGs			No.	150000
71	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
72	Solar PV Pump Sets (AC)			No.	213700
73	Sprinkler Irrigation			ha	204000
74	Thresher			No.	135000
75	Vegetable Processing			No.	25700000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Onion/ Piyaz/ Kanda (_)		41734
2	Annual Vegetables	Other Vegetables (_)		42105
3	Annual Vegetables	Potato/ Aloo (Irrigated)		63829
4	Broiler Farming	Others_Kannauj	1000	170000
5	Buffalo Farming	Buffalo Farming_Kannauj		110000
6	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		13093
7	Cereals	Maize/ Makka (Irrigated)		15053
8	Cereals	Wheat/ Gehu (Irrigated)		25648
9	Cereals	Rice/ Chaval/ Dhan (Irrigated)		25818
10	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
11	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_Carp fish/ composite fish farming earthen ponds		64000
12	Fish Seed Rearing	_fish seed rearing		60000
13	Goat Farming	Rearing Unit _ Semi_intensive_Kannauj		80000
14	Layer Farming	Others_Kannauj	1000	260000
15	Marketing Activities	Kiosk_kiosk/Outlets/mobile van/Aquashop		160000

16	Oil Seeds	Groundnut/ Moongfali (Irrigated)		18219
17	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		11741
18	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		15826

Abbreviations

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

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

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

Name and address of DDM

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State	Uttar Pradesh
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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NABFOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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Uttar Pradesh

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