



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कानपुर नगर
Kanpur Nagar

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: Kanpur Nagar

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:

Rahul Kumar Yadav

District Development Manager

NABARD

Kanpur Nagar

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	Kanpur Nagar lies on the banks of the Ganges River and is situated around 80 Kms southwest of the state capital Lucknow. It is located in the Sub-agro-climatic region which falls under the Upper Ganga Plain/Mid-plain Regional Climatic Region and is spread over an area of 3155 Sq Kms.
2	Type of soil	The soil in Kanpur Nagar primarily falls under the alluvial soil category which is typical of regions near rivers especially the Ganges. The soil is Sandy loam to clay loam in texture.
3	Primary occupation	Although Significant population is engaged in primary sector the main occupations are in secondary / tertiary sector as it is a prominent industrial/commercial hub in the region. Majority population is engaged in trade retail businesses and service sector like education healthcare and IT sector.
4	Land holding structure	According to land classification the district has a total of 238926 holdings with a total area of 172661 hectares. Out of these 220737 holdings (up to 2 hectares) with an area of 113228 hectares belong to small and marginal farmers constituting 92% of the total holdings.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	As against the PLP target of Rs.364971 Lakhs the total achievement of the district as per SLBC data is Rs.2054130 Lakh which is 562% of the target. It may be mentioned that previously PLP and ACP targets were allocated only for rural / semi urban branches not the Kanpur Metro area branches.
2	CD Ratio	CD Ratio of the district as on 31 March 2024 is 50.1%.
3	Investment credit in agriculture	Agriculture Term loan in the district during FY2024 has been Rs.306544 Lakh. The major sectors are Dairy Development (Rs.15413 Lakh) and Farm Mechanization (Rs.16062 Lakh).
4	Credit flow to MSMEs	MSME credit has the major share in the district annual credit priority sector disbursements. Total priority sector MSME credit in the district during FY2024 has been Rs.15316 Crore.
5	Other significant credit flow, if any	Other significant credit flow has been there in Export credit - Rs.11087 Lakh and Rs.46161 Lakh.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	For FY2025-26 Rs.260611 lakhs have been earmarked for crop loan, agri-term loan, agri-infrastructure loans and other allied sectors Rs.1309585 lakhs for MSME Sector and Rs.102220 Lakh for other priority sector loans. Accordingly, Total PLP projections is Rs.1672417 Lakh.
2	Projection for agriculture and its components	According to the PLP estimate for 2025-26 credit potential for crop loans is estimated at Rs.172582 Lakh. Agri term loan has been estimated at Rs.66099 Lakh. Further, potential for Agri-infra loans and Agri ancilliary activities is estimated at Rs.16027 Lakh and Rs.5901 Lakh respectively.
3	Projection for MSMEs	According to the PLP estimate for 2025-26 the credit potential for Micro Small and Medium Enterprises (MSMEs) is projected at Rs.1309585 Lakh. This includes Rs.1287600 Lakh for Term loan and Rs.21985 Lakh for Working capital loans.

4	Projection for other purposes	For 2025-26 the PLP estimate for other priority sectors indicates a credit potential of Rs.102220 Lakh. This includes Rs.7200 Lakh for education loans Rs.73440 Lakh for housing loans and Rs.12382 Lakh for export credit.
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5. Developmental Initiatives

1. Specific campaigns are also being conducted by the central government state government RBI NABARD and other bankers to ensure that farmers have Kisan Credit Cards and KCC Animal husbandry and Fishery.
2. The Pradhan Mantri Kisan Samman Nidhi provides a provision of Rs. 6000 per year to all farmers to the eligible farmers
3. NABARD has facilitated the formation of 2 FPOs under the Government of Indias CSS 10000 FPO program in Shivrajpur and Bhitargaon Blocks of Kanpur Nagar.
4. Various government schemes such as the Agriculture Infrastructure Fund (AIF) the Prime Minister Formalization of Micro Food Processing Enterprises (PMFME) in the agriculture sector are being implemented in the district.
5. Further the Prime Ministers Employment Generation Programme (PMEGP) the Mukhyamantri Yuva Swavalamban Yojana (MYSY) PM Street Vendors AtmaNirbhar Nidhi (PMSVANidhi) are actively implemented in the district for employment generation and supporting MSMEs.
6. The state governments ODOP (One District One Product) scheme is being implemented in the district.

6. Thrust Areas

1. In 2025-26 the focus area will be the use of technology in agriculture. Technology-related projects can be adopted on a pilot basis
2. Further it is essential to emphasize integrated farming systems promoting producer organizations for product aggregation infrastructure development particularly storage and logistics services for agricultural products.
3. MSME credit has been major thrust area since the district is majorily urbanised / industrialised.
4. In 2024-25 priority has been given to financing SHGs/JLGs forming farmer producer groups etc. in the district.

7. Major Constraints and Suggested Action Points

1. In agriculture 92 of the holdings are in the small and marginal category.
2. Agriculture is still in its traditional form and there is a lack of resources and conceptual barriers to transforming it into an agri-business.
3. This document also highlights the lack of basic infrastructure and provides some necessary suggestions for the construction of basic infrastructure for various sub-sectors such as crop production horticulture land development minor irrigation animal husbandry and other areas
4. The Kanpur district is also rich in small and medium enterprises.

8. Way Forward

1. Coordination between government agencies banks development departments and NABARD will promote capital formation in agricultural financing
2. This includes financial inclusion literacy and effective implementation of government subsidy schemes.
3. Bank financing should support joint liability groups cultivators and agricultural laborers.
4. Various government schemes such as Agri-Clinic Agri-Business Centers Agricultural Marketing Infrastructure PM Formalization of Micro Food Processing Enterprises scheme formation and promotion of Farmer Producer Organizations Agriculture Infrastructure Fund National Livestock Mission etc.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, borewells, 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;

		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;

5. Agency wise

Use Utility

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

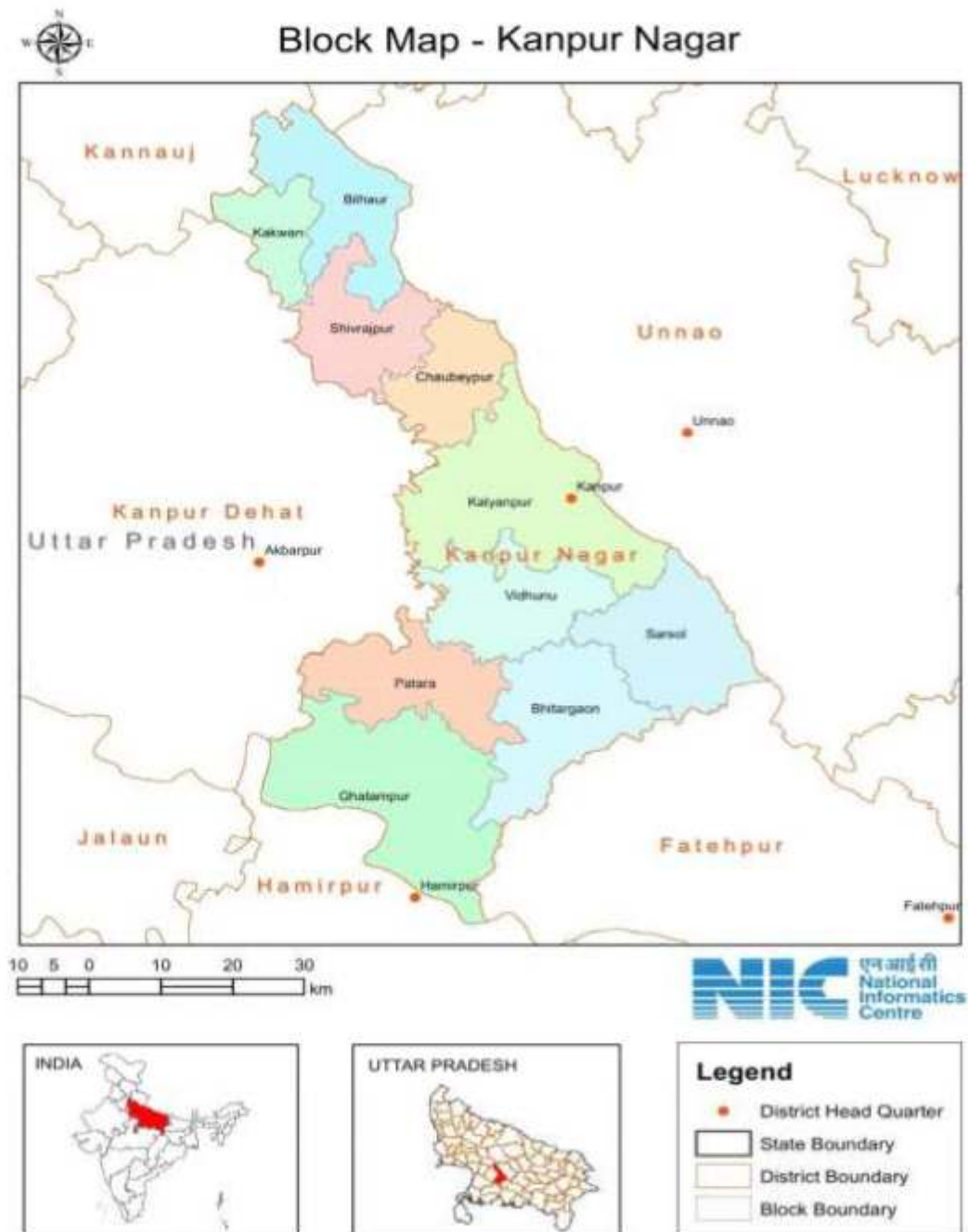
1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible; - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential; - Other support required to increase credit flow; and - Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector; - Availability of commercial infrastructure; and - Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	238681.81
1	Crop Production, Maintenance and Marketing	177934.06
2	Term Loan for agriculture and allied activities	60747.75
B	Agriculture Infrastructure	16027.56
C	Ancillary activities	5902.00
I	Credit Potential for Agriculture A+B+C)	260611.37
II	Micro, Small and Medium Enterprises	1309585.60
III	Export Credit	12382.00
IV	Education	7200.00
V	Housing	73440.00
VI	Social Infrastructure	4171.42
VII	Renewable energy	1462.05
VIII	Others	3565.00
	Total Priority Sector	1672417.44

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	172582.24
2	Water Resources	5968.34
3	Farm Mechanisation	14774.00
4	Plantation & Horticulture with Sericulture	2630.42
5	Forestry & Waste Land Development	1275.29
6	Animal Husbandry - Dairy	23625.04
7	Animal Husbandry - Poultry	6034.22
8	Animal Husbandry - Sheep, Goat, Piggery	7222.11
9	Fisheries	3398.80
10	Farm Credit- Others	1171.35
	Sub total	238681.81
B	Agriculture Infrastructure	
1	Construction of storage	14828.50
2	Land development, Soil conservation, Wasteland development	584.01
3	Agriculture Infrastructure - Others	615.05
	Sub total	16027.56
C	Ancillary activities	
1	Food & Agro. Processing	4711.50
2	Ancillary activities - Others	1190.50
	Sub Total	5902.00
II	Micro, Small and Medium Enterprises	
	Total MSME	1309585.60
III	Export Credit	12382.00
IV	Education	7200.00
V	Housing	73440.00
VI	Social Infrastructure	4171.42
VII	Renewable energy	1462.05
VIII	Others	3565.00
	Total Priority Sector	1672417.44

District Profile
Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of Baroda

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	3155
2	No. of Sub Divisions	4
3	No. of Blocks	10
4	No. of revenue villages	902
5	No. of Gram Panchayats	590

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttar Pradesh
2	District	Kanpur Nagar
3	Agro-climatic Zone 1	Middle Gangetic Plains Region
4	Agro-climatic Zone 2	Mid plain zone
5	Climate	Dry humid - Semi Arid
6	Soil Type	Alluvial Sandy Loan

3. Land Utilisation

Sr. No.	Particulars	Nos.
1	Total Geographical Area	315500
2	Forest Land	6332
3	Area not available for cultivation	6985
4	Barren and Unculturable land	4501
5	Permanent Pasture and Grazing Land	3822
6	Land under Miscellaneous Tree Crops	2498
7	Cultivable Wasteland	34236
8	Current Fallow	25246
9	Other Fallow	10158

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Safe	3
2	Critical	1
3	Semi Critical	6
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	10

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	187421	78	70649	41
2	>1 to <=2 ha	33316	14	42579	25
3	>2 to <=4 ha	14879	6	40284	23
4	>4 to <=10 ha	3188	1	16982	10
5	>10 ha	122	0	2167	1
6	Total	238926	99	172661	100

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	265
2	Of the above, Small/ Marginal Farmers	234
3	Agricultural Labourers	243
4	Workers engaged in Household Industries	51
5	Workers engaged in Allied agro activities	406
6	Other workers	843

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	4580.00	2459	2121	1565	3015
2	Scheduled Caste	816.00	439	377	438	378
3	Scheduled Tribe	4.00	2	2	1	3
4	Literate	3243.00	1829	1414	1010	2233
5	BPL	183.00	100	83	133	50

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	863
2	Rural Households	259
3	BPL Households	183

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	775.00
2	Having source of drinking water	863.00
3	Having electricity supply	863.00
4	Having independent toilets	775.00

10.Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	902
2	Villages having Agriculture Power Supply	902
3	Villages having Post Offices	157
4	Villages having Banking Facilities	143
5	Villages having Primary Schools	882
6	Villages having Primary Health Centres	64
7	Villages having Potable Water Supply	902
8	Villages connected with Paved Approach Roads	899

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	Nos.
1	Anganwadis	2134
2	Primary Health Centres	13
3	Primary Health Sub-Centres	95
4	Dispensaries	31
5	Hospitals	99
6	Hospital Beds	5142

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	3112
2	Registered FPOs	45
3	Agro Service Centres	26
4	Soil Testing Centres	3
5	Approved nurseries	27
6	Agriculture Pumpsets	111287
7	Pumpsets Energised	340
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	201
2	Irrigation Potential Created	142
3	Net Irrigated Area (Total area irrigated at least once)	142
4	Area irrigated by Canals/ Channels	31
5	Area irrigated by Wells	1
6	Area irrigated by Tanks	1
7	Area irrigated by other Sources	109
8	Irrigation Potential Utilized (Gross Irrigated Area)	142

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	8689
2	Railway Line [km]	191
3	Public Transport Vehicle [Nos]	1546
4	Goods Transport Vehicles [Nos.]	13333

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1.	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	2100
2.	Fruit (Pulp/ Juice/ Fruit drink)	104
3.	Spices (Masala Powders/ Pastes)	310
4.	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0
5.	Cotton (Ginning/ Spinning/ Weaving)	371
6.	Milk (Chilling/ Cooling/ Processing, etc.)	150
7.	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	1
8.	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	5
9.	Others	403

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	25163	894	24269
2	Cattle - Indigenous	70836	3992	66844
3	Buffaloes	256995	4429	252566
4	Sheep - Cross bred	202	101	101
5	Sheep - Indigenous	8414	4207	4207
6	Goat	292140	146070	146070
7	Pig - Cross bred	710	355	355
8	Pig - Indigenous	6754	3377	3377
9	Horse/Donkey/Camel	884	442	442
10	Rabbit	232	116	116
11	Poultry - Improved	1040	520	520
12	Poultry - Indigenous	563460	281730	281730

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

Sr. No.	Particulars	Nos.
1.	Veterinary Hospitals	32
2.	Veterinary Dispensaries	5
3.	Disease Diagnostic Centres	5
4.	Artificial Insemination Centers	111
5.	Animal Breeding Farms	6
6.	Dairy Cooperative Societies	83
7.	Milk Collection Centres	190
8.	Fishermen Societies	5
9.	Livestock Aid Centers (No.)	74
10.	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	1183.00	MT	26	gm/day
2	Egg	1633.00	Lakh Nos.	36	nos/p.a.
3	Milk	469.00	Lakh LPD	10	gm/day
4	Meat	9.00	MT	1	gm/day
5	Wool	0.50	MT	0	gm/day

Sources

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing – Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to GDP district	7.00	8.00	8.00
2	Land Holdings - SF (%)	41.00	41.00	41.00
3	Land Holdings - MF (%)	23.00	23.00	23.00
4	Rainfall -Normal (mm)	822	822	822
5	Rainfall - Actual (mm)	733	609	844
6	Cropping Pattern	Kharif crops - paddy, maize, jowar, bajra, urd and moong. Rabi crops- wheat, gram, mustard/sarson etc. Vegetables- Tomato, Green chili, Green peas, Onion etc. and Potato	Kharif crops - paddy, maize, jowar, bajra, urd and moong. Rabi crops- wheat, gram, mustard/sarson etc. Vegetables- Tomato, Green chili, Green peas, Onion etc. and Potato	Kharif crops - paddy, maize, jowar, bajra, urd and moong. Rabi crops- wheat, gram, mustard/sarson etc. Vegetables- Tomato, Green chili, Green peas, Onion etc. and Potato

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	192869.00	351523.00	439862.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)
1	Rice	32.67	110.29	3375.88	32.67	100.03	3061.83	32.61	95.23	2920.27
2	Wheat	102.21	418.46	4094.12	102.21	407.21	3984.05	106.74	355.81	3333.43
3	Barley	5.19	11.91	2294.80	5.19	15.83	3050.10	6.31	16.00	2535.66
4	Maize	21.77	64.25	2951.31	21.77	64.56	2965.55	26.55	58.00	2184.56
5	Urdbean	7.50	4.41	588.00	7.50	5.25	700.00	8.00	5.21	651.25
6	Mungbean	1.19	9.15	7689.08	1.19	0.79	663.87	1.19	0.87	731.09
7	Horse Gram	15.90	22.59	1420.75	15.89	24.58	1546.88	17.71	27.01	1525.13
8	Pea	2.15	2.63	1223.26	2.15	3.34	1553.49	2.65	2.93	1105.66
9	Pigeon Pea	5.00	6.03	1206.00	5.00	10.18	2036.00	6.26	10.90	1741.21
10	Indian Mustard	13.74	19.13	1392.29	13.74	11.54	839.88	18.63	21.29	1142.78

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	334.00	334.00	294.00
2	Net sown area (lakh ha)	190.00	190.00	199.00
3	Cropping intensity (%)	175.79	175.79	147.74

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	21.00	21.00	21.00
2	Fertilizer consumption - Rabi (kg/ha)	49.00	49.00	49.00
3	Total (kg/ha)	70.00	70.00	70.00

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCS/ eNAM platforms (No.)	4	4	4

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	73226	86491	84478
2	GLC through KCC (Rs. lakh)	76008	121928	133318

Table 8: PM Kisan & other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	265532	265532	265532
2	State Govt Sponsored Schemes Coverage (No.)	265532	265532	265532

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	3	3	3
2	Soil Health Cards Issued (No.)	466206	466206	466206

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	30360	29648	27777
2	Crop Loss Compensation, if any (Rs. lakh)	3235.00	3650.00	8531.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Barley	43.00	49.00	50.00
2	Horse Gram	29.00	29.00	30.00
3	Maize	44.00	50.00	50.00
4	Mungbean	63.00	62.00	64.00
5	Pigeon Pea	32.00	33.00	33.00
6	Rice	32.00	34.00	37.00
7	Urdbean	33.00	34.00	34.00
8	Wheat	39.00	36.00	38.00

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	Agriculture Department
Table 9: Soil testing facilities	KVK
Table 10: Crop Insurance	pmfby.gov.in
Table 11: Seed Replacement Ratio %	Agriculture Department & SEED NET Portal

Water Resources
Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	133	133	143
2	Net Irrigated Area ('000 ha)	133	133	143
3	Gross Irrigated Area ('000 ha)	191	191	218

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1.	Uttar Pradesh	Kanpur Nagar	Bhitargaon	Safe	Safe	Safe
2.	Uttar Pradesh	Kanpur Nagar	Bilhaur	Semi-critical	Semi-critical	Semi-critical
3.	Uttar Pradesh	Kanpur Nagar	Chaubeypur	Critical	Critical	Critical
4.	Uttar Pradesh	Kanpur Nagar	Ghatampur	Semi-critical	Semi-critical	Semi-critical
5.	Uttar Pradesh	Kanpur Nagar	Kakwan	Safe	Safe	Safe
6.	Uttar Pradesh	Kanpur Nagar	Kalyanpur	Safe	Safe	Safe
7.	Uttar Pradesh	Kanpur Nagar	Patara	Semi-critical	Semi-critical	Semi-critical
8.	Uttar Pradesh	Kanpur Nagar	Sarsol	Semi-critical	Semi-critical	Semi-critical
9.	Uttar Pradesh	Kanpur Nagar	Shivrajpur	Semi-critical	Semi-critical	Semi-critical
10.	Uttar Pradesh	Kanpur Nagar	Vidhunu	Semi-critical	Semi-critical	Semi-critical

Sources

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

Farm Mechanisation
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	9938.00	15197.00	16062.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	23925	23925	23925
2	Power Tillers	200	200	200
3	Threshers/Cutters	30000	30000	30000

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	38	38	38
2	Other minor repair & service centers (No.)	40	40	40

Sources

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

Plantation & Horticulture including Sericulture
Table 1: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	0.01	1.10	0.01	1.10	0.01	1.10
2	Watermelon	0.05	4.00	0.05	4.00	0.05	4.00
3	Potato	11.00	269.00	12.00	309.00	12.00	311.00
4	Tomato	1.00	4.00	1.00	4.00	1.00	4.00
5	Ginger	0.11	11.00	0.11	11.00	0.11	11.00
6	Garlic	0.11	11.30	0.11	11.30	0.11	11.30
7	Chilli	0.01	0.86	0.01	0.86	0.01	0.86

Table 2: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold storage	126	126	126

Sources

Table Name	Source(s) and reference year of data
Table 1: Production and Productivity	District Horticulture Office
Table 2: NHM Schemes (Cumulative Nos.)	District Horticulture Office

Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	6	6	6
2	Waste Land ('000 ha)	13	13	5
3	Degraded Land ('000 ha)	10	10	7

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	13	13	13
2	Traditional Nursery	15	15	15

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Area under Forest Cover & Waste Land	District Statistical Handbook
Table 3: NTFP	District Statistical Handbook
Table 4: Nurseries (No.)	District Statistical Handbook

District Profile Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5913.00	10901.00	15414.00
2	KCC for working capital (₹ lakh)	203.00	450.00	10587.00
3	KCC for working capital (No.)	200	373	11898
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.)	10	10	10

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

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

Sources

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

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	733.00	689.00	332.00
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0	0	0
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.)	27505	27505	27505
2	Of the above, male (No.)	750	750	750
3	Of the above, female (No.)	26755	26755	26755
4	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

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

Animal Husbandry – SGP
Table 1: 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: 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)	26.00	94.00	130.00
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	2	2	102
4	KCC for working capital (₹ lakh)	0.90	0.90	150.00

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	57	57	57
2	Reservoirs (No.)	60	60	60
3	Cage Culture/ Bio-floc technology (No.)	20	20	20
4	Fish Seed Hatchery (No.)	1	1	1

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	21591.00	22718.00	19132.00
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)	21591.00	22718.00	19132.00

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7317.00	19071.00	25721.00
2	Loans for Storage Godowns (₹ lakh)	769.00	232.00	529.00
3	Loans for Other Agri Infrastructure (₹ lakh)	6548.00	18839.00	25192.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	61	65	126
2	Cold Storages (Capacity - '000 MT)	153	165	1289
3	Storage Godowns (No.)	43	43	43
4	Storage Godowns (Capacity - '000 MT)	219	219	219
5	Market Yards [Nos] / Wholesale Market (No.)	4	4	4
6	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	4	4	4

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: 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)	4	4	4
2	Area treated for soil & water conservation treatment ('000 ha)	0	0	0
3	Gap ('000 ha)	4	4	4

Table 2: 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	LDM Office and SLBC India Portal
Table 2: Area requiring Soil Treatment & Area Treated	Soil and Conservation Department
Table 3: NABARD's interventions	NABARD

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

Agri Infrastructure-others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	33752.00	85504.00	113185.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	69800	69800	69800
2	Pesticides Consumption ('000 kg)	154	155	157

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	20	20	20
2	Bio-Fertilizers ('000 kg)	1	1	1
3	Bio-Pesticides ('000 kg)	2	5	2
4	Vermi Compost ('000 kg)	100	100	100

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	1	1	1
2	Seed Processing Capacity ('000 kg)	2	2	2
3	Food Quality Testing Labs	1	1	1
4	Food Parks (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data and LDM Office
Table 2: Fertilizer Consumption	District statistical hand book
Table 3: Production of inputs	District statistical hand book
Table 4: Facilities Available	District statistical hand book

Agri Ancilliary Activities - Food & Agro Processing & others

Table 1 - GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	82761.00	151791.00	210472.00
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	50764.00	82592.00	94362.00

Table 2: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	20	20	20
2	ACABCs (No.)	5	3	3

Sources

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

MSME

Table 1: GLC

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	834891.00	1268791.00	1531601.00
2	No. of units financed	39550	52856	71217
3	Loans under Stand Up India Scheme (Rs. lakh)	2139.00	2338.00	2253.00
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

Table 2: MSME units - Cumulative

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	12	12	12
2	Micro Units (No.)	104539	104539	104539
3	Small Units (No.)	4075	4075	4075
4	Medium Units (No.)	402	402	402
5	Udyog Aadhar Registrations (No.)	109016	109016	109016

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	328	328	328

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: MSME units - Cumulative	dcmsme.gov.in
Table 3: Traditional activities	DIC & District Statistical Handbook

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)	1500.00	6745.00	11087.00
2	GLC under Education (Rs. lakh)	4611.00	5091.00	6213.00
3	GLC under Housing (Rs. lakh)	31413.00	33994.00	46161.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	29850	29850	29850
2	Amt of subsidy released (Rs. lakh)	41000.00	41000.00	41000.00

Sources

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

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	175.00	3543.00	3853.00

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

Sr. No.	Govt investments / Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Minor/Micro Irrigation	1	1	0
2	Rural Roads	0	3	13
3	Rural Bridges	0	5	1
4	Animal Husbandry	0	0	2

Sources

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

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)	252.94	167.62	58.39

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	Social Infrastructure Projects	2	23	9

Sources

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
2	Assistance under other Renewable Energy Initiatives (Rs. lakh)	12.76	3.49	12.87

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	Renewable Energy Projects	3	2	4

Sources

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	1852.00	2778.00	2092.00
2	JLG Bank Linkage (Rs. lakh)	3875.00	4668.00	6505.00
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)	10.00	0.00	0.00
2	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	7.00	2.00	10.00

3	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.00	2.00	2.00
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Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	10	10	10
2	No. of SHGs formed	1852	2778	2092
3	No. of SHGs credit linked (including repeat finance)	201	928	1183
4	Bank loan disbursed (Rs. lakh)	170.00	692.00	2043.00
5	Average loan per SHG (Rs. lakh)	0.84	0.74	1.72
6	Percentage of women SHGs %	99.0	99.0	99.0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Promotional Interventions	Assistance under NABARD Schemes
Table 3: Status of SHGs	NRLM Portal

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	88	88	88
2	Consumer Stores (No.)	4	4	4
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	328	328	328
5	Marketing Societies (No.)	0	0	0
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	98	98	98
8	Sugar Societies (No.)	2	2	2
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	0	0	0
11	Total (No)	520	520	520

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.)	90	90	90
2	Multi state cooperative societies (No.)	8	8	8

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

Sr. No.	State	District	Block	31/03/2024		
				Sector	No of Societies	Spread
1	Uttar Pradesh	Kanpur Nagar	Bhitargaon	Milk Societies	8	Deficient
2	Uttar Pradesh	Kanpur Nagar	Bilhaur	Milk Societies	8	Deficient
3	Uttar Pradesh	Kanpur Nagar	Chaubeypur	Milk Societies	9	Deficient
4	Uttar Pradesh	Kanpur Nagar	Ghatampur	Milk Societies	9	Deficient
5	Uttar Pradesh	Kanpur Nagar	Kakwan	Milk Societies	8	Deficient
6	Uttar Pradesh	Kanpur Nagar	Kalyanpur	Milk Societies	9	Deficient
7	Uttar Pradesh	Kanpur Nagar	Patara	Milk Societies	8	Deficient
8	Uttar Pradesh	Kanpur Nagar	Sarsol	Milk Societies	8	Deficient
9	Uttar Pradesh	Kanpur Nagar	Shivrajpur	Milk Societies	8	Deficient
10	Uttar Pradesh	Kanpur Nagar	Vidhunu	Milk Societies	8	Deficient

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 2: Details of credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 3: Block wise, sector wise distribution of cooperative societies in the district	cooperatives.gov.in & crcs.gov.in

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	Village s	Households	
Commercial Banks	27	601	65	36	500	0	9110	2810	1	1436	
Regional Rural Bank	1	66	44	5	17	0	2586	190	9	13076	
District Central Coop. Bank	1	26	11	1	14	0	0	0	23	33192	
Coop. Agr. & Rural Dev. Bank	1	4	0	2	2	0	0	0	148	215750	
Primary Agr. Coop. Society	90	90	90	0	0	0	0	0	7	9589	
Others	6	11	0	0	11	11	6309	2464	54	78455	
All Agencies	126	798	210	44	544	11	18005	5464	242	351498	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024		31/03/2022	31/03/2023	31/03/2024				
Commercial Banks					7368607.00	9336491.37	9999999.00		7.1	95.13	
Regional Rural Bank					271156.11	296156.63	323473.00		9.2	3.08	

Cooperative Banks				0	0	1650.00	139012.94	135556.00	-2.5	1.29
Others				0	0	32575.57	43180.27	52610.00	21.8	0.50
All Agencies	0	0	0	0	0	7673988.68	9814841.21	10511638.00	7.1	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	284622	343767	375195	9.1	82.2	3477227.99	4647227.72	5104061.57	9.8	96.43
Regional Rural Bank	39086	67130	71931	7.2	15.8	92080.77	103444.19	124996.99	20.8	2.36
Cooperative Banks		694	2429	250.0	0.5	884.00	39062.22	36793.02	-5.8	0.70
Others	6228	4846	7126	47.0	1.6	6229.00	14757.16	27417.29	85.8	0.52
All Agencies	329936	416437	456681	9.7	100.0	3576421.76	4804491.29	5293268.87	10.2	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	47.2	49.8	51.0
Regional Rural Bank	34.0	34.9	38.6
Cooperative Banks	53.6	28.1	27.1
Others	19.1	34.2	52.1
All Agencies	46.6	49.0	50.4

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1335976	947305	248021	128797
Regional Rural Bank	307631	213014	63841	67061
Cooperative Banks	0	1883	414	201
Others	149	97	640	100
All Agencies	1643756	1162299	312916	196159

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	1931554.86	37.8	347354.86	6.8	167532.30	3.3	0.00	0.0	241144.29	4.7
Regional Rural Bank	99515.46	79.6	83989.21	67.2	76257.39	61.0	0.00	0.0	12048.33	9.6
Cooperative Banks	7672.36	20.9	7672.36	20.9	7672.36	20.9	0.00	0.0	1554.75	4.2
Others	15388.30	56.1	846.28	3.1	2127.91	7.8	0.00	0.0	3684.99	13.4
All Agencies	2054130.98	38.8	439862.71	8.3	253589.96	4.8	0.00	0.0	258432.36	4.9

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	173944	1043809	600.1	216969	1583512.00	729.8	274368.00	1931554.00	704.0	678.0
Regional Rural Bank	55179	34359	62.3	54393	83040.00	152.7	61691.00	99516.00	161.3	125.4
Cooperative Banks	8060	4782	59.3	7945	13884.00	174.8	8912.00	7672.00	86.1	106.7
Others	10000.00	4193.00	41.9	15000.00	8600.00	57.3	20000.00	15388.00	76.9	58.7
All Agencies	247183.00	1087143.00	439.8	294307.00	1689036.00	573.9	364971.00	2054130.00	562.8	525.5

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	90413.00	76008.00	84.1	90895.00	121928.00	134.1	103420.00	133318.00	128.9	115.7
Term Loan (Agri.)	50564.00	116861.00	231.1	35218.00	229595.00	651.9	51215.00	306544.00	598.5	441.5
Total Agri. Credit	140977.00	192869.00	136.8	126113.00	351523.00	278.7	154635.00	439862.00	284.5	557.2
MSME	62500.00	834891.00	1335.8	87290.00	1268792.00	1453.5	110236.00	1531601.00	1389.4	1392.9
Other Priority Sectors*	43706.00	59383.00	135.9	80904.00	68721.00	84.9	100100.00	82667.00	82.6	110.4
Total Priority Sector	247183.00	1087143.00	439.8	294307.00	1689036.00	573.9	364971.00	2054130.00	562.8	525.5



9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	3477227.99	155597.20	4.5	4647227.72	132763.84	2.9	5104061.57	136700.93	2.7	3.3
Regional Rural Bank	92080.77	8363.84	9.1	103444.19	4344.60	4.2	124996.99	2693.16	2.2	6.6
Cooperative Banks	884.00	83.60	9.5	39062.22	3447.11	8.8	36793.02	1570.13	4.3	9.1
Others	6229.00	35.54	0.6	14757.16	25.68	0.2	27417.29	168.17	0.6	0.4
All Agencies	3576421.76	164080.18	4.6	4804491.29	140581.23	2.9	5293268.87	141132.39	2.7	19.4

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

Source(s)	
1	SLBC India portal
2	https://rbiacp.slbcindia.com/StateHome/SlbcReport.aspx
3	LDM Office Kanpur Nagar

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. AgriStack:

Key components of the mission include the AgriStack—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 India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

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

7.i. 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/ Micro entrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform.

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

7.c. NABARD in 2023-24 announced guidelines for a pilot project

to be taken up by Regional Offices titled m-Suvidha (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.

9.f. 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).

10. Off Farm Sector Development

10.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.

10.ii. Gram Vihar New Scheme for promotion of Rural Tourism:

1.i. 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.

11. 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.

12. Technology Facilitation Fund (TFF):

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of Rs.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 90 percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35 percent subsidy with up to Rs.10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50 percent or Rs.50 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-<http://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 50 percent 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:-

- 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
- 50 percent of the cost or maximum Rs.10000/- for pipe system.
- 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: -

- 50 percent of the cost for construction of tube well or maximum Rs.75000/- (whichever is less)
- Rs 10000/- for water distribution system.
- 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/uttar-prades-maukhayamantari-kisaan-evan-saravahaita-bimaa-yojanaa>)

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

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

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

2. State Budget

2.1. Important Announcements

The Gross State Domestic Product (GSDP) of Uttar Pradesh for 2024-25 (at current prices) is projected to be Rs.2499076 crore amounting to growth of 5.8% 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 3.49% of GSDP roughly the same as the budget estimate for 2023-24.

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

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 25% increased income to the sugarcane farmers.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Rs. 175 crore is proposed for the management of Buddhist school.

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

Chief Minister Village Industries Employment Scheme 2023: The scheme aims to curb rural-to-urban migration and address unemployment by offering financial assistance to rural entrepreneurs. The scheme provides loans of up to Rs.10 lakh through banks with a 4percent interest subsidy for general candidates and full interest exemption for reserved categories. Eligible entrepreneurs include those trained by ITIs unemployed youth traditional artisan's 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

Agriculture is significant activity districts economy as major population is engaged in primary sector although the economy of the district is secondary and tertiary sector. 32.88 percent of the population resides in rural areas and approximately 26 percent of the working population is engaged in agriculture as farmers or agricultural laborers.

The main food crops are wheat and paddy. Paddy is mainly cultivated during the Kharif season while wheat is grown during the Rabi season. However Wheat occupies a larger area and has higher production compared to Paddy.

Paddy was cultivated in a total area of 32618 hectares with a production of 95343 metric tonnes and a productivity of 29.32 quintals per hectare while Wheat was cultivated in a total area of 106742 hectares with a production of 355816 metric tonnes and a productivity of 34.77 quintals per hectare (Source: District Statistical Booklet 2023).

2.1.1.1 Infrastructure and linkage support available, planned and gaps

According to land classification the district has a total of 238926 holdings with a total area of 172661 hectares. Out of these 220737 holdings (up to 2 hectares) belong to small and marginal farmers with an area of 113228 hectares accounting for 92 percent of the total holdings.

The total reported area of the district is 292755 hectares with a net sown area of 198977 hectares. Out of the net sown area of 198977 hectares the net irrigated area is 142611 hectares.

The main source of irrigation in the district is government-provided and private tubewells covering 99426 hectares. Other sources include wells (518 hectares) canals (32368 hectares) ponds (536 hectares) and other sources (543 hectares). The average rainfall in the district is 822 mm.

85 percent of farmers in the district practice traditional farming methods and there is a need for extension services and awareness regarding advanced farming techniques. Capacity building and training for farmers are essential.

Foreign companies have contributed to seed availability as per the Seed Development Policy. However large- scale assistance is being taken from the Chandra Shekhar Azad Agriculture University Kanpur for the availability of improved seeds. Providing timely credit to farmers as per their requirements has been a challenge for banks. With the introduction of the Kisan Credit Card scheme farmers have started receiving timely credit. Crop loans have been disbursed through KCCs in the district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

In Kanpur agriculture mainly depends on the monsoon but to reduce this dependence it has become necessary to develop irrigation facilities to increase productivity and production. Irrigation schemes have been primarily classified into three categories:

1. Major Irrigation Schemes: With a culturable command area of more than 10000 hectares.
2. Medium Irrigation Schemes: With a culturable command area between 2000 and 10000 hectares.
3. Minor Irrigation Schemes: With an irrigated area of less than 2000 hectares. Irrigation projects are divided into two types based on the water source:
 - (i) Groundwater-based minor irrigation structures such as tubewells and
 - (ii) Surface water sources such as lift irrigation.

The Ganges is the primary surface water source for Kanpur. It provides water for drinking industrial use and irrigation.

Net irrigated area of the district: 143000 hectares

Net sown area of the district: 199000 hectares

Percentage of net irrigated area to net sown area: 71.85 percent.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Most government tubewells are unable to provide irrigation facilities due to the lack of electricity supply mechanical failures and deterioration of water channels.

Excessive silt deposition in canals prevents water from reaching the tail end. As a result some farmers have installed private tubewells within the command areas of canals and government tubewells.

There is a need to promote community irrigation schemes. The level of electricity supply in the district is unsatisfactory forcing farmers to spend heavily on diesel thereby increasing the cost of cultivation. Lack of better storage facilities roads, marketing facilities etc. affects investments in irrigation infrastructure. In the district the average rainfall is typically 822 mm and groundwater extraction reaches up to 85 percent of the average annual recharge.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Mechanisation has played an extremely important role in completing agricultural operations on time as a result of which we have achieved great accomplishments such as abundant agricultural productivity and food self-sufficiency in the country. It was only through the coordination of advanced varieties of seeds irrigation means and Farm Mechanisation that the Green Revolution was made possible in India.

The machinery used after the harvesting of crops not only improves the quality of the product but also provides employment opportunities to the rural community. Some important machines and equipment used for Farm Mechanisation include tractors power tiller threshers harvesters and other modern agricultural tools.

To promote Farm Mechanisation in the district the agriculture department has made available farm machinery banks through FPOs with 80 percent subsidy for setting up these banks.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The use of new machines leads to an increase in productivity by almost 30 percent as well as savings in human labor and valuable time. Farm Mechanisation helps farmers move from a subsistence level to a commercial level.

As in other parts of the country farmers attitudes in the district have also changed. In recent years the use of machines and equipments such as combine harvesters tractors zero-till machines, seed drill machines, multi-crop planters, rotavators, cono weeder power, weeders and knapsack sprayers has increased in the district.

Farm Mechanisation has played a crucial role in completing agricultural operations in the fields on time. Farm Mechanisation has led to an increase in both production and productivity. In addition to working on their own fields tractors are also used on a rental basis to plow others fields. In the district tractors are also used for transportation. Some farmers have started using combine harvesters as well.

The spread of Farm Mechanisation is mainly linked to the level of irrigation facilities. The total geographical area of the district is 315500 hectares out of which the net sown area is 199000 hectares. 70 percent of the districts agricultural area is irrigated where high-tech can be used.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The cultivation of fruits vegetables and flowers contributes significantly to providing better socio-economic benefits to poor farmers in villages as well as strengthening the national economy through the export of various fruits flowers and vegetables. India is the second largest producer of fruits and vegetables in the world. Horticulture crops are grown in specific regions and depend on the geographical and climatic conditions. Horticulture crops include fruits flowers vegetables high-tech sericulture mushroom production and nurseries. The horticulture sector has become one of the major drivers of growth in the agricultural sector. This sector also facilitates diverse opportunities with high-value crops generates employment ensures nutritional security and ecological stability and increases export earnings.

According to available data the net sown area for flowers is 142 Hectares while the net sown area for potatoes and onions is 12436 hectares and 532 hectares respectively. The net sown area for other vegetables is 2274 hectares. [Zila Sankhyikiya Patrika 2023]

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Government of India has set a target of 8 percent growth rate for this sector under the Integrated Horticulture Development Mission. Its main strategy is to adopt a comprehensive approach by providing all facilities at one place including pre-production production and post-harvest processing and ensuring appropriate returns to producers through marketing facilities.

Under the National Horticulture Mission financial assistance is available for the establishment of new orchards rejuvenation of old orchards protected cultivation integrated nutrient management integrated pest management organic farming beekeeping horticultural mechanisation etc.

The Horticulture Department is providing support under various schemes to promote horticulture. In addition to the National Horticulture Mission the main schemes include the Pradhan Mantri Krishi Sinchai Yojana the scheme for horticultural development in scheduled caste and scheduled tribe areas the ATMA scheme and support from state nurseries.

The Krishi Vigyan Kendra in Dileep nagar and the Chandra Shekhar Azad University of Agriculture and Technology are developing horticulture techniques that are beneficial for the farmers engaged in horticulture in the district. It is necessary for the Agriculture Department/Horticulture Department and ATMA to disseminate these techniques to the farmers.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forests in addition to ensuring environmental sustainability and ecological balance also nurture all forms of life whether human animal or plant. The more forests and trees there are the less climate change there will be because trees absorb carbon dioxide from the atmosphere and convert it into biomass.

Forests help retain soil by slowing down water flow prevent erosion and increase renewable resources. This ecological service makes the associated ecosystem resilient aiding in its adaptation. The forest area of the district is 6332 hectares which is approximately 2.16 percent of the total geographical area. Hence it is essential to conserve the existing forest resources and further expand the forest area. The district has 25256 hectares of current fallow and 10158 hectares of other fallow land.

2.1.5.2. Infrastructure and linkage support available, planned and gaps

There is good potential for financing the plantation of species like eucalyptus acacia hybrid bamboo babool etc. Nursery development in Ghatampur and Kalyanpur farm forestry in Kakwan and commercial forestry in Chaubeypur and Bilhaur have special advantages due to favorable transportation and climatic factors.

In the district the Forest Department provides awareness and forestry planting material through its divisions and subordinate units. The production capacity of existing nurseries in the government and private sectors should be increased.

While there are no wood-based industries in the district furniture repair and small-scale work take place and there are several furniture repair manufacturing and sales centers in the town area. The photo frame making activity in Amilia village (Chaubeypur) can be encouraged through a cluster approach. There is a strong need for a timber market in the district.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Uttar Pradesh is the highest milk-producing state in India however the low productivity of its livestock is a matter of concern. Uttar Pradesh has annual milk production of 36.24 MT during 2022-23 and thus contributing to 15.72 percent of the country's total milk production. Per capita milk availability in the state is 426g/ day (2022-23) against the ICMR recommended level of 300g/day.

Animal husbandry is a complementary activity to crop production that provides additional income to farmers. Manure from animal dung increases agricultural productivity. Some farmers also use dung for biogas. There is a high demand for milk so it can be particularly adapted in areas near Kanpur.

As per Animal census Kanpur Nagar is having total cattle population of 660026. Kanpur Nagar has a well-developed dairy sector with several milk processing plants. The Pradeshik Cooperative Dairy Federation (PCDF) operates modern plants in the region including Kanpur which are ISO certified. Further some plants in Kanpur have capacities ranging from 500 litres per hour to several thousand litres per day. This infrastructure supports both local consumption and supply to neighbouring areas ensuring a steady flow of dairy products. These units produce milk products like butter ghee yogurt paneer and milk powder.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In the district buffalo is the most preferred dairy animal because it produces more milk and its rearing is relatively easier. There are seven private dairy units in the district.

The UP Milk Production Cooperative Federation is the nodal agency for dairy activities. The district has 32 veterinary hospitals and 111 artificial insemination centers which is a concerning situation considering the current livestock population. More veterinary hospitals need to be established in the district and the existing ones lack modern technology and facilities. Almost 50 percent of the milk supply in the district comes from private dairies and neighboring districts.

The state government runs several cow shelters for the protection of the districts cattle. Due to the immense potential in the dairy sector capitalists involved in other businesses are also venturing into this field. There is a need to run breed improvement and milk production as a mission. A veterinary university can be established for education where technical knowledge and demonstration farms can be provided for milk production and processing and the production of adulterated and chemically-treated milk/milk products in the district can also be controlled.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

As per 20th Livestock Census 2019 the total poultry population in the country is 851.81 million with an increase of 16.8 percent over previous census. The total backyard poultry and commercial poultry in the country is 317.07 million and 534.74 million respectively.

It is estimated that 40 percent of broilers and 44 percent of eggs are being produced by small units. With the growing population and the need for protein in the diet eggs are becoming a popular food item.

The number of poultry birds (hens, roosters) in the district is 5.64 lakhs. Compared to the national availability of 79 eggs per person per year and the states availability of 22 eggs per person per year (source: NIC) the district has an availability of 11.30 eggs per person per year while there is sufficient demand for eggs in the district which local production cannot meet.

To meet the demand of the district eggs are procured from Hyderabad Punjab and Pune. Day-old chicks are brought from Haryana. Poultry feed is brought from Varanasi, Unnao and Punjab.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The poultry industry in Kanpur Nagar shows an expansive potential. Even globally the poultry sector has taken significant strides towards development including Kanpur Nagar. Factors like increasing demand for poultry products population growth and changing dietary habits enhance the commercial prospects of this industry. However its commercial scope also depends on factors like market demand infrastructure feed availability disease management and government policies.

To appropriately recognize the potential of the poultry industry in Kanpur Nagar it would be essential to conduct a comprehensive feasibility study and understand local market dynamics.

Poultry production largely depends on basic facilities such as electricity supply medical facilities marketing facilities and the availability of feed. The poultry sector has a special utility in providing an alternative or supplementary source of income for rural farmers and agricultural labourers.

Additionally poultry farming activities also provide excellent manure which can enhance soil fertility. The poultry sector in the district has seen limited development. The biggest obstacle in promoting poultry is insurance as insurance companies are not enthusiastic about insuring poultry due to the high mortality rate and associated risks in this sector resulting in very high insurance premiums.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/goat/pig rearing is generally a supplementary activity carried out by small and marginal farmers and agricultural laborers. According to the 2019 Livestock Census, the number of sheep, goats and pigs in the district is 8616, 292140 and 7364 respectively. The production of meat in the district is approximately 8.32 lakh kilograms per year which is 181.93 grams per person per year while the recommended amount is 9 kilograms per person per year. The district has 32 veterinary hospitals and 111 artificial insemination centers. Sheep, goats and pigs are bought and sold in local markets. Financing in this sector is mainly done through government schemes. Rearing sheep and goats for meat and wool and rearing pigs for meat is a profitable business. Goats and pigs have a very high reproduction rate and they require less care compared to other animals. The districts geographical and climatic conditions are favorable for rearing sheep/goats/pigs.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

To promote sheep/goat/pig rearing in the district the Integrated Development Program for Small Ruminants (Subsidy Scheme) by the Department of Animal Husbandry and Dairying Government of India/NABARD/State Governments Department of Animal Husbandry and Dairying is being implemented in the district. Under this scheme important interventions are being made to promote commercial rearing increase production levels in local breeds assist in marketing and increase the value of locally produced products.

NLM (National Livestock Mission) - Under this scheme a subsidy of 25 percent is available for the General and OBC categories and 33.33 percent for the Scheduled Castes Scheduled Tribes and BPL categories. This scheme is provided on a first-come first-served basis. The Department of Animal Husbandry and Dairying Government of India is implementing the National Livestock Mission scheme. Applications for this subsidy can be filled online on the website <https://nlm.udyamimitra.in/> and SIDBI is the subsidy channelizing partner for this scheme.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries is a good source of income for farmers. The district has a significant number of water bodies ponds etc. which offers vast potential for fish farming. Due to the natural structure here many

water bodies and small ponds of various convenient sizes have existed for a long time in many parts of the district and fish farming can be carried out in them. The district has 5 rivers and numerous small and large ponds available for intensive activities by the Fisheries Department.

There is a need for the promotion of fish seed production and the expansion of new ponds in the district which will not only generate subsidiary employment in the form of fish farming but also increase protein supply for the local population and rainwater harvesting. In the district the leasing and management of water bodies is mainly done by certain sections and most of the 16 fish farming societies in the district are not functional.

The Fisheries Department in the district has only four water bodies covering 103.52 hectares namely Kalyanpur (one with 11.64 hectares) Shivrajpur (2 with 43.39 hectares) and Bilhaur (one with 48.48 hectares) with a production capacity of 92 quintals. Additionally there are 53 private ponds covering 45.60 hectares with a production of 2524 quintals. Further there are several small ponds/areas in the low-lying areas and depressions of the district that can be utilised for fish seed production.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

To harness all the existing potential in the fisheries sector the Government of India has launched the Blue Revolution Mission in 2016. Under this scheme provisions have been made for proper coordination and linkage with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) National Agriculture Development Scheme and National Rural Livelihoods Mission.

In the area of inland (pond) fisheries subsidies are being provided under this scheme for various activities including inland fisheries fish farming development of waterlogged areas and integrated development of resources.

There is a need to provide backward and forward linkages for the fish farming business for which the Government of India is providing grants for various activities under the Pradhan Mantri Matsya Sampada Yojana for fish farmers.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Agriculture is associated with many ancillary activities for which farmers have to arrange resources. With the increasing use of mechanisation in agriculture the importance of traditionally significant livestock (bullocks etc.) has become negligible over the centuries. The growing automobile industry has pushed traditional means out of use.

Now tractors are not only used for plowing fields but have also become an important means of transportation in rural areas. They are extensively used for social activities transporting agricultural goods and carrying other necessary materials for houses etc.

In Kanpur Nagar farmers have access to various farm credit schemes including loans for purchasing two-wheelers and other vehicles essential for agricultural activities. These schemes are designed to

support farmers in enhancing their mobility and efficiency in managing their farms.

These schemes are aimed at improving the overall productivity and convenience for farmers by enabling them to transport goods manage farm activities and access markets more efficiently.

For FY2023-24, credit disbursement for Farm credit others is Rs.1131.85 Crore.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

92.38 percent of farmers have landholdings of less than 2 hectares and being an industry- dominated district plowing with bullock carts and bullocks is no longer prevalent here. Farmers are either using second-hand tractors or other means of rural transportation. The purchase of two-wheelers is also more common among the new generations of farmers. Due to improvements in road transportation the use of bullock carts has become almost negligible. Therefore there is a good potential for financing two-wheelers and small vehicles.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Sustainable agricultural practices are agricultural methods and technologies that aim to protect the environment conserve natural resources and maintain agricultural productivity in the long run. These practices not only focus on economic viability but also mediate environmental and social factors.

In Kanpur Nagar, sustainable agriculture practices such as conservation tillage integrated pest and nutrient management precision agriculture cover cropping and crop diversification are being adopted to enhance soil health reduce reliance on agrochemicals and improve overall agricultural productivity and environmental sustainability.

Integrated farming systems are also a sustainable agricultural practice. The integrated farming system is defined as a judicious combination of two or more components where the main principles of minimum competition and maximum complementarity are applied through advanced agri-scientific management tools with the aim of achieving sustainable and environment-friendly improvements in farm income family nutrition and ecological services. Integrated farming system models have been developed in different parts of the country incorporating activities related to animal husbandry duck rearing poultry farming horticulture beekeeping fisheries and horticultural crops along with other crops.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The various components of the Integrated Farming System are crops livestock birds and trees. Crop components can be mixed/intercropping multi-tier cropping subsystems. Livestock components can be dairy animals, goats, sheep, poultry, fisheries etc. and tree components include fruits timber fuel fodder etc. The major factors to be considered while selecting an IFS model are soil type rainfall its distribution weather availability of livestock etc.

Some IFS models that can be adopted for Uttar Pradesh for income enhancement and employment generation are:

1. Crop + Dairy Integrated Farming System model for income enhancement and employment generation
2. Crop + Livestock Integrated Farming System model for sustainable livelihoods
3. Horticulture + Dairy Integrated Farming System model for marginal farmers in the Western Plains
4. Dairy-based Integrated Farming System model for income enhancement and employment generation
5. Crop + Orchard-based Integrated Farming System model for the Western Plains
6. Integrated Farming System model based on exotic vegetables for marginal farmers

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Kanpur Nagar district is an important district in terms of the production of food grains fruits and vegetables. The major crops of the district are paddy wheat maize coarse grains pulses and oilseeds on a large scale. Potato production also takes place on a large scale in the district.

The district has 26 godowns of the state agencies with a storage capacity of 220365 metric tons. Further, there are 18 Godowns of Co-operative sector with capacity of 3600 MT. The transportation arrangement from rural areas to godowns / warehouses is adequate.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Keeping in mind the increasing potato production and wastage in the district there is a need to establish several cold storages. For farmers to get a fair price for their agricultural produce it is necessary that they can store their produce so that they can sell it when the prices are higher to obtain economic benefit. With this objective the Government of India has implemented a subsidised scheme for cold storages and rural godowns.

In view of the continuously increasing demand and quantity of agricultural produce - foodgrains/potatoes/vegetables/fruits and other milk and meat products in the district there are good prospects for increasing the storage capacity in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Out of the total area of the district 13208 hectares of land have become unproductive due to non-scientific farming methods lack of crop rotation for years and excessive use of fertilisers and pesticides during crop cultivation.

Considering the need for improvement in soil health in this area investment is required in soil and water resource conservation to prevent the decline in crop productivity.

The district has a significant amount of culturable wasteland current fallow other fallow and barren land. The maximum barren land is in Shivrampur, Sarsaul, Bilhaur, and Kakwan development blocks which are 1811 hectares, 1099 hectares, 820 hectares, and 629 hectares respectively.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

In the past several years, credit flow from all banks has been negligible due to lack of awareness among farmers and lack of specific knowledge about this activity among bankers. Additionally this area is neglected by bankers due to high investment long gestation period and low initial returns.

Farmers either engage in this activity without financial assistance or take loans from the cooperative sector - Uttar Pradesh State Cooperative Rural Development Bank. The department only conducts training publicity and extension programs with funds provided by the government. Hence it is expected that credit disbursement for this area will happen in the coming years.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

This chapter covers other basic infrastructures related to agriculture that improve productivity in agriculture and ancillary activities. These activities include seed production agricultural biotechnology, bio-pesticides/bio-fertilisers vermicompost etc.

Activities that are continuously gaining importance in modern agriculture for increasing productivity reducing cost and maintaining environmental balance include seed production agricultural biotechnology use of bio-fertilisers and bio-pesticides use of vermicompost and NADEP compost etc. For increasing agricultural production and productivity it is necessary for farmers to get their soil tested periodically.

The National Agriculture Market (eNAM) is an online trading platform for agricultural commodities that facilitates online trading of commodities for farmers and traders. In Kanpur some FPOs (Farmer Producer Organizations) have registered on eNAM and are engaged in online trading of agricultural commodities.

Additionally the district has several cold storage facilities and warehouses to aid in the storage and distribution of produce. Various government schemes provide subsidies on fertilizers seeds and machinery to support farmers although challenges such as infrastructure improvements and better market access remain.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

In the past several years the flow of credit from all banks has been negligible due to lack of awareness among farmers and lack of specific knowledge about the activity by banks. Additionally this sector is neglected by bankers due to the high gestation period and low initial returns. Farmers either undertake this activity without financial assistance or take loans from the cooperative sector - U.P. State Cooperative Rural Development Bank. The department only conducts training publicity and extension programs from the funds provided by the government.

To increase the flow of credit training is being provided through farmer clubs to produce bio-fertilisers and banks are ready to provide credit for producing bio-fertilisers. Therefore it is expected that credit disbursement for this sector will happen in the coming years.

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food processing sector includes processing of all food grains horticultural products forest products livestock fisheries etc. The benefits of food processing include efficient marketing systems rural employment remunerative prices for farmers and rapid technology transfer. Significant agriculture-industry linkages emerge from the agro-industry. These upcoming linkages (processing and marketing) enhance crop quality create employment opportunities and increase farmers income.

In India only 10 percent of agricultural produce is processed and post-harvest losses range from approximately 1 to 15 percent for different crops. As the entire agricultural production cannot be consumed within the state processing storage and export are necessary to maintain the growth rate of agricultural sector.

Uttar Pradesh has a leading position in the country's total horticulture production. The state provides an enabling environment and facilities for the development of agricultural production and has immense potential for establishing agro-based industrial units. Kanpur is a significant hub for food processing in Uttar Pradesh due to its strategic location access to raw materials and established industrial base. The food processing sector in Kanpur includes a variety of units in Dairy Processing Edible oil mills Sugar Processing Grain milling units Fruit and vegetable processing Meat processing and spices ranging from large-scale industries to small and medium enterprises.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Uttar Pradesh is a prosperous food grain-based agricultural state and is the largest producer of cereals and sugarcane. Due to high labour intensity dairy fruit and vegetable processing are most suitable for Uttar Pradesh. The benefits of food processing are efficient marketing systems rural employment remunerative prices for farmer's rapid transfer of technology and the ability to transform the subsidy-driven agriculture sector into a quality-driven business.

PMFME scheme has been launched with the aim of enhancing the competitiveness of existing individual micro-units in the unorganised segment of the food processing industry and promoting formalisation of the sector. This scheme is implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rs.10000 crore. The scheme gives special emphasis on supporting groups engaged in agriculture-food processing such as FPOs SHGs and producer cooperatives with their entire value chain.

In Kanpur Nagar, the food processing sector benefits from several infrastructure and linkage supports. Existing facilities include cold storage units, warehouses and primary processing centers that help maintain the quality of perishable goods. However challenges remain such as gaps in supply chain infrastructure limited processing levels and insufficient credit availability. Addressing these gaps is crucial for the sector's sustainable growth and competitiveness.

2.3.1 Agri Ancillary Activities - Others

2.3.1.2 Status of the Sector in the District

In Kanpur Nagar, agri-ancillary activities play a crucial role in supporting the agricultural sector. These activities include the production and supply of agricultural inputs like fertilizers seeds and pesticides which are essential for enhancing crop yields. Additionally providing agri extension services also being covered as part of Agri-ancillary activities.

With the diversification and modernization of agricultural activities the need for support and extension services is also increasing year by year. In this direction the establishment of Agri-Clinics and Agri-Business Centers by graduates in agriculture or other related subjects (such as horticulture animal husbandry veterinary science forestry dairy poultry fisheries etc.) is crucial.

The need for support and extension services is continuously increasing with the diversification and modernization of agricultural activities. Agri-Clinics and Agri-Business Centers provide farmers with information on crop systems latest techniques protection of crops from pests and diseases market trends and market prices for various crops as well as medical facilities for animals. This will increase the productivity of crops and animals. Agri- Clinics also provide farmers with agricultural inputs rental agricultural equipment and other services.

During FY2023-24, credit disbursement for Agri clinics have been Rs.10.61 Lakh in the district.

2.3.1.3 Infrastructure and linkage support available, planned and gaps

In Kanpur Nagar, agri-ancillary activities including the production and supply of agricultural inputs like fertilizers seeds and pesticides which are essential for enhancing crop yields. However there are gaps in infrastructure such as the need for more advanced storage facilities and better transportation networks to ensure timely delivery of inputs and produce.

Agri-Clinics will provide farmers with information on crop systems latest techniques protection of crops from pests and diseases market trends and market prices for various crops medical facilities for animals etc. which will increase the productivity of crops/animals. Agri-Business Centers will provide farmers with agricultural inputs rental agricultural equipment and other services

Under the scheme all banks will provide loans up to Rs. 20.00 lakh to individual entrepreneurs or up to Rs. 100.00 lakh to groups of 5 entrepreneurs (one of whom should be a graduate in Business Development and Management) on attractive terms.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

MSME are defined as

1. a micro enterprise where the investment in plant and machinery or equipment does not exceed Rs.1 crore and turnover does not exceed Rs.5 crore;
2. a small enterprise where Investment in P & M is less than Rs.10 crore and turnover less than Rs.50 crore; and
3. a medium enterprise where Investment in P & M is less than Rs.50 crore and turnover less than Rs.250 crore.

MSMEs have to register online on the Udyam Registration portal and obtain Udyam Registration Certificate.

The MSME sector currently contributes around 30 percent to India's Gross Domestic Product (GDP). It accounts for 48 percent of India's total exports. In Uttar Pradesh the MSME sector contributes 65 to the state's annual industrial production.

Kanpur is one of the major Industrial towns in the country. The District has many industrial areas like Panki, Industries on Kalpi Road, Dada Nagar, Rooma and Chakeri. The Industrial units are working in wide range of sectors viz. Agro based food processing units, Milk processing, Leather & Leather products, Machinery Parts, Automobile Parts, Saddlery, Veterinary Needles, Plastic items, Handicrafts & Artificial Jewellery etc. There are various central Public sector large sector units like SAIL, ALIMCO and Ordinance Factories etc.

The district is shifting its economy based on educational institutions, coaching industry and job work (particularly in leather, spice grinding, automobile parts etc.).

3.2 Infrastructure and linkage support available, planned and gaps

The necessary infrastructure for supporting the MSME sector is available in the district. The district has developed banking electricity transportation communication and other essential facilities.

The Khadi Commission / Khadi Board / District Industries Center provides guidance and financial assistance to entrepreneurs for setting up industries. A financial counseling and advisory center is operational in the district.

Banks need to encourage small entrepreneurs by financing them under the schemes being run by the Government of India State Government and NABARD in this sector. Some of these schemes are: One District One Product (ODOP) Pradhan Mantri Mudra Yojana Skill Development Mission - Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY), Nivesh Mitra and Udyog Bandhu, Stand- up India Scheme, Make in India, Mukhyamantri

Yuva Rozgar Yojana, Handicraft Distribution Promotion Scheme, Vishwakarma Shram Samman Yojana etc.. Detailed information can be obtained from the District Industries Center office and their website.

Uttar Pradesh Defence Industrial Corridor (UP DIC) is an aspirational project that intends to reduce foreign dependency of Indian Aerospace & Defence Sector. It took off to an encouraging start with the announcement of investments worth over Rs.3700 crores in Defence production. In Kanpur this corridor is being established in areas of Sarsaul and Bhitargaon Block.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports play a crucial role in a country's economy. Maintaining high growth rates in exports along with a healthy balance of trade and foreign exchange reserves is necessary. Overall exports impact a country's industrial environment.

Furthermore dependence on the export of raw materials along with the import of finished goods has a detrimental effect on the economy. Therefore the Government of India's Make in India initiative aimed at improving self-reliance and establishing the India brand image is significant. India with its large and diverse agricultural sector is one of the leading countries in the production of rice wheat milk sugarcane fruits and vegetables.

UP Govt has identified Kanpur for export cluster of Guava, Potato, Fresh Vegetables, Processed Products, Green Chilli, Desi Ghee, Butter, Cheese, Milk Powder, Bakery Products. Further, Leather Products, Engineering goods and Plastic products have been identified for Export from Kanpur Nagar.

There is Inland Container Depot (ICD) in Kanpur Nagar. The major export products are engineering goods (USD - \$14.29 crore) leather industry (USD - \$38.76 crore). Other major export products are Textile plastic products Chemicals Rice etc. [<https://exporthubs.gov.in>]

4.1.1 Infrastructure and linkage support available, planned and gaps

Uttar Pradesh Agriculture Export Policy 2019: The Government of Uttar Pradesh implemented its first Agriculture Export Policy on 10.09.2019 aimed at increasing agricultural income and promoting the export of agricultural commodities. Under this policy Farmer Producer Organizations (FPOs) are being promoted where a maximum subsidy of Rs.10 lakh is provided for cluster farming of export-oriented commodities in groups of 50-100 hectares over a period of 5 years with 40 percent being provided in the first year.

Production -Linked Incentive (PLI) Scheme: To boost domestic manufacturing and exports the Government of India has introduced the Production-Linked Incentive (PLI) scheme with an outlay of Rs.1.97 lakh crore. In the Union Budget 2022-23 the government has made additional allocations for the existing PLI scheme for the telecom and solar sectors. The objective of this scheme is to incentivize companies based on the incremental sales of products manufactured by domestic units. The government believes that this scheme has the potential to create 60 lakh new jobs and generate additional production worth Rs.30 lakh crore over the next five years.

One District One Product (ODOP) Scheme: The primary objective of this scheme is to focus on a particular product and enhance its quality to compete in the international market. The scheme provides financial assistance for infrastructure marketing and margin money.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is a fundamental right in the Indian Constitution. Education enables the development of an individual's personality and allows them to independently choose from different options to shape their future.

The objective of the Education Loan Scheme is to provide financial assistance from banks to eligible/meritorious students for pursuing higher education in India and abroad.

The main emphasis is on providing financial assistance at an affordable rate to every meritorious student to enable them to pursue higher studies. Banks provide financial assistance for various courses in India/abroad. There is a provision to provide loans of up to Rs.20 lakh to individuals for educational purposes including professional courses.

In 2011, the literacy rate in Uttar Pradesh was 69.72% which ranks 29th among all states in India and is significantly below the national average of 74.04%. In 2011, the male literacy rate was 79.24% (national average 82.14%) and the female literacy rate was 59.26% (national average 65.46%).

The district has a total of 3477 primary schools 708 secondary schools 117 colleges and 49 post- graduate colleges and 29 Industrial Training Institutes.

4.2.2 Infrastructure and linkage support available, planned and gaps

National Education Policy 2020 (NEP 2020) - This policy provides a comprehensive framework for both school and higher education as well as vocational training in rural and urban India.

1. Under Priority Sector Lending loans up to Rs. 20 lakh given to individuals for educational purposes include professional courses.
2. The Institutions of Eminence scheme has been launched to implement the government's commitment to empowering higher education institutions and helping them become world-class teaching and research institutions. Ten public and ten private institutions are to be identified for emerging as world- class teaching and research institutions.
3. There is a tremendous tilt among students in the state towards studying abroad the new focus area of "Education Loan" will facilitate increased credit flow in this area.
4. Padho Pardesh - This is a Central Sector Scheme to provide interest subsidy on the interest payable for the period of study abroad under approved courses at Masters M.Phil / Ph.D. levels for students belonging to the communities notified as minority communities under Section 2(c) of the National Commission for Minorities Act 1992.
5. Vidyalakshmi Portal - Vidya Lakshmi is the first-of-its-kind portal for students seeking Education Loans. Students can view apply for and track the education loan applications from banks anytime anywhere using this portal.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the most basic necessities of mankind which allows him to live in a state of security and dignity. The objective 01 of the United Nations SDG- 11 aims at providing the safe and affordable homes with basic amenities to all by 2030

The Ministry of Rural Development has formalised the perspective on rural housing to ensure adequate and affordable housing for all and to assist in the development of sustainable and inclusive housing in rural areas expansion of government assistance community participation self-help and public-private partnership within the framework of Panchayati Raj system. The central government and state governments have launched several schemes to ensure adequate housing for the lower and middle- income groups of the population.

In Uttar Pradesh, Under the PMAY-G Rs 1953 crore has been allocated for spending in the rural areas and Rs 1293 crore has been allocated under Chief Minister Awas Yojana Gramin in 2024-25.

Under Chief Minister Awas Yojana (Grameen) from FY 2018-19 to 2023-24 more than 2.03 lakh houses have been completed. A provision of 1140 crore has been made under the scheme in the budget.

Under the PMAY-U Rs 3948 crore has been allocated for spending for the year 2024-25 and a provision of Rs 3000 crore for city expansion- new city incentive scheme

In Kanpur Nagar, 32850 houses have been sanctioned under PMAY of which construction of 26023 houses have been completed.

4.3.2 Infrastructure and linkage support available, planned and gaps

To make housing available for all special schemes have been launched by the Government of India for urban and rural areas namely PMAY - (Urban) and PMAY - (Rural).

Under PMAY - (Rural) financial assistance is provided to all houseless and households living in dilapidated houses for the construction of pucca houses. It is envisaged that under the scheme assistance will be provided for the construction of one crore pucca houses. The scheme is being implemented in all rural areas of India except Delhi and Chandigarh. The cost of houses is shared between the centre and states in a ratio of 75:25.

Further Individual loans up to Rs. 35 lakhs in metropolitan centers (population of ten lakhs and above) and Rs. 25 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. 10 lakh per unit in metropolitan centers and up to Rs. 6 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

Uttar Pradesh is the third-largest economy in India contributing about 8 percent to the national GDP. Investment in rural infrastructure creates new economic opportunities and activities generates additional employment and income facilitates and improves the distribution of other rural services and enhances the skills of rural poor.

The Government of India had set up Rural Infrastructure Development Fund (RIDF) in NABARD during 1995-96 with the objective of providing low cost fund support to the States to facilitate quick completion of ongoing rural infrastructure projects which were languishing for want of resources. Over the years RIDF has emerged as a dependable source of public funding of impactful rural infrastructure projects. Assistance from RIDF constitutes a significant proportion of investments by various State Governments in rural infrastructure sector.

Kanpur Nagar district has 3 National Highways viz. NH34, NH19 and NH91 and is well-connected by railways with Kanpur Central being major junction with connections to various parts of the country. The district boasts a network of healthcare facilities including hospitals and health centers and Educational institutions are plentiful and administrative services. Additionally, the city is undergoing significant development under the Smart City initiative with projects focusing on sustainable urban growth including smart roads solar installations and enhanced public amenities.

5.1.2 Infrastructure and linkage support available, planned and gaps

Kanpur Nagar is undergoing substantial infrastructure development to enhance connectivity and urban mobility. One of the most notable projects is the Kanpur Metro, which aims to address traffic congestion and pollution while providing a reliable public transportation system.

Despite these advancements, there are still gaps in infrastructure and linkage support. The city's road network requires significant upgrades to handle increasing vehicular traffic.

Further, there is a need for more creation of infrastructure like irrigation, roads, bridges, culverts and agricultural facilities specially allied activities.

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

With the development of connectivity routes in rural areas diversification of agricultural areas became possible due to the introduction of new economic activities and new technologies in villages. A large number of agro-based units are being established in remote villages of the district. Rural people have been facilitated in transporting their produce to markets and mandis. Farmers received information about modern farming practices through farmer clubs formed by them and due to easy transportation, transportation costs were

reduced and villages were directly connected to cities and development centers. Through integrated watershed development soil erosion in villages has been controlled and water management has enabled the cultivation of higher-yielding crops increasing land productivity and converting barren and uncultivated land into productive land. The modernization of small tube wells has increased the area under irrigation in rural areas.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The provision of drinking water sanitation education and health defines the quality of life for an individual. These services not only impact individual's day-to-day lives but also have a long-term effect on their lifespan and earning capacity.

In Kanpur Nagar, all 902 villages in the district have drinking water facilities under the Jal Jeevan Mission. In some pockets there is a complete lack of clean water facilities hence the need for RO plants - 1000 LPD. The district has a total of 99 hospitals healthcare facilities and dispensaries of all types which is low. Banks need to provide adequate credit in this sector. This indicates that there is a good potential for public investment along with private participation through bank credit for establishing schools colleges and hospitals and modernizing/upgrading existing infrastructure.

The Swachh Bharat Abhiyan has re-emphasized the need for basic facilities for an individual's cleanliness and dignity. India is at the cusp of a demographic dividend. Policymakers have considered youth education as a crucial focal point for future development and the Government of India is striving for education for all. For the sustained and active development of our workforce the government needs to focus on their health especially in rural areas. All 902 villages in the district are open defecation free (ODF) and 199 village are model plus ODF verified villages.

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 Minister's Swachh Bharat Mission.

Recognizing the importance of social infrastructure and the increase in credit absorption in rural and urban areas the Reserve Bank of India has included bank loans up to Rs. 5 crores per borrower for the construction of social infrastructure facilities such as schools health care facilities drinking water facilities and sanitation facilities in Tier II to Tier VI centers under the priority sector lending.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

With the objective of increasing farmer's income the ambitious Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM KUSUM Scheme) has been declared by the Ministry of New and Renewable Energy Government of India. It aims to provide a sustainable and cost-effective way to operate agricultural activities and reduce the carbon footprint of the agricultural sector. This scheme will also be implemented in Uttar Pradesh.

In Kanpur Nagar district 445 solar pumps have been installed so far under this scheme which will generate 1.77 MW of solar energy. [<https://pmkusum.up.gov.in/>]

5.3.2 Infrastructure and linkage support available, planned and gaps

The district has an abundance of livestock with around 195697 animals. As dairy farming is a major supplementary activity even small farmers have 3-4 animals. A 4 cubic feet biogas plant is preferred. Each block has trained artisans for constructing and maintaining biogas plants. The Khadi and Village Industries Board provides relevant knowledge and training to the beneficiaries of biogas.

The Ministry of New and Renewable Energy Government of India operates programs under the non- conventional energy sector. It provides assistance through various nodal agencies at the state level to promote its usage across the state. The Non-conventional Energy Development Agency (NEDA) is the nodal agency for the development of renewable energy sources in the state of Uttar Pradesh. The district receives bright sunshine on most days of the year. Under these circumstances there is ample scope for the use of solar lanterns solar home lighting systems and solar photovoltaic pumping systems.

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

Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity. The PM Surya Ghar Bijali Yojana will boost efforts to harness the districts renewable energy potential.

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	297	282.358200	255.0223
B	Ongoing tranches	44	232.312600	160.6471
	Total (A + B)	341	514.670800	415.6694

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	10	14.70	11.14
B	Rural roads & bridges	34	217.62	149.50
C	Social Sector	0	0.00	0.00
	Total (A + B + C)	44	232.31	160.65

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	8	Irrigation	ha	999
B	Rural roads	25	Rural Connectivity	km	83
C	Bridges	9	Rural Connectivity	m	940

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Veterinary Hospital	2	Animal Husbandry Infrastructure	2	2

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The Government of India's scheme - Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) - SHG program has been restructured and implemented across India from April 1 2013 to further strengthen the Self-Help Group - Bank Linkage Program. Under this scheme 84.30 lakh SHGs have been formed as of 31.03.2024. This is a flagship program of the Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM). From April 1, 2021 all districts and blocks in the state have been selected under this program.

As per status of Microfinance in India report there are 144.22 Lakh SHGs with Rs.65089.15 Crore deposits and 77.42 Lakh SHGs have loan outstanding of Rs.259663.73 Crore.

In Kanpur Nagar, 2092 SHGs were formed and saving linked and 1183 were given credit of Rs.2047.87 lakh by Banks during FY23-24. Some of the banks are also extending credit through JLG mode. An amount of Rs. 7000.76 lakh was disbursed to 6505 JLGs by Banks during FY2024.

6.2 Infrastructure and linkage support available, planned and gaps

NABARD has continuously developed refined strategies and encouraged innovations in microfinance. Significant changes in the approach and design of SHG-BLP are necessary for increasing the income levels of the poor. To make it more flexible and customer - friendly SHG-2 was introduced which incorporated the basic principles of SHG-BLP such as voluntary savings cash credit limit individual bank accounts JLG within SHGs risk mitigation etc.

In the district the formation of SHGs in rural areas is mainly being done by Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM). Under NRLM NABARDs concessional refinance scheme is available to banks to promote lending to self-help groups under which RRBs and DCCBs are provided refinance at 4 percent (for loans up to Rs.3 lakhs) and 3 percent (for loans from Rs.3 lakhs to Rs.5 lakhs). The department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is also running livelihood-based programs to enable SHGs to establish and manage successful enterprises and increase their income.

Key challenges include inadequate banking infrastructure in rural areas leading to limited access to formal credit. Additionally, many SHG members lack financial literacy which hampers their ability to effectively utilize available financial services.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Promote the formation of more farmer producer companies and encourage agricultural and ancillary activities through them
- 2 Distribution of certified seeds
- 3 More centres for input distribution under cooperative fold
- 4 Encourage organic farming under organic clusters by promoting integrated agriculture and animal husbandry.
- 5 Banks should provide credit to landless cultivator's sharecropper's tenants and small/marginal farmers through Joint Liability Groups.
- 6 Promote farm mechanisation and ensure proper arrangements for storage and marketing of agricultural and ancillary products.
- 7 There is a need to emphasise integrated farming to increase agricultural productivity.
- 8 Encourage farmers to shift from traditional crops to cash crops - fruits vegetables and medicinal plants.
- 9 Banks should play a proactive role in providing farm credits to FPOs SHGs etc. being formed in the district.
- 10 The Pradhan Mantri Fasal Bima Yojana (PMFBY) being implemented for loanee and non-loanee farmers in the district need to be made more integrated and attractive and should be promoted among farmers.
- 11 Setting up soil testing lab in each Block

2. Water Resources

- 1 Special awareness programs should be conducted by the agriculture and irrigation departments for increasing use of water conserving technology like sprinklers and drips.
- 2 Renovation of canals and desilting of canal beds
- 3 There is an urgent need to improve the power supply in villages. Keeping this shortcoming in mind solar pump sets need to be promoted more extensively
- 4 Banks should provide assistance through loans for individual farm development works supply of agricultural products farm ponds/water harvesting tanks drip/sprinkler systems etc. which are not covered under government programs
- 5 The National Mission for Sustainable Agriculture (NMSA) also provides for a 25-50 subsidy for micro-irrigation and rainwater harvesting. Hence banks need to increase the flow of credit in this area.
- 6 Pradhan Mantri Krishi Sinchai Yojana implemented by the Ministries of Agriculture Water Resources and Rural Development to fulfil the basic mantra of Per Drop More Crop and the goal of providing water to every field. Under the scheme rainwater conservation construction of farm ponds water harvesting check dams etc. may be undertaken.

3. Farm Mechanization

- 1 Popularising use of small implements like power tillers etc among small and marginal farmers

- 2 Many FPOs and CLFs have been/are being formed in the district. Through them Custom Hiring Centers (CHCs) or Farm Machinery Banks etc. should be established by availing the benefits of the Agriculture Infrastructure Fund (AIF) scheme. Such centres are also eligible for interest subvention under AIF.
- 3 Maintenance and upkeep of machinery and skill training for same
- 4 There is a need to establish hubs for small agricultural tools at the village level and hubs for large agricultural tools at the block level. Farmer clubs/SHGs/JLGs can use small agricultural tools for their own use as well as rent them out.
- 5 Primary Agricultural Credit Societies should be transformed into multi-service centres and through them hubs for large agricultural tools should be established in the area.

4. Plantation and Horticulture

- 1 Preparation of bankable models and training of bankers
- 2 Setting up export related infrastructure in vegetable growing belt
- 3 Encouraging marginal and small farmers to move towards cash crops
- 4 To establish the value chain for fruits and vegetables it is necessary to set up small collection centres/zero-energy cool chambers/cold storages processing and packaging units at the block level in the district. Benefit of AIF and PMFME scheme may be taken for this.
- 5 The production capacity of government nurseries needs to be increased.

5. Forestry/ Waste Land Development

- 1 Popularisation of hi-tech plantation on commercial scale and bankable models
- 2 Banks are not providing any loans in this area. Agri-forestry farm forestry commercial forestry nursery development are models for which loans can be taken from banks.
- 3 The government can decide to popularise social forestry by utilising the services of local NGOs.
- 4 The forest department needs to organise training camps. The department should make efforts for more nursery development.

6. Animal Husbandry - Dairy

- 1 Bankers can continuously finance veterinary dispensaries and artificial insemination centres. Further Lending by banks for BMCUs deep freezers indigenous dairy product units and milk vans may be promoted
- 2 Insurance of cattles/buffaloes
- 3 Along with financing dairy units financing activities like production of green fodder under irrigated and unirrigated areas vermicompost making units should be undertaken.
- 4 Promotion of Selective breeding through Artificial Insemination (AI)
- 5 Extensive efforts are needed to bring all livestock farmers under the KCC scheme. Prompt and positive disposal of applications sent by livestock and dairy departments by bank branches.
- 6 The existing problems in the fodder seed production chain need

to be considered seriously and resolved. Some innovative measures are needed in this area – such as the establishment of producer companies arrangements with private sector agencies for marketing etc. Alternative sources of fodder like azolla production napier grass straw processing silage making etc. should be considered.

7. Animal Husbandry – Poultry

- 1 Insurance companies are hesitant to insure small-scale poultry units which makes banks reluctant to finance poultry units. The issues under the Poultry Insurance need to be revisited to benefit small farmers.
- 2 Backyard poultry may be promoted.
- 3 Banks can finance the cold chain for poultry products transport vehicles refrigerated vehicles small outlets for marketing poultry, eggs, broiler meat, and egg carts/parlor's in semi-urban and large villages.
- 4 Efforts need to be made to encourage private investment and establish hatcheries in the district

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 It is necessary to establish breeding centers for good breeds of goat, sheep and pigs to ensure their availability in the district.
- 2 Under NRLM/SRLM goat sheep and pig rearing can also be promoted as an employment-oriented business.
- 3 All ongoing schemes for sheep goat and pig rearing need to be implemented in area-wise clusters to enable integrated development of this activity in the region.
- 4 Banks need to encourage socially and economically backward people and provide timely loan facilities.

9. Fisheries

- 1 Expand the fisheries sector and cooperate in creating fishers credit cards.
- 2 Building public demonstrations of advanced fish culture techniques such as integrated fish farming, biofloc etc.
- 3 Banks should provide financing keeping in mind the government schemes so that interested fish farmers not only get government subsidies but also promote fish farming.

10. Construction of Storage and Marketing Infrastructure

- 1 The Benefit of new AMI scheme for providing capital investment subsidy for scientific storage of agricultural produce in rural areas. Entrepreneurs/FPOs can benefit by combining this scheme with the Agriculture Infrastructure Fund (AIF) scheme.
- 2 Accreditation of warehouses and godowns through WDRA may be promoted
Negotiable Warehouse Receipts may be promoted for Bank Loan.

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 Entrepreneurs should also avail the benefits of the PMFME scheme (35 capital grant from the Center and an additional 25 from the state government) implemented by the Horticulture Department and the Agriculture Infrastructure Development Fund – AIF (3 interest subvention) schemes.
- 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 for MSMEs.
- 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-cumtraining 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.
- 5 Increase institutional lending for this sector by expanding the Mudra scheme and encouraging small finance banks to play their role.
- 6 Clusters of units related to artisans weavers and craftsmen etc. should be promoted in the district.

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 requires bank credit for housing.
- 2 The Pradhan Mantri Awas Yojana (PMAY) is currently being implemented under both the Rural Housing Scheme and the Urban

Housing Scheme. The benefit may be passed on to the eligible borrowers.

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 UPCB 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 40 PACS (29 in 1st phase and 11 in 2nd phase) are under computerisation.
2. 17 PACS have been promoted as CSCs
3. 1 PACS has started Fair Price Shop.

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.
2. There is potential for formation of Fishery Cooperative societies in the villages on the riversides.

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	Collectivization	Farmers Producers Organization	Shivajpur Block	Grant assistance towards formation and promotion of Producer Organizations related to organic farming and value-addition in agriculture sector	No	500	This NABARD initiative will enable 500 Farmers to increase their income by promoting Organic/Natural Farming.
2	Collectivization	Farmers Producers Organization	Choubeypur Block	Grant assistance towards formation and promotion of Producer Organizations related to organic farming and value-addition in agriculture sector	No	500	This NABARD initiative will enable 500 Farmers to increase their income by promoting Organic/Natural Farming.
3	Financial Inclusion	Financial support to Lead Bank for CFL (Center for Financial Literacy)	CFL centres in Ghataampur Sarsaul Choubeypur and Bilhaur	Financial support for financial literacy camps demo vans projectors micro- ATMs PoS machines etc.	No	-	Increase in bank resources Financial literacy in rural areas Financial inclusion
4	Skill Training	Skill Development Initiative	Kalyanpur Block	Grant support for training of Rural Youth	No	220	Skill Development Employment and Livelihood Promotion

5	Skill Training	Skill Development Initiative	Sarsaul Block	Grant support for training of Rural Youth	No	150	Skill Development Employment and Livelihood Promotion
6	Skill Training	Livelihood and Entrepreneurship Development Programme	Bidhnoo Block	Grant Assistance for Skill training Demonstration unit and Exposure visit	No	90	Self-Employment and Livelihood Promotion
7	Infrastructure Development	Widening / Strengthening of GT road to Tons Narval Kudni road	Sarsaul Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
8	Infrastructure Development	Construction of 3*5 m span minor bridge at Dharampur Bamba	Patara Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
9	Infrastructure Development	Construction of tiwaripur GT road to power house maholi link road	Sarsaul Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
10	Infrastructure Development	Construction of sarsaul sangh bhawan to rahnas village via patakhera link road	Sarsaul Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
11	Infrastructure Development	Construction of purwameer cooperative society to joshankhera link road	Sarsaul Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity

12	Infrastructure Development	Construction of fufwar suithok to bausar link road	Sarsaul Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
13	Infrastructure Development	Construction of chaubepur bandimata km 4 to udaitpur	Choubeypur Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
14	Infrastructure Development	Construction of road from Lucknow-etawah SH -40 km 100 to nanamau road	Bilhaur Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
15	Infrastructure Development	Construction of missing link b/w moujampur to neyorakheda	Kakwan Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
16	Infrastructure Development	Construction of missing link b/w rahimpur karimpur to lucknow etawah road via barouli	Bilhaur Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity
17	Infrastructure Development	Construction of pali sawaijpur road to pali bhogipur bhuknahi road	Sarsaul Block	Financial assistance for Rural infrastructure Projects	No	-	Improved rural connectivity

18	Infrastructure Development	Construction of singhpur to karsui road	Bilhaur Block	Financial assistance for Rural Infrastructure Projects	No	-	- Improved rural connectivity
19	Infrastructure Development	Construction of khempur to chandrahanspur road	Patara Block	Financial assistance for Rural Infrastructure Projects	No	-	- Improved rural connectivity
20	Infrastructure Development	Construction of thakur prasadi purwa to bandi gaon	Kalyanpur Block	Financial assistance for Rural Infrastructure Projects	No	-	- Improved rural connectivity
21	Infrastructure Development	Veterinary Hospital Kalyanpur	Kalyanpur Block	Financial assistance for Rural Infrastructure Projects	No	-	- Better Animal Health Infrastructure in rural areas
22	Infrastructure Development	Veterinary Hospital Narval	Sarsaul Block	Financial assistance for Rural Infrastructure Projects	No	-	- Better Animal Health Infrastructure in rural areas
23	Infrastructure Development	Computerization of Primary Agricultural Credit Societies	All Blocks	Computerization of PACS - 29 PACS in Phase I and 11 PACS in Phase 2	No	-	- Increasing the efficiency of the operations of PACS.

Success Stories

Success Story 1: Skill Development Initiative (SDI) in “Women’s Tailor” (12 batches 300 Trainees) for the unemployed youth

1. Scheme : Skill Development Initiative (SDI) through Gram Vikas Nidhi
2. Project Implementing Agency : Rozi Shiksha Kendra (RSK) IIT Kanpur
3. Duration of the project : 2 Years
4. Beneficiary : 300 Rural youth were given training of Sewing Machine Operator and were placed
 - No. of beneficiaries: 300
 - Community: Rural Youth
 - State: Uttar Pradesh
 - District: Kanpur Nagar
 - Block: Kalyanpur

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India

requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

- 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 District by

a Govt. of India: Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation 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 As per Climate vulnerability report Kanpur Nagar has vulnerability score of 0.565 which means Relatively Moderate Vulnerable. Kanpur Nagar faces significant challenges due to climate change. The region has experienced rising temperatures and more frequent extreme weather events such as heatwaves and heavy rainfall. These changes are impacting agricultural productivity water resources and public health.

Air quality in Kanpur is also a major concern with high levels of pollutants like PM10 NO2 and SO2. The Ganges River which flows through Kanpur is affected by both climate change and pollution exacerbating water quality issues.

Efforts to address these challenges include improving water management practices enhancing green cover and implementing stricter pollution control measures. These initiatives aim to build resilience and ensure sustainable development in the face of climate change.

- b Climate change poses several challenges for agriculture in Kanpur Nagar. Rising temperatures and changing rainfall patterns are expected to impact crop yields and water availability. Key crops like wheat and rice may see reduced productivity due to increased heat stress and altered monsoon patterns. Additionally the frequency of extreme weather events such as droughts and floods is likely to increase further affecting agricultural stability.
- c To adapt farmers in Kanpur Nagar can adopt climate-resilient practices such as using drought-resistant crop varieties improving irrigation efficiency and diversifying crops. These strategies can help mitigate the adverse effects of climate change and ensure sustainable agricultural production in the region.
- d **Any specific Climate Change initiative in the District**
One significant climate change initiative in Kanpur Nagar is the National Clean Air Programme (NCAP). The program targets a reduction of up to 40 in PM10 levels by 2025-26 through various measures such as enhancing green cover promoting cleaner technologies and improving public transportation. Further The Namami Gange Programme is an integrated conservation mission launched by the Government of India in June 2014. Its primary goals are to reduce pollution and rejuvenate the Ganga River. With a budget outlay of Rs.20000 crore the program focuses on several key areas such as Sewerage Treatment Infrastructure River-Front Development River Surface Cleaning Bio-Diversity Conservation Public Awareness. The project is also being

implemented in Kanpur Nagar. Organic farming is also being promoted in the villages on the bank of the river. These efforts are aimed at ensuring the long-term health and sustainability of the Ganga River.

- a Indian Institute of Pulses Research (ICAR-IIPR) in Kanpur is actively involved in climate change initiative such as National Initiative on Climate Resilient Agriculture (NICRA). This initiative focuses on developing and promoting climate-resilient technologies in agriculture to help farmers cope with extreme weather conditions like droughts floods and heatwaves.

ICAR-IIPR is also working on creating new crop varieties that are more resilient to climate change. These include pulses that can withstand higher temperatures and variable rainfall patterns. Additionally they are implementing resource-use efficient agro-technologies and promoting sustainable farming practices to enhance resilience.

- a The Uttar Pradesh government has undertaken several initiatives to address climate change and promote sustainable development:

Decade of Localizing Climate Actions: This initiative focuses on embedding climate action into local policies budgets and institutions. It includes a “Seven Step Rainbow Approach” to enhance resilience and mitigate climate impacts.

Solar Energy Promotion: UP has implemented policies to boost solar energy production with a current installed capacity of 2.4 GW and an additional 3.8 GW in the pipeline.

Electric Vehicles (EVs): The state is promoting the adoption of electric vehicles through supportive policies and infrastructure development.

Biomass Energy: Efforts are being made to utilize biomass for energy production reducing reliance on fossil fuels and lowering greenhouse gas emissions.

a NABARD has undertaken several initiatives to address climate change focusing on agriculture and rural livelihoods such as being National Implementing Entity for NAFCC and also accredited as a Direct Access Entity of the GCF

NABARD has established a dedicated fund viz. Climate Change Fund (CCF) to support awareness-building innovative climate adaptation and mitigation interventions and also Centre for Climate Change: Located in Lucknow which focuses on knowledge sharing training and capacity building for stakeholders involved in climate action.

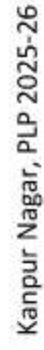
Appendix 2

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. Some notable GI-tagged products from Kanpur Nagar include Kanpur Saddlery which is known for its high-quality leather goods including saddles and other equestrian equipment and Kanpur Leather Footwear which are renowned for its durable and stylish leather shoes and boots.
4. The Department of Agricultural Marketing and Agricultural Foreign Trade of the state government has accelerated efforts to obtain GI tags for special delicacies representing various districts of Uttar Pradesh. These products include jamun and sattv from Bithoor in Kanpur Nagar and Buknool.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total
	I. Agriculture														
	A. Farm Credit														
	A.1 Crop Production, Maintenance, Marketing														
1	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	64575	Phy		1976	1235			247	1235			4693
					BL		1276.00	797.50			159.50	797.50			3030.50
2	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	13583	Phy			988			247			494	1729
					BL			134.20			33.55			67.10	234.85
3	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	25453	Phy	7163	8151	4446	6916	4940	7904	2803	16055	11609	75174
					BL	1823.20	2074.67	1131.64	1760.33	1257.38	2011.81	713.45	4086.48	2954.84	19134.05
4	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	25302	Phy	19760	20995	41989	988	20501	24700	34579	23712	32110	251444
					BL	4999.68	5312.15	10624.06	249.98	5187.16	6249.59	8749.18	5999.61	8124.47	63620.35
5	Pulses - Pea/ Field Pea/ Matar/ Chana/ Garden Pea (Irrigated)	100	Acre	18421	Phy	247		1482		494	1482			494	4199
					BL	45.50		273.00		91.00	273.00			91.00	773.50
6	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	14332	Phy							741		988	1729
					BL							106.20		141.60	247.80
7	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	46883	Phy	247									247
					BL										115.80
	Post-harvest/HH Consumption (10%)														
	Repairs & maintenance of farm assets (20%)														
	Sub Total														113303.91

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhuna	District Total
A.3 Farm Mechanisation															
1	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy	16	10	32	11	11	16	16	16	21	170
					BL	58.24	36.40	116.48	40.04	40.04	58.24	58.24	58.24	76.44	618.80
2	Other machinery-Other Machinery & Equipments-Rotavator 72 inches	80	No.	232000	Phy	27	21	48	11	13	27	27	21	32	254
					BL	50.11	38.98	89.09	20.42	24.13	50.11	50.11	38.98	59.39	471.43
3	Power Tiller--20 HP	80	No.	265000	Phy	53	37	96	27	27	48	48	43	53	485
					BL	112.36	78.44	203.52	57.24	57.24	101.76	101.76	91.16	112.36	1028.20
4	Thresher--	80	No.	180500	Phy	64	48	116	32	32	58	64	48	64	590
					BL	92.42	69.31	167.50	46.21	46.21	83.75	92.42	69.31	92.42	851.97
5	Tractor-With Implements & Trailer-Cultivator	80	No.	725000	Phy	106	74	181	53	53	96	96	85	106	946
					BL	614.80	429.20	1049.80	307.40	307.40	556.80	556.80	493.00	614.80	5486.80
6	Tractor-With Implements & Trailer-Cultivator 50 hp	80	No.	1120000	Phy	80	58	138	43	32	73	69	58	80	705
					BL	716.80	519.68	1236.48	385.28	286.72	654.08	618.24	519.68	716.80	6316.80
	Sub Total														14774.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total
	A.4 Plantation & Horticulture														
1	Bee Keeping--50 colonies	80	No.	371500	Phy	20	11	21	11	11	13	11	16	16	141
					BL	59.44	32.69	62.41	32.69	32.69	38.64	32.69	47.55	47.55	419.04
2	Exotic Fruits ---	80	ha	277400	Phy	21	6	21	5	5	5	5	9	21	107
					BL	46.60	13.32	46.60	11.10	11.10	11.10	11.10	19.97	46.60	237.46
3	Floriculture--10mX10m	80	sq. m.	89400	Phy	16	11	21	11	11	11	11	11	16	130
					BL	11.44	7.87	15.02	7.87	7.87	7.87	7.87	7.87	11.44	92.99
4	Floriculture--30cm X15cm	80	ha	337200	Phy	4	4	4	2	3	2	5	2	4	33
					BL	10.79	10.79	10.79	5.40	8.09	5.40	13.49	5.40	10.79	89.03
5	Mushroom Cultivation--250 sqmt.	80	1000 kg. per Cycle	211000	Phy	16	11	16	11	16	11	11	11	11	125
					BL	27.01	18.57	27.01	18.57	27.01	18.57	18.57	18.57	18.57	211.02
6	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy	90	13	90	6	23	45	23	13	45	361
					BL	135.42	19.34	135.42	8.91	34.48	67.80	34.48	19.34	67.80	542.33
7	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	88800	Phy	16	11	21	11	11	16	11	16	16	140
					BL	11.37	7.81	14.92	7.81	7.81	11.37	7.81	11.37	11.37	99.45
8	New Orchard - Tropical/ Sub Tropical Fruits--3mX6m	80	ha	154300	Phy	16	21	32	21	43	11	32	16	11	224
					BL	19.75	25.92	39.50	25.92	53.08	13.58	39.50	19.75	13.58	276.50
9	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy	21	11	21	2	11	11	11	5	5	103
					BL	29.43	15.42	29.43	2.80	15.42	15.42	15.42	7.01	7.01	144.37
10	New Orchard - Tropical/ Sub Tropical Fruits--7mX7m	80	ha	70800	Phy	11	11	21	4	9	11	13	9	11	109
					BL	6.23	6.23	11.89	2.27	5.10	6.23	7.36	5.10	6.23	61.74
11	Nursery ---	80	ha	1967700	Phy	4	3	4	2	4	2	2	3	2	29
					BL	62.97	47.22	62.97	31.48	62.97	31.48	31.48	47.22	31.48	456.49
	Sub Total														2630.42

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)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total
A.6 Forestry															
1	Nursery/ Propagation unit--2.05	80	ha	534800	Phy	1	6	4	2	4	1	5	4	1	30
					BL	4.28	25.67	17.11	8.56	17.11	4.28	21.39	17.11	4.28	128.35
3	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy	14	65	39	18	39	22	51	46	12	319
					BL	9.70	45.05	27.03	12.48	27.03	9.01	35.35	31.88	8.32	221.10
4	Plantation-Bamboo-Agro-Forestry with Bamboo	80	Acre	174615	Phy	7	14	10	8	6	7	9	10	4	83
					BL	9.78	19.56	13.97	11.18	8.38	11.18	12.57	13.97	5.59	115.96
5	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy	16	65	39	18	39	22	51	46	12	321
					BL	30.09	122.22	73.33	33.85	73.33	24.44	95.90	86.49	22.56	603.58
2	Plantation--Subabul	80	Acre	149022	Phy					1					1
					BL					1.19					1.19
6	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	7	33	19	9	19	6	26	22	5	157
					BL	9.15	43.11	24.82	11.76	24.82	7.84	33.97	28.74	6.53	205.11
	Sub Total														1275.29

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhuna	District Total
A.7 Animal Husbandry - Dairy															
1	Buffalo Farming--	80	1+1	248000	Phy	319	213	361	106	303	446	287	159	531	3182
					BL	632.90	422.59	716.22	210.30	601.15	884.86	569.41	315.46	1053.50	6313.08
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	6	6	7	2	6	7	6	4	8	59
					BL	60.00	60.00	70.00	20.00	60.00	70.00	60.00	40.00	80.00	590.00
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	212	263	284	93	258	238	222	165	227	2193
					BL	371.42	460.78	497.57	162.94	452.02	416.98	388.94	289.08	397.70	3842.14
4	Dairy Cattle Buffao Shed--	80	No.	25000	Phy	1	1								3
					BL	0.20	0.20								0.60
6	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer-Jersey/Holstein Friesian crosses	80	2	194000	Phy	250	360	299	90	280	400	320	320	450	3169
					BL	388.00	558.72	464.05	139.68	434.56	620.80	496.64	496.64	698.40	4918.29
5	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy	36	25	39	11	36	50	33	18	58	356
					BL	291.74	202.60	316.06	89.14	291.74	405.20	267.43	145.87	470.03	2885.01
7	Indigenous Cattle Faming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy	97	114	123	35	114	105	97	79	97	966
					BL	169.17	198.82	214.51	61.04	198.82	183.12	169.17	137.78	169.17	1684.72
	Sub Total														20233.84

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhuna	District Total
	A.8 Working Capital - AH - Dairy/Drought animal														
1	Buffalo Farming_Buffalo Farming_Kanpur nagar	100	1+1	80000	Phy	425	393	510	159	446	531	404	266	574	4239
				BL	424.80	340.00	314.40	408.00	127.20	356.80	424.80	323.20	212.80	459.20	3391.20
	Sub Total														3391.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total
A.9 Animal Husbandry - Poultry															
1	Commercial Broiler Farming--	80	5000	5846000	Phy	6	63	6	6	6	6	48	6	13	166
				BL	172.20	172.20	1672.50	172.20	172.20	172.20	172.20	1242.02	172.20	336.94	4456.86
	Sub Total														4456.86
A.10 Working Capital - AH - Poultry															
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total
1	Broiler Farming_Others_Ambedkar Nagar	100	500	80000	Phy	25	852	12	20	44	20	852	16	108	1969
				BL	20.00	16.00	681.60	9.60	16.00	35.20	16.00	681.60	12.80	86.40	1575.20
2	Broiler Farming_Others_Chandauli	100	1000	54000	Phy					4					4
				BL						2.16					2.16
	Sub Total														1577.36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total
A.11 Animal Husbandry - SGP															
1	Goat - Rearing Unit--Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy	138	106	213	43	117	159	191	85	213	1435
				BL	563.04	457.06	351.07	705.46	142.42	387.50	526.61	632.59	281.52	705.46	4752.73
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy	16	4	37	1	21	32	32	2	21	177
				BL	140.16	96.36	35.04	324.12	8.76	183.96	280.32	280.32	17.52	183.96	1550.52
3	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	Phy	5	21	27	11	6	43	74	7	43	269
				BL	15.16	97.02	63.67	81.86	33.35	18.19	130.38	224.37	21.22	130.38	815.60
	Sub Total														7118.85
A.12 Working Capital - AH - Others/SR															
1	Goat Farming_Rearing Unit - Semi-intensive_Bara Banki	100	10+1	86000	Phy	1									1
				BL	0.86										0.86

2	Goat Farming_Rearing Unit - Semi-Intensive_Kannauj	100	20+1	80000	Phy	9	12	8	21	3	9	21	24	3	18	128
					BL	7.20	9.60	6.40	16.80	2.40	7.20	16.80	19.20	2.40	14.40	102.40
	Sub Total															103.26
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total	
	A.13 Fisheries															
1	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy	74	64	64	64	64	85	74	70	96	719	
					BL	59.20	51.20	51.20	51.20	51.20	68.00	59.20	56.00	76.80	575.20	
2	Fish marketing--Three wheeler	80	No.	300000	Phy	14	7	7	7	7	16	13	7	16	101	
					BL	33.60	16.80	16.80	16.80	16.80	38.40	31.20	16.80	38.40	242.40	
3	Ornamental Fish Hatchery--	80	No.	1000000	Phy	26	27	26	26	26	43	26	32	43	301	
					BL	200.00	200.40	200.00	200.00	200.00	326.40	200.00	248.00	326.40	2301.20	
	Sub Total															3118.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total
A.14 Working Capital - Fisheries															
1	Marketing Activities_Kiosk_kiosk/Outlets/mobile van/Aquashop	100	Per unit	160000	Phy	16	16	16	16	16	21	21	16	21	175
					BL	25.60	25.60	25.60	25.60	25.60	33.60	33.60	25.60	33.60	280.00
	Sub Total														280.00
A.15 Farm Credit															
1	Finance to FPOs/FPCs--	90	No.	2000000	Phy	5	5	5	5	5		5	5	5	50
					BL	90.00	90.00	90.00	90.00	90.00		90.00	90.00	90.00	900.00
2	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	6	6	7	6	6	6	6	6	6	67
					BL	24.30	24.30	28.35	24.30	24.30	24.30	24.30	24.30	24.30	271.35
	Sub Total					114.30	114.30	118.35	114.30	114.30	24.30	114.30	114.30	114.30	1171.35



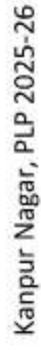
	Total Farm Credit (sum of A.1 to A.15)																			179403.44
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Kanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total			
	B. Agriculture Infrastructure																			
	B.1 Storage Facilities																			
1	Cold Storage--1000 MT	80	No.	8000000		Phy	5	6	6	6	6	7	6	6	6	6	66			
						BL	320.00	384.00	384.00	384.00	384.00	448.00	384.00	384.00	384.00	384.00	4224.00			
2	Cold Storage-For Dairy Products -	85	No.	3500000		Phy					1				1		2			
						BL					29.75				29.75		59.50			
3	Godown--/ Rural Godown (1000 MT)	80	No.	4000000		Phy	2	3	3	1	3	3	3	3	3	3	30			
						BL	640.00	960.00	960.00	320.00	960.00	960.00	960.00	960.00	960.00	960.00	9600.00			
4	Godown--/ Rural Godown (500 MT)	75	No.	1500000		Phy	8	8	9	4	8	7	6	8	7	8	84			
						BL	90.00	90.00	101.25	45.00	90.00	78.75	67.50	90.00	78.75	90.00	945.00			

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Patara	Sarsol	Shivrajpur	Vidhuna	District Total
	B.3 Agriculture Infrastructure - Others														
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	40	35	40	18	40	35	38	32	29	342
					BL	9.28	8.12	9.28	4.18	9.28	8.12	8.82	7.42	6.73	79.35
2	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	Phy	92	92	92	92	92	92	92	92	92	920
					BL	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	228.20
3	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	75000	Phy	3	3	3	3	3	3	3	3	3	30
					BL	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	180.00
4	Seed Processing-All Seed Types-	85	No.	250000	Phy	1	1	1		1		1	1		6
					BL	21.25	21.25	21.25		21.25		21.25	21.25		127.50
	Sub Total														615.05
	Total (B.1+B.2+B.3)														16027.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Kanpur	Patara	Sarsol	Shivrajpur	Vidhuna	District Total
	C. Ancillary Activities																
	C.1 Food & Agro Processing																
1	Bakery & Confectionery Unit--	85	No.	1000000	Phy	1	1	1	1	1	1	5	1	1	1	1	15
					BL	8.50	8.50	8.50	8.50	8.50	8.50	42.50	8.50	8.50	8.50	8.50	127.50
2	Dairy Processing Unit--	85	No.	150000	Phy	20	20	20	20	20	20	20	20	20	20	20	220
					BL	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	794.75
3	Dal/ Pulses Mill--	85	No.	1000000	Phy	7	7	7	7	7	7	7	7	7	7	7	77
					BL	144.50	144.50	144.50	144.50	144.50	144.50	144.50	144.50	144.50	144.50	144.50	1589.50
4	Food Grain Processing-Flour Mill-	85	No.	1500000	Phy	21	21	21	22	21	21	24	21	22	22	21	237
					BL	97.75	97.75	97.75	110.50	97.75	97.75	119.00	97.75	110.50	110.50	97.75	1134.75
5	Rice Processing --	75	No.	1000000	Phy	15	15	15	12	10	15	10	15	10	15	10	142

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1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy	2	2	640.00	640.00	2	50	55	1	2	2	2	18
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy	2	50	640.00	640.00	2	50	55	50	640.00	640.00	640.00	575
	Total Export Credit																12382.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Kanpur	Patara	Sarsol	Shivrajpur	Vidhuna	District Total
IV. Education																	
1	Education Loans-Study Abroad-	90	No.	2000000	Phy	30	30	30	30	30	30	100	30	30	30	30	400
	Total Education																7200.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Kanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total
	V. Housing															
1	Purchase/ Construction of a Dwelling Unit (Individual) --	85	No.	3500000	Phy	200	200	200	200	200	240	200	200	200	200	2240
					BL	5950.00	5950.00	5950.00	5950.00	5950.00	7140.00	5950.00	5950.00	5950.00	5950.00	66640.00
2	Repair of Dwelling Units--	85	No.	1000000	Phy	70	70	70	70	70	100	70	70	70	70	800
					BL	595.00	595.00	595.00	595.00	595.00	850.00	595.00	595.00	595.00	595.00	6800.00
	Total Housing															73440.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Kanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total
	VI. Social Infrastructure															

1	Drinking Water--	85	No.	500000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	165
					BL	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	701.25
2	Healthcare-Hospital-	85	No.	20000000	Phy	2	2	2	2	2	2	15	2	2	2	2	2	20
					BL	340.00	340.00	340.00	340.00	340.00	340.00	340.00	340.00	340.00	340.00	340.00	340.00	3400.00
3	Sanitation--	85	No.	25000	Phy	30	30	30	30	25	35	30	30	30	30	30	30	330
					BL	6.38	6.38	6.38	6.38	5.31	7.44	6.38	6.38	6.38	6.38	6.38	6.38	70.17
	Total Social Infrastructure																	4171.42
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhitargaon	Bilhaur	Chaubeypur	Ghatampur	Kakwan	Kalyanpur	Kanpur	Patara	Sarsol	Shivrajpur	Vidhunu	District Total	
	VII. Renewable Energy																	
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	Phy	55	55	55	55	50	60	100	55	55	55	55	1297	

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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	53184.83	55634.00	55353.00	42545.84	62982.12	48103.66	69681.53
RCBs	7091.08	4681.93	6991.90	3256.50	7956.64	7471.05	8802.90
SCARDB	0.00	0.00	0.00	553.50	0.00	0.00	0.00
RRBs	30137.95	35879.07	28550.78	68684.81	32481.44	77743.31	35929.60
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	90413.86	96195.00	90895.68	115040.65	103420.20	133318.02	114414.03

Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	31667.99	11042.00	32688.00	40164.51	56259.53	299251.20	36858.31
RCBs	0.00	0.00	0.00	0.00	0.00	82.41	0.00
SCARDB	969.34	0.00	953.00	0.00	956.20	118.90	1150.60

RRBs	17929.01	382.00	16865.00	1611.92	28223.49	6245.90	19063.65
Others	0.00	0.00	0.00	0.00	0.00	846.28	0.00
Sub total (A)	50566.34	11424.00	50506.00	41776.43	85439.22	306544.69	57072.56

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	84852.82	66676.00	88041.00	82710.35	119241.65	347354.86	106539.84
RCBs	7091.08	4681.93	6991.90	3256.50	7956.64	7553.46	8802.90
SCARDB	969.34	0.00	953.00	553.50	956.20	118.90	1150.60
RRBs	48066.96	36261.07	45415.78	70296.73	60704.93	83989.21	54993.25
Others	0.00	0.00	0.00	0.00	0.00	846.28	0.00
Sub total (A)	140980.20	107619.00	141401.68	156817.08	188859.42	439862.71	171486.59

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	59680.18	98467.00	85846.00	155471.67	231143.67	1507633.19	395680.70
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	2820.32	1938.31	1444.66	8826.32	8900.00	12892.90	6904.80
Others	0.00	0.00	0.00	0.00	0.00	11074.93	0.00
Sub total (A)	62500.50	100405.31	87290.66	164297.99	240043.67	1531601.02	402585.50

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	39411.81	91039.00	58082.00	38991.86	11239.18	76566.81	90969.53
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	4291.18	8741.00	7532.00	3917.55	2470.70	2633.35	11412.10
Others	0.00	0.00	0.00	0.00	0.00	3467.09	0.00
Sub total (A)	43702.99	99780.00	65614.00	42909.41	13709.88	82667.25	102381.63

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	183944.81	256182.00	231969.00	277173.88	361624.50	1931554.86	593190.07
RCBs	7091.08	4681.93	6991.90	3256.50	7956.64	7553.46	8802.90
SCARDB	969.34	0.00	953.00	553.50	956.20	118.90	1150.60
RRBs	55178.46	46940.38	54392.44	83040.60	72075.63	99515.46	73310.15
Others	0.00	0.00	0.00	0.00	0.00	15388.30	0.00
Sub total (A)	247183.69	307804.31	294306.34	364024.48	442612.97	2054130.98	676453.72

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	55634.00	4681.93	0.00	35879.07	0.00	96195.00	42545.84	3256.50	553.50	68684.81	0.00	115040.65

Table 1: Crop Loan

Table 1: Crop Loan															₹ lakh)	
Particulars	2023-24										2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total				
C L	48103.66	7471.05	0.00	77743.31	0.00	133318.02	69681.53	8802.90	0.00	35929.60	0.00	114414.03				

Table 2: Term Loan

Table 2: Term Loan		2021-22					2022-23					
Particulars	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	55634.00	4681.93	0.00	35879.07	0.00	96195.00	42545.84	3256.50	553.50	68684.81	0.00	115040.65
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

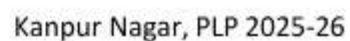
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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	48103.66	7471.05	0.00	77743.31	0.00	133318.02	69581.53	8802.90	0.00	35929.60	0.00	114414.03
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH-D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH-P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	299251.20	82.41	118.90	6245.90	846.28	306544.69	36858.31	0.00	1150.60	19063.65	0.00	57072.56
Sub total	299251.20	82.41	118.90	6245.90	846.28	306544.69	36858.31	0.00	1150.60	19063.65	0.00	57072.56
Grand Total (I +II)	347354.86	7553.46	118.90	83989.21	846.28	439862.71	106539.84	8802.90	1150.60	54993.25	0.00	171486.59

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	500000
2	Agri Clinic & Agri Business Centers			No.	1000000
3	Bakery & Confectionery Unit			No.	1000000
4	Bee Keeping			No.	371500
5	Buffalo Farming			1+1	248000
6	Bulk Milk Cooling Unit			No.	1250000
7	Cold Storage	For Dairy Products		No.	3500000
8	Cold Storage			No.	8000000
9	Commercial Broiler Farming			5000	2458000
10	Commercial Broiler Farming			5000	5846000
11	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
12	Compost/ Vermi Compost	Vermi Compost		No.	31000
13	Compost/ Vermi Compost	Vermi Compost		No.	750000
14	Crossbred Cattle Farming			1+1	219000
15	Custom Service Units/ Custom Hiring Centers			No.	8500000
16	Dairy Cattle Buffao Shed			No.	25000
17	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	194000
18	Dairy Cow and Heifer rearing			2	1013000
19	Dairy Processing Unit			No.	150000
20	Dairy Processing Unit			No.	700000
21	Dal/ Pulses Mill			No.	1000000

22	Dal/ Pulses Mill			No.	11000000
23	Diesel Pump Sets			No.	55550
24	Diesel Pump Sets			No.	49500
25	Drinking Water			No.	500000
26	Drip Irrigation			ha	112000
27	Education Loans	Study Abroad		No.	2000000
28	Exotic Fruits			ha	277400
29	Export Credit	Pre Shipment Export Credit		No.	50000
30	Export Credit	Pre Shipment Export Credit		No.	40000000
31	Export Credit	Post Shipment Export Credit		No.	40000000
32	Farm Ponds/ Water Harvesting Structures			No.	224000
33	Finance to FPOs/FPCs			No.	2000000
34	Fish Culture			ha	100000
35	Fish marketing			No.	300000
36	Floriculture			sq. m.	89400
37	Floriculture			ha	337200
38	Food Grain Processing	Flour Mill		No.	1500000
39	Food Grain Processing	Flour Mill		No.	500000
40	Goat	Rearing Unit		20+1	414000
41	Godown			No.	40000000
42	Godown			No.	1500000
43	Healthcare	Hospital		No.	20000000
44	Indigenous Cattle Faming			1+1	218000

45	Integrated Farming				ha	450000
46	Leveller	Laser Guided			No.	455000
47	Loans to Distressed Persons				No.	50000
48	Manufacturing Sector	Working Capital		Micro	No.	500000
49	Manufacturing Sector	Term Loan		Medium	No.	350000000
50	Manufacturing Sector	Term Loan		Small	No.	75000000
51	Manufacturing Sector	Term Loan		Micro	No.	2500000
52	Manufacturing Sector	Working Capital		Medium	No.	25000000
53	Manufacturing Sector	Working Capital		Small	No.	5000000
54	Manufacturing Sector	Working Capital		Micro	No.	200000
55	Manufacturing Sector	Working Capital		Small	No.	10000000
56	Manufacturing Sector	Term Loan		Micro	No.	10000000
57	Manufacturing Sector	Term Loan		Small	No.	100000000
58	Manufacturing Sector	Working Capital		Medium	No.	50000000
59	Manufacturing Sector	Working Capital		Small	No.	20000000
60	Mushroom Cultivation				1000 Kg. per Cycle	211000
61	New Orchard	Tropical/ Sub Tropical Fruits			ha	167500
62	New Orchard	Tropical/ Sub Tropical Fruits			ha	70800
63	New Orchard	Tropical/ Sub Tropical Fruits			ha	88800
64	New Orchard	Tropical/ Sub Tropical Fruits			Acre	175200
65	New Orchard	Tropical/ Sub Tropical Fruits			ha	154300

66	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
67	Nursery			ha	1967700
68	Nursery/ Propagation unit			ha	534800
69	On Farm development (OFD) Works			m.	75000
70	Ornamental Fish Hatchery			No.	50000
71	Ornamental Fish Hatchery			No.	800000
72	Ornamental Fish Hatchery			No.	1000000
73	Other machinery	Other Machinery & Equipment's		No.	232000
74	Pig Breeding Unit			10+2	1095000
75	Plantation			Acre	149022
76	Plantation	Poplar		ha	235040
77	Plantation	Bamboo		ha	86636
78	Plantation	Teak		ha	163310
79	Plantation	Bamboo	Agro	Acre	174615
80	Power Tiller			No.	265000
81	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3500000
82	Reclamation of Problem Soils		5	ha	43600
83	Repair of Dwelling Units			No.	1000000
84	Rice Processing			No.	1000000
85	Sanitation			No.	25000
86	Seed Processing	All Seed Types		No.	2500000
87	Service Sector	Working Capital	Micro	No.	500000
88	Service Sector	Term Loan	Medium	No.	250000000

89	Sheep		Rearing Unit		20+1	379000
90	SHGs/ JLGs				No.	200000
91	SHGs/ JLGs				No.	150000
92	Solar Energy		Roof Top Solar PV System with Battery		No.	150000
93	Solar Energy		Roof Top Solar PV System with Battery		No.	100000
94	Solar PV Pump Sets (AC)				No.	361800
95	Sprinkler Irrigation				ha	49000
96	Sprinkler Irrigation				ha	182000
97	Thresher				No.	180500
98	Tractor		With Implements & Trailer		No.	1120000
99	Tractor		With Implements & Trailer		No.	725000
100	Tube Well				No.	23000
101	Tube Well				No.	682000
102	Tube Well				No.	480000

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	64575
2	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	13583
3	Cereals	Wheat/ Gehu (Irrigated)	Acre	25302
4	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	25453
5	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	14332
6	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	Acre	18421
7	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	46883

Abbreviations

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

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

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

Name and address of DDM

Name	Rahul Kumar Yadav
Designation	DDM, NABARD
Address 1	203, Saideep Apartment, Chhapeda Pulia
Address 2	Sharda Nagar Kanpur
Post Office	Naveen Nagar SO
District	Kanpur Nagar
State	Uttar Pradesh
Pincode	208025
Telephone No.	0512 3142418
Mobile No.	8882725917
Email ID	kanpur@nabard.org



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- 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



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- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
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- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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



NAB FOUNDATION

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NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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

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