



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कासगंज
Kasganj

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: Kasganj

State: Uttar Pradesh



National Bank for Agriculture and Rural
Development

Uttar Pradesh Regional Office, Lucknow

Foreward

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

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

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

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

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

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

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

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

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

Pankaj Kumar
Chief General Manager

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NABARD

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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	Etah district is located in western Uttar Pradesh. The total geographical area of the district is 1993 sq km. Kasganj falls under Aligarh division. The district is bounded by districts Aligarh and Hathras (east) Farrukhabad (west) Badayun (north) and Etah (south).
2	Type of soil	Red Sandy Alluvium Laterite
3	Primary occupation	About 78 percent of the working people in the district are engaged in agriculture as farmers or agricultural laborers. Thus agricultural activity is the main means of livelihood in the district.
4	Land holding structure	The total number of holdings in the district is 180652 out of which 77 percent are holdings less than 1 hectare.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The total ground level credit flow under priority sector was Rs. 1153.45 crores during 2021-22 Rs. 1372.32 crores during 2022-23 and Rs. 1531.57 crores during 2023-24.
2	CD Ratio	As on 31st March 2024 the Credit Deposit Ratio of the district was 71.4 percent.

3	Investment credit in agriculture	Investment credit in agriculture during the last three years was Rs. 21.37crores Rs. 102.94 crores and Rs. 101.03crores respectively.
4	Credit flow to MSMEs	During the above period the credit disbursement under MSME was Rs. 110.21 crores Rs. 302.12 crores and Rs. 413.30 crores respectively.
5	Other significant credit flow, if any	In other priority sectors it was Rs. 34.42 crores Rs. 18.70 crores and Rs. 20.63 crores respectively.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The potential for each sector/sub-sector under priority sector for the financial year 2024-25 has been assessed and presented in Annexure-1. The Potential Linked Credit Plan has been estimated at Rs. 288801.66 crores with a growth of 16.65 percent.
2	Projection for agriculture and its components	The potential for agriculture sector is estimated at Rs. 2888.02 crore.
3	Projection for MSMEs	The potential for MSME sector is estimated at Rs. 1006.95 crore.
4	Projection for other purposes	The potential for Other Priority Sector is estimated at Rs. 189.49 crore.

5. Developmental Initiatives

1. NABARD has worked on its developmental programs such as SHG linkage with banks livelihood and entrepreneurship development programs for womens groups formation of Farmer Producer Organizations (FPOs) increasing farmers income and self-employment generation.
2. In the district NABARD has worked on the development of roads bridges irrigation health infrastructure education etc. through RIDF.
3. Additionally efforts initiated in the past years such as the KCC saturation campaign for PM-Kisan beneficiaries KCC facility for livestock and fish farmers and a continuous strategy for the development of the MSME sector are also being implemented in the district.

4. Besides NABARD organizes digital financial literacy camps through various banks.

6. Thrust Areas

1. For 2025-26 NABARD has identified some areas to focus on including high-tech agriculture application of IoT in agriculture SHG/JLG financing expansion of irrigation facilities improvement in dairy development Farmer Producer Organizations (FPOs) etc.
2. Additionally promoting producer organizations for product clusters and emphasizing infrastructure particularly storage and logistics services for agricultural produce is also necessary.

7. Major Constraints and Suggested Action Points

1. The major obstacles in the development of the district include the unavailability of necessary inputs such as quality seeds fertilizers nurseries veterinary services poultry hatchery units cattle feed units electricity supply and lack of milk routes.
2. Degradation of soil quality sodic soil depletion of groundwater levels inadequate forest cover weak marketing arrangements for non-agricultural produce and underdeveloped rural markets.
3. Suggestions for improvement in various areas include availability of seeds fertilizers veterinary services restarting old milk routes establishing bulk milk chilling units on milk routes paravet training and supply of frozen semen for animal for breed improvement.
4. Along with this efforts are being made to enhance the credit capacity of the district through new dimensions of employment generation such as the AIF scheme solar systems commercial horticulture.
5. Construction and development of village- level infrastructure under RIDF providing loans to farmers through KCC employment opportunities through MUDRA Stand Up India etc.

8. Way Forward

1. The focus has been on the use of natural resources in agriculture balanced fertilizer and micronutrient application based on soil health testing establishment of agri-based small industries agriculture and food processing etc.
2. Along with this the goal is to increase farmers income by forming SHGs JLGs and Farmer Producer Organizations for market linkage

post-harvest technology and the use of small agricultural implements for farm mechanization thereby reducing costs and increasing productivity.

3. Better monitoring and review of progress in ground-level credit flow by bankers in BLBC/DCC meetings effective implementation of the financial inclusion plan involving oral lessees tenants through joint liability groups 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 prioritize resource requirement for the purpose.

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	273843.45
1	Crop Production, Maintenance and Marketing	227525.07
2	Term Loan for agriculture and allied activities	46318.38
B	Agriculture Infrastructure	10021.56
C	Ancillary activities	4936.65
I	Credit Potential for Agriculture A+B+C)	288801.66
II	Micro, Small and Medium Enterprises	100695.00
III	Export Credit	680.00
IV	Education	648.00
V	Housing	7718.00
VI	Social Infrastructure	4632.50
VII	Renewable energy	2520.00
VIII	Others	2750.50
	Total Priority Sector	408445.66

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	220256.82
2	Water Resources	13058.79
3	Farm Mechanisation	11621.64
4	Plantation & Horticulture with Sericulture	1594.52
5	Forestry & Waste Land Development	2579.35
6	Animal Husbandry - Dairy	18174.40
7	Animal Husbandry - Poultry	1819.82
8	Animal Husbandry - Sheep, Goat, Piggery	2953.76
9	Fisheries	912.95
10	Farm Credit- Others	871.40
	Sub total	273843.45
B	Agriculture Infrastructure	
1	Construction of storage	8295.00
2	Land development, Soil conservation, Wasteland development	910.26
3	Agriculture Infrastructure - Others	816.30
	Sub total	10021.56
C	Ancillary activities	
1	Food & Agro. Processing	3986.65
2	Ancillary activities - Others	950.00
	Sub Total	4936.65
II	Micro, Small and Medium Enterprises	
	Total MSME	100695.00
III	Export Credit	680.00
IV	Education	648.00
V	Housing	7718.00
VI	Social Infrastructure	4632.50
VII	Renewable energy	2520.00
VIII	Others	2750.50
	Total Priority Sector	408445.66

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	1993
2	No. of Sub Divisions	3
3	No. of Blocks	7
4	No. of revenue villages	650
5	No. of Gram Panchayats	423

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Kasganj
3	Agro-climatic Zone 1	Mid western plain zone
4	Agro-climatic Zone 2	Mid western plain zone
5	Agro-climatic Zone 3	Mid western plain zone
6	Climate	Warm and Humid
7	Soil Type	Red Sandy Alluvium Laterite

3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	19323
2	Forest Land	2060
3	Area not available for cultivation	23287
4	Barren and Unculturable land	2015
5	Permanent Pasture and Grazing Land	240
6	Land under Miscellaneous Tree Crops	806
7	Cultivable Wasteland	5247
8	Current Fallow	6025
9	Other Fallow	6988

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	138273	77	52636	39
2	>1 to <=2 ha	29296	16	39651	29
3	>2 to <=4 ha	2349	1	12511	1
4	>4 to <=10 ha	94	0	1456	0
5	>10 ha	10640	6	28229	6
6	Total	180652	100	134483	75

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	192
2	Of the above, Small/ Marginal Farmers	119
3	Agricultural Labourers	65
4	Workers engaged in Household Industries	18

5	Workers engaged in Allied agro activities	114
6	Other workers	84

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1436.00	764	672	1148	288
2	Scheduled Caste	254.00	136	118	223	31
3	Scheduled Tribe	0.00	0	0	0	0
4	Literate	729.00	455	274	565	164
5	BPL	0.00				

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	239
2	Rural Households	191
3	BPL Households	165

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	178
2	Having source of drinking water	239
3	Having electricity supply	239
4	Having independent toilets	157

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	650
2	Villages having Agriculture Power Supply	650
3	Villages having Post Offices	105
4	Villages having Banking Facilities	74
5	Villages having Primary Schools	624
6	Villages having Primary Health Centres	29
7	Villages having Potable Water Supply	650
8	Villages connected with Paved Approach Roads	648

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Census 2011
1.a Additional Information	Climate Vulnerability Assessment Report DST (2019-20)
2. Soil & Climate	Department of Agriculture
3. Land Utilisation [Ha]	Statistical Diary UP 2022
4. Ground Water Scenario (No. of blocks)	Dynamic Gound Water Resources of UP 2023 CGWB
5. Distribution of Land Holding	Statistical Diary UP 2022
6. Workers Profile [In '000]	Census 2011
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011
9. Household Amenities [Nos. in '000 Households]	Census 2011
10. Village-Level Infrastructure [Nos.]	Directorate of Eco. & Stat.

District Profile
Health, Sanitation, Livestock and Agricultural
Infrastructure

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

Sr. No.	Particulars	N0s.
1	Anganwadis	2445
2	Primary Health Centres	33
3	Primary Health Sub-Centres	191
4	Dispensaries	
5	Hospitals	11
6	Hospital Beds	635

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	559
2	Registered FPOs	16
3	Agro Service Centres	45
4	Soil Testing Centres	2
5	Approved nurseries	18
6	Agriculture Pumpsets	6110
7	Pumpsets Energised	929
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	157851
2	Irrigation Potential Created	144838
3	Net Irrigated Area (Total area irrigated at least once)	144838
4	Area irrigated by Canals/ Channels	13594
5	Area irrigated by Wells	52933
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	1117
8	Irrigation Potential Utilized (Gross Irrigated Area)	231471

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	N0s.
1	Pucca Road [km]	3043
2	Railway Line [km]	94

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	16753	2330	14423
2	Cattle - Indigenous	62913	17341	45572
3	Buffaloes	243052	5511	237541
4	Sheep - Cross bred	0		
5	Sheep - Indigenous	0		
6	Goat	84550	20477	64073
7	Pig - Cross bred	0		
8	Pig - Indigenous	0		
9	Horse/Donkey/Camel	0		
10	Rabbit	0		
11	Poultry - Improved	0		
12	Poultry - Indigenous	0		

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

Sr. No.	Particulars	N0s.
1	Veterinary Hospitals	16
2	Veterinary Dispensaries	1
3	Disease Diagnostic Centres	24
4	Artificial Insemination Centers	39
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	35
9	Milk Collection Centres	
10	Fishermen Societies	3
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	24
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	332.25	MT	0	gm/day
2	Egg	88.01	Lakh Nos.	6	nos/p. a.
3	Milk	444579.00	MT	848	gm/day
4	Meat	5787.00	MT	11	gm/day
5	Wool	4.66	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 PMFME 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 district GDP	43.77	43.77	43.77
2	Land Holdings - SF (%)	16.00	16.00	16.00
3	Land Holdings - MF (%)	77.00	77.00	77.00
4	Rainfall -Normal (mm)	832	832	832
5	Rainfall - Actual (mm)	554	554	554
6	Cropping Pattern	Major crops are Paddy Wheat Maize Bajra Mustard Arhar Tobaccoco Potato Chicory Green Peas Sugarcane Garlic Barley Urd Moong Masoor Green Vegetables Gram Groundnut	Major crops are Paddy Wheat Maize Bajra Mustard Arhar Tobaccoco Potato Chicory Green Peas Sugarcane Garlic Barley Urd Moong Masoor Green Vegetables Gram Groundnut	Major crops are Paddy Wheat Maize Bajra Mustard Arhar Tobaccoco Potato Chicory Green Peas Sugarcane Garlic Barley Urd Moong Masoor Green Vegetables Gram Groundnut

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	61342.95	103700.81	109761.09

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	16.54	43.84	2650.54	19.20	49.66	2586.46	17.23	46.87	2720.26
2	Wheat	96.90	364.43	3760.89	98.29	407.12	4142.03	98.29	407.12	4142.03

3	Maize	42.48	92.65	2181.03	42.47	124.26	2925.83	38.90	106.91	2748.33
4	Barley	4.79	14.90	3110.65	4.79	14.90	3110.65	4.79	14.90	3110.65
5	Pearl Millet	41.47	93.35	2251.02	39.60	105.28	2658.59	43.21	101.45	2347.84
6	Indian Mustard	12.80	23.43	1830.47	12.42	24.95	2008.86	12.42	24.95	2008.86
7	Sugarcane/Ganna	5.72	619.22	108255.24	5.28	438.00	82954.55	5.28	438.00	82954.55

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	301.52	301.52	301.52
2	Net sown area (lakh ha)	146.56	146.56	146.56

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	54.56	57.86	77.56
2	Fertilizer consumption - Rabi (kg/ha)	115.94	141.65	141.35
3	Total (kg/ha)	170.50	199.51	218.91

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	1	1	1
2	Volume of marketing through RMCs/eNAM platforms (MT)	138793	112387	242721

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	36012	64166	60536
2	GLC through KCC (Rs. lakh)	47089.95	75227.17	107571.02

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	213449	215833	215833
2	State Govt Sponsored Schemes Coverage (No.)	213449	215833	215833

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)	262265	262265	262265

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	7198	7899	8138
2	Crop Loss Compensation, if any (Rs. lakh)	158.00	87.00	185.00

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	Indian Mustard	23.00	23.00	23.00
3	Lentil	23.00	23.00	23.00
4	Maize	44.00	50.00	50.00
5	Rice	32.00	34.00	37.00
6	Wheat	37.00	36.00	38.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Zila Sankhyiki Patrika
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Major Crops, Area, Production, Productivity	Zila Sankhyiki Patrika
Table 4: Irrigated Area, Cropping Intensity	Zila Sankhyiki Patrika
Table 5: Input Use Pattern	Zila Sankhyiki Patrika
Table 6: Trend in procurement/marketing	Agmarknet Portal
Table 7: KCC Coverage	SLBC Portal
Table 8: PM Kisan & Other DBTs	PMKKISAN Portal
Table 9: Soil testing facilities	Soil Health Card Portal, MoAFW

Table 10: Crop Insurance	PMFBY Portal
Table 11: Seed Replacement Ratio %	Agriculture Department

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	32	32	32
2	Net Irrigated Area ('000 ha)	145	145	145
3	Gross Irrigated Area ('000 ha)	231	231	231

Sources

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

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	38.44	87.15	84.61

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	1275	1323	1172
2	Power Tillers			
3	Threshers/Cutters			

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	21	21	21
2	Other minor repair & service centers (No.)	29	45	45

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

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000ha)	Prod. ('000 MT)	Area ('000ha)	Prod. ('000MT)	Area ('000ha)	Prod. ('000MT)
1	Potato	4.28	134.93	5.30	169.19		
2	Guava			4.37	75.25		
3	Mango			5.54	101.25		
4	Garlic			5.12	30.38		
5	Onion			0.27	4.83		

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)	2	2	2
2	Waste Land ('000 ha)	5	5	5
3	Degraded Land ('000 ha)	2	2	2

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	18	18	18

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 -

DairyTable 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	281.00	743.83	686.83
2	KCC for working capital (₹ lakh)	21.18	1621.60	2784.92
3	KCC for working capital (No.)	17	1655	2285
4	Finance under group mode (₹ 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

Animal Husbandry -

PoultryTable 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.25	79.41	13.52
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.)	5892	5892	5892
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)	0	0	0
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

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

Animal Husbandry -

SGP

Table 1 : Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Bhakarwal Rampur Bhushair local non-descript
2	Popular goat breed(s)	Jamunapari Sirohi Barbari
3	Popular pig breed(s)	Large white yorkshire Hampshire Duroc

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)	16.96	17.09	7.31
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

3	KCC for working capital (No.)	76	41	44
4	KCC for working capital (₹ lakh)	89.67	24.96	29.35

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	108	88	88
2	Reservoirs (No.)	2	2	2
3	Cage Culture/ Bio-floc technology (No.)	0	0	0
4	Fish Seed Hatchery (No.)	0	0	0

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	136.37	576.00	680.35
2	Loans for Storage Godowns (₹ lakh)	0.00	360.00	150.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	0.00	0.00	0.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	16	989	989
2	Cold Storages (Capacity - '000 MT)	16	1051	1051
3	Storage Godowns (No.)	21	21	21
4	Storage Godowns (Capacity - '000 MT)	21	21	21
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	19	19	19
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	5	5	5
2	Area treated for soil & water conservation treatment ('000 ha)			
3	Gap ('000 ha)	5	5	5

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 -

Table 1: GLC

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

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	51320.00	60057.00	65892.00
2	Pesticides Consumption ('000 kg)	3941.00	4573.00	4959.00

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)	3065.31	3099.35	3503.77
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	4145.82	11596.16	9957.40

Table 2: Procurement

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

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
---------	-------------	------------	------------	------------

1	PACS as MSC (No.)			
2	ACABCs (No.)	0	0	2

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)	14460.94	29781.24	41352.50
2	No. of units financed	5015	5586	5320
3	Loans under Stand Up India Scheme (Rs. lakh)			
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.)			
2	Micro Units (No.)			
3	Small Units (No.)			
4	Medium Units (No.)			
5	Udyog Aadhar Registrations (No.)			2314

Table 3: Traditional activities

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

Table 4: DIC interventions

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

Table 5: Skill Development Trainings

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

Sources

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

Export/ Education/
HousingTable 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	670.83	969.02	820.84

2	GLC under Education (Rs. lakh)	108.43	135.60	232.88
3	GLC under Housing (Rs. lakh)	562.40	833.42	587.96

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	0	2102	554
2	Amt of subsidy released (Rs. lakh)			

Table 3: Progress under SBM

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

Sources

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

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	317.98	1161.99	1156.67

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 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 : Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Power (MW)	Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	2400	0	0	0	0	2400
Developed	0	0	0	0	0	0
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	2400	0	0	0	0	2400

Table Name	Source(s) and reference year of data
Table 1: Renewable Energy Potential	PLP 2024-25

Informal Credit

DeliveryTable 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	73.42	148.90	370.78
2	JLG Bank Linkage (Rs. lakh)	0.00	0.00	0.00
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: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	7	7	7
2	No. of SHGs formed	1281	1010	538
3	No. of SHGs credit linked (including repeat finance)	143	430	555
4	Bank loan disbursed (Rs. lakh)	51.62	433.42	1400.41
5	Average loan per SHG (Rs. lakh)	0.36	1.00	2.52
6	Percentage of women SHGs %	99.00	99.00	99.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: 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.)	51	51	51
2	Consumer Stores (No.)	2	2	2
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	2	2	2
5	Marketing Societies (No.)	14	14	14
6	Labour Societies (No.)	1	1	1
7	Industrial Societies (No.)	0	0	0

8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	23	23	23
10	Others (No.)	38	38	38
11	Total (No)	131	131	131

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.)	36	36	36
2	Multi state cooperative societies (No.)			

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
Table 4: Status/ progress under various schemes of MoC 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/JLG s	BCs/BFs	Village s	Househol ds	
Commercial Banks	14	55	16	20	19			701	104	4686	
Regional Rural Bank	1	32	24	8	0			32	114	7469	
District Central Coop. Bank	1	7	0	7	0			0	93	34144	
Coop. Agr. & Rural Dev. Bank	1	5	1	3	1			0	650	47801	
Primary Agr. Coop. Society	36	36	36	0	0			0	18	6839	
Others	0	1	0	0	1			1265	325	119503	
All Agencies	53	136	77	38	21	0	0	1998			

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	512532	512955	525060		267325.00	293592.00	324306.91		74.6	2.4	10.5
Regional Rural Bank	131454	131854	132350		69009.00	73528.00	81826.49		18.8	0.4	11.3

Cooperative Banks	29290	29692	30129	1.5	4.3	12200.00	12023.00	5111.74	-57.5	1.2
Others	15264	15465	15964	3.2	2.3	7100.00	3530.00	1839.06	-47.9	0.5
All Agencies	688540	689966	703503	2.0	100.0	355634.00	382673.00	413084.20	7.9	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]			Share (%)	Growth (%)	Share (%)	Growth (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024				
Commercial Banks	98621	99978	100784	0.8	58.8	199925.00	194574.00	207028.50	6.4	70.2
Regional Rural Bank	42961	43652	44514	2.0	26.0	72261.00	79629.00	82361.74	3.4	27.9
Cooperative Banks	13424	15666	16892	7.8	9.9	6500.00	6782.00	5601.80	-17.4	1.9
Others	8856	8988	9127	1.5	5.3	6927.00	5245.00	0.00	-100.0	0.0
All Agencies	163862	168284	171317	1.8	100.0	285613.00	286230.00	294992.04	3.1	100.0

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	74.8	66.3	63.8
Regional Rural Bank	104.7	108.3	100.7
Cooperative Banks	53.3	56.4	109.6
Others	97.6	148.6	0.0
All Agencies	80.3	74.8	71.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	557602	262161	66880	37729
Regional Rural Bank	98962	528	367	22897
Cooperative Banks	0	173	33	0
Others	0	0	990	0
All Agencies	656564	262862	68270	60626

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	96852.20	46.8	56336.23	27.2	44847.27	21.7	14960.61	7.2
Regional Rural Bank	48647.97	59.1	45777.97	55.6	45748.83	55.5	1164.64	1.4
Cooperative Banks	7646.89	136.5	7646.89	136.5	0.00	0.0	78.20	1.4
Others	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0
All Agencies	153147.06	51.9	109761.09	37.2	90596.10	30.7	16203.45	5.5

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]				
Commercial Banks	109768.00	71248.00	64.9	116035.00	83532.06	72.0	130990.00	96860.00	73.9	70.3			
Regional Rural Bank	58620.00	39521.00	67.4	68592.00	47265.74	68.9	82187.00	48648.00	59.2	65.2			
Cooperative Banks	13233.00	4184.00	31.6	14545.00	6314.21	43.4	30828.00	7649.00	24.8	33.3			
Others	4179.00	392.00	9.4	14541.00	119.95	0.8	0.00	0.00	0.0	3.4			
All Agencies	185800.00	115345.00	62.1	213713.00	137231.96	64.2	244005.00	153157.00	62.8	63.0			

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	118726.00	98748.00	83.2	136943.00	94855.80	69.3	159662.00	99661.00	62.4	97754.9
Term Loan (Agri.)	13191.00	2137.00	16.2	41924.00	10294.12	24.6	45080.00	10103.00	21.9	7511.4
Total Agri. Credit	131917.00	100885.00	76.5	178867.00	105149.92	58.8	204742.00	109764.00	53.6	63.0
MSME	33846.00	11021.00	32.6	26270.00	30211.96	115.0	32905.00	41330.00	125.6	91.1
Other Priority Sectors*	20037.00	3442.00	17.2	8576.00	1870.09	21.8	7038.00	2063.00	28.7	22.6

Total Priority Sector	185800.00	115348.00	62.1	213713.00	137231.97	64.2	244685.00	153157.00	62.6	63.0
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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	118628.57	23461.77	19.8	139286.03	26904.37	19.3	157371.45	24959.74	15.9	18.3
Regional Rural Bank	67891.46	5839.00	8.6	73113.90	5965.91	8.2	76736.88	10692.36	13.9	10.2
Cooperative Banks			0.0	6915.49	599.62	8.7	7706.67	2620.57	34.0	21.3
Others	0.00	0.00	0.0	0.00	0.00	0.0	0.00	0.00	0.0	0.0
All Agencies										0.0

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

Source(s)

1	SLBC Portal
2	LDM Office Kasganj

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative

Database Digital Agriculture Mission:

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

i. Agri Stack:

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

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

Vistasar 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 NAB Sanrakshan Trustee Company Pvt. Ltd.

Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF): Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF): GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

x. Development of Twelve industrial parks under the National

Industrial Corridor Development Programme.

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

- i. Productivity and resilience in Agriculture
- ii. Employment & Skilling
- iii. Inclusive Human Resource Development and Social Justice
- iv. Manufacturing & Services

- v. Urban Development
- vi. Energy Security
- vii. Infrastructure
- viii. Innovation Research & Development and
- ix. Next Generation Reforms

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

2. Schematic Refinance for Water Sanitation and Hygiene

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism:
A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day"

i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

Uttar Pradesh One District One Product Marketing Promotion

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

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

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

Uttar Pradesh Dairy Development and Milk Product Promotion Policy 2022: The policy aims to boost the dairy industry by encouraging the establishment of milk-based industries and attracting Rs.5000crore in capital investment over the next five years

(2022-27). The policy seeks to raise milk processing levels from 10 percent to 25 percent (as on 2022) and expand processing capacity from 44 percent to 65 percent (as on 2022). It ensures fair pricing for milk producers, promotes high-quality processed milk products and enhances market development and exports. The policy also focuses on creating employment, upgrading skills, adopting new technologies, reforming dairy cooperatives and simplifying procedures for investors.

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

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

Uttar Pradesh Mukhyamantri Swadeshi Gau-Sanvardhan Yojana: It aims to promote indigenous cow breeds and boost milk production in the state and targets self-reliance among animal herders and farmers, encouraging rural youth and women to engage in animal husbandry. The scheme offers subsidies for purchasing improved breeds like Sahiwal, Tharparkar and other cross-breeds with 50 percent priority given to women farmers. Beneficiaries receive up to Rs 80,000 for setting up units with two cows and subsidies for fodder cutting machines, animal insurance and shed construction. (Link: <https://updairydevelopment.gov.in/NBDMSchemes.aspx>)

Uttar Pradesh Mukhyamantri Pragatisheel Pashupalak Protsahan Yojana: Launched in 2023, the Uttar Pradesh Chief Minister Progressive Livestock Farmer Incentive Scheme encourages farmers to rear high-quality indigenous cows by providing financial assistance. The Dairy Development Department oversees the scheme, which aims to boost employment, improve living standards and increase milk productivity and farmers' income. The scheme is implemented across all districts, offering financial aid of Rs. 10,000 to Rs. 15,000 per cow, with benefits provided once per cow and up to two cows per farmer.

Nand Baba Dugdh Mission: The Nand Baba Dugdh Mission in Uttar Pradesh aims to transform the dairy sector by boosting milk production and enhancing dairy farming practices. The mission focuses on increasing milk yield and quality by providing financial assistance for dairy farm infrastructure, offering training and support to dairy farmers for improving milk quality.

and establishing milk processing units to enhance value addition.
(Link: <https://updairydevelopment.gov.in/NBDMschemes-hi.aspx>)

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

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

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

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

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

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

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

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

Uttar Pradesh Startup Policy 2020: The policy envisions establishment of one in every district of the state and a total of 100 incubators and 10000 startups in five years employment generation for about 1 lakh youth establishment of Center of

Excellence etc. (Link - <https://nri.up.gov.in>)

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

Around 46 lakh Sugarcane farmers were facilitated with a record payment of Rs. 233793 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 percent increased income to the sugarcane farmers.

The expected area under cultivation for Sugarcane for crushing season 2023-24 is expected to be 29.66 lakh ha. and sugar production is estimated to be over 110 lakh 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 alleducated and trained youth in the state who are eligible for several benefits. These include access to a loan facility for establishing a new enterprise with no interest payable on the loan. The scheme offers an interest-free loan of up to Rs 5 lakh for setting up an enterprise and this limit can be increased to Rs 5 lakh if the loan is repaid on time. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

Chief Minister Village Industries Employment Scheme 2023: The scheme aims to curb rural-to-urban migration and address unemployment by offering financial assistance to rural entrepreneurs. The scheme provides loans of up to Rs.10 lakh through banks with a 4percent interest subsidy for general candidates and full interest exemption for reserved categories. Eligible entrepreneurs include those trained by ITIs unemployed youth traditional artisans women and others registered with Employment Exchanges. Beneficiaries are identified bydistrict-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 the main economic activity of the district where the number of farmers (including agricultural laborers) constitutes 33 percent of the total population of the district and 54 percent of the total workers (Census 2011).

The total geographic area of the district is 1993 sq. km and the gross cropped area is 330916 hectares with a net sown area of 203005 hectares. In the district 90 percent of irrigation is done through tube wells and 8 percent of the area is irrigated by canal and other sources.

The main crop seasons are Kharif Rabi and Zaid. The main crops are wheat barley peas mustard potato paddy chicory mentha maize and other vegetables. Paddy chicory mentha maize are sown in Kharif and wheat barley peas potato and mustard in Rabi and bottle gourd pumpkin watermelon melon etc. are sown under Zaid.

Chicory is cultivated throughout the district as contract farming which is used with coffee powder after processing.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The Infrastructure support available are as following Fertilizer centres 550 Insecticide centres 463 Agri service centres 29 KVK 1

Mandi/Markets 2.

There are a total of 2 soil testing laboratories in the district. Considering the size of the district and the number of land holdings these laboratories are insufficient. Additionally the existing laboratories have limited facilities for assessing only major nutrients. Therefore the establishment of new laboratories and the modernization of the existing laboratory is immediately necessary. This will enable farmers to use fertilizers as per requirement reducing the cost of cultivation.

Cooperative societies are a major source for the distribution of agricultural inputs. Quality seeds germplasm and low seed replacement rate (SRR) have become major concerns.

The Agriculture Department distributes certified seeds available to some extent. The remaining is obtained through mutual exchange between private traders and farmers.

Under Interest Subvention Scheme farmers are given an interest incentive of 3 for timely repayment of loans. Government has launched schemes for assistance to buy drones natural farming and millet revival which can significantly improve agriculture in district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

As per the 2023 groundwater survey report the blocks of Nidholi Kalan Aliganj Shitalpur and Jaithra in the district are categorized as semi-critical while Jalesar falls under the critical category. The blocks of Awagarh Marehara and Sakit are classified as safe.

Regarding water resources the district has a net groundwater recharge of 75340.45 ha.m. out of which 69041.55 ha.m. is extractable. The groundwater extraction rate stands at 67.65. Additionally the gross irrigated area in the district amounts to 231471 hectares with the net irrigated area being 144838 hectares.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The availability of irrigation resources in the district is as follows:

Source of Irrigation Number/Length

1. Length of Canals 489 km
2. Government Wells 415
3. Shallow Tube wells 5644
4. Medium Tube Wells 442
5. Deep Tube Wells 24

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The Government of India has set an ambitious target of increasing agricultural power from 2.76 kilowatts per hectare to 4 kilowatts per hectare by 2030. With this level of agricultural power availability agricultural productivity can go up to 4.2 tons per hectare. Agricultural mechanization through the use of machines such as tractors power tillers combine harvesters and other equipment in agricultural operations saves on hard labor time and wages and increases production and productivity.

Additionally Agricultural Mechanisation provides several financial and social benefits to farmers apart from increasing agricultural productivity. It results in 15 to 20 percent savings in the use of fertilizers and seeds and 20 to 30 percent savings in labor and operational time. Additionally there is an increase of 5 to 20 percent in cropping intensity and an enhancement of 10 to 15 percent in agricultural productivity.

The districts status (in terms of farm power availability) is better. The states average FPA is around 2.50 kW/ha while the districts FPA is 4.253 kW/ha.

At present a total of 8345 tractors 43068 cultivators 4595 threshers 1958 sprayers and 19248 advanced sewing machines are available in Kasganj district.

Primary Agricultural Credit Societies should be converted into multi-service centers and hubs for large agricultural machinery should be established through them in the area. State govt is providing

lucrative subsidy upto 80 for Custom hiring centres to FPOs.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Kasganj district lies in the semi-arid and Upper Ganga agro-climatic zone. The districts agro-climatic conditions support the cultivation of various fruits such as mango guava papaya banana lemon and amla along with tropical and subtropical flowers including rose tuberose marigold and tuber crops like potato and sweet potato. Spices such asgarlic onion green chili and turmeric are also grown here.

The dry climate is conducive to the commercial production of fruits like plum amla and lime. Moreover the districts climate is favorable for mushroom cultivation and bee-keeping.

Potato is the districts primary crop with other major vegetables including cauliflower cabbage capsicum and parwal. The region also produces medicinal plants like Mentha Aloe Vera Shatavari Kalmegh Tulsi Ashwagandha and Sarpagandha though in smaller quantities.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There are 18 nurseries of the Forest Department. Various types of horticulture and fruit crops are cultivated in the land. There is no proper arrangement for supplying the desired plants for horticulture in the district. Under the Industrial Production Intensification Scheme plants like lemon mango guava and various other types are made available.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The total geographical area of the district 199300 hectares of which the forest area is 2060 hectares. Since our National Forest Policy requires the forest area to be 33.33 the process of afforestation needs to be accelerated in the district.

The district has 7262 (2015 & 5247) hectares of uncultivated land andculturable wasteland which is 3.64 of the total area and this landcan be utilized for intensive afforestation.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

In the district saplings are available from the Forest Department Horticulture Department and individual nurseries. Technical information regarding tree plantation is also available from the Forest Department.

There is no arrangement for regular training of farmers. Hence the Forest Department and the Soil Conservation Department can take the initiative to provide technical raining for conducting this activity.

Entrepreneurs need to be provided with good quality planting material. Currently material is being sourced from private nurseries for certification.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy farming is becoming a significant business in the district offering income generation and employment opportunities in rural areas. The districts agro-climatic conditions are favorable for raising both crossbred and indigenous milk-producing breeds.

A considerable portion of the rural population consists of small and marginal farmers as well as landless laborers who can actively participate in the local economy through animal husbandry. According to the 2019 Livestock Census there are approximately 79666 cows and 527709 buffaloes in the district. Most milk production is directed towards domestic consumption and local marketing with local milkmen facilitating rural milk trade; however the marketing network remains underdeveloped.

The per capita availability of milk in the district is 848 grams per day compared to 426 grams per day for Uttar Pradesh and 459 grams perday for India as a whole (2022-23)

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There are 34 milk societies in the district.

To exploit the potential available in the district there is a need for availability of high quality milch animals green fodder nutritious animal feed regular artificial insemination facilities as well as a fully developed system of marketing of the milk produced inthe district.

The availability of high quality milch animals is almost negligible in the local markets. Most of the animals are imported from Haryana or Punjab. It is not customary to grow green fodder throughout the year.

To tap the available potential in the district there is a need for the availability of high-quality milch animals green fodder nutritious animal feed regular artificial nsemination facilities anda welldeveloped system for marketing the produced milk. The availability of high-quality milch animals in local markets is almost negligible. Most animals are imported from Haryana or Punjab. The practice of growing green fodder throughout the year is also not prevalent.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming in the district is predominantly carried out by

economically weaker sections of the population although it has yet to gain significant commercial traction. According to the animal census there are a total of 16979 poultry in the district.

In the fiscal year 2021-22 the district produced approximately 91.14 lakh eggs which accounts for 0.226 of the total egg production in the state. Additionally the annual meat production reached 5733 tonnes making up about 0.508 of the states total meat production. Per capita availability of meat is 11 grams per day.

This highlights the potential for growth in the poultry sector within the district especially considering the engagement of local communities.

The per capita availability of milk in the district is 973 grams per day compared to 426 grams per day for Uttar Pradesh and 459 grams per day for India as a whole

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Under the Zero Hunger category the state's Sustainable Development Goal for 2030 is to increase the availability of eggs per person from

15 in 2020 to 29 in 2030 and the availability of meat per person from 1527 grams in 2020 to 3053 grams in 2030.

The facility of vaccines and medicines is easily available from nearby veterinary hospitals but considering the livestock population in the district their expansion can be done.

Due to the lack of hatcheries in the district chicks have to be brought from outside which leads to disruption in their timely supply. The supply of poultry feed in the district is done by traders from nearby larger districts like Aligarh.

There is a lack of extension facilities by the department for poultry farming and due to lack of information people hesitate to invest in this sector at the commercial level.

There is a need for proper training and encouragement for the operation of the above activities in the district.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

According to the 2019 Livestock Census the total populations in India are approximately 74.26 million sheep 148.8 million goats and 9.06 million pigs. Notably the populations of sheep and goats have increased by 14.13 and 10.14 respectively compared to the previous census. In contrast the pig population has seen a decline of 12.03.

In the district the 20th Animal Census reported the following figures: 6254 sheep 84550 goats and 2045 pigs. Goat rearing has a long-standing tradition in the district highlighting its significance in local agricultural practices.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

16 veterinary hospitals 24 animal service centres 01 D category hospital 39 artificial insemination and 07 pig development centres are working in the district.

In the district improved breeds of goats such as Jamnapari Barbari etc. should be promoted and units engaged in breeding rearing and selling of improved livestock should be operated. The government department should make arrangements for good quality male breeds in each block for breeding purposes.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries is an important activity in the rural economy. There are a total of 330 ponds of Gram Panchayat in Kasganj district which are available in 289.50 hectares of land out of which 221 ponds have been allotted to fishermen or Scheduled Caste people on lease. There are two major reservoirs available in the district one in Soron with an area of 20 hectares and one in Patiyali with a total area of 89.79 hectares.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

In the district varieties of fish like Rohu Katla and Pangasius are reared. However in the past years the flow of credit in this sector has not been satisfactory mainly due to the rules of leasing ponds and the indifference of banks.

The district lacks adequate facilities for fish marketing and transportation. There is a need to enhance these facilities. Due to the lack of public demonstrations of advanced fish farming techniques such as integrated fish farming genetically improved tilapia fish fish-cum-shrimp farming pangasius fish farming ornamental fish farming biofloc recirculating aquaculture system etc. farmers interest in fish farming has not been kindled.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

The farmer needs transportation facilities to take the agricultural produce to the cold storage/rural warehouse or mandi. In addition animal farms provide manure which is essential for maintaining soil fertility. Along with better income levels and rural infrastructure there is a significant demand for two-wheelers among farmers for better mobility.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Small and marginal farmers as well as other cultivators also prefer

to use their own motorcycles for daily business activities. Due to this the sale of motorcycles is happening in large quantities in the district and banks also prefer to finance motorcycles as the vehicle is hypothecated and registered with the Regional Transport Office making the loan amount secured.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) has been defined as “a combination of two or more components which utilizes the principles of complementarity and progressive management tools to derive maximum complementarity and minimum competition among the enterprises to achieve higher income family nutrition and environmental benefits on a sustained basis.” The assessment of farm income indicates that diversified farms with two or more enterprises generate almost double the income compared to those with two or fewer enterprises. In the district integrated farming can be promoted through various integrated farming system models like - Crop + Dairy Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha) Crop + Livestock Integrated Farming System Model for Sustainable Livelihood (1 ha) Horticulture + Dairy Integrated Farming System Model for Marginal Farmers of Western Plains (0.70 ha) Dairy-based Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha) Crop + Orchard based Integrated Farming System Model for Western Plains (1.5 ha) Vegetable based Integrated Farming System Model for Marginal Farmers (0.4 ha) etc.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

National Mission for Sustainable Agriculture (NMSA) - The NMSA formulated under the National Action Plan on Climate Change (NAPCC) is one of the eight missions. The NMSA aims to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development (RAD) programme implemented by the RFS Division is a component of this mission. Rainfed Area Development (RAD) Programme - This programme focuses on integrated farming systems to enhance productivity and mitigate risks associated with climate variability.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The Agricultural Value Chain (Agri Value Chain) depicts an agricultural process that goes through several related stages from cultivation to production processing and ultimately delivering the products to consumers. This value chain involves farmers buyers manufacturers distributors retailers processing-related industries and other related stakeholders. This process studies cash transfers quality control packaging transportation insurance financial

institutions and other related divisions during the process from cultivation to marketing of products. In the district there is no such agricultural value chain working where all the factors of the chain are working together to provide backward and forward linkages.

About 691887 metric tonnes of food grains and pulses were produced in the district during 2021-22 whereas the available storage capacity is 23343 metric tonnes. Being a large consumption centre there is also a need for additional capacity. At present there are a total of 61 warehouses in the district. The godowns of private firms mostly store manure or chicory storage.

Cold storage: There are 15 cold storages in the district with a total storage capacity of 931631 m. Tons. The district produced about 125128 metric tonnes of potatoes during 2021-22. Apart from this fruits and vegetables are also produced for which cold storage is required.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development activities directly or indirectly increase the productivity of agriculture. The main land development activities undertaken to increase the productivity of land are land levelling and development of agricultural land improvement of soil quality through special receding systems water management and water conservation pasture management wasteland development Use of watershed development and organic farming etc.

The distribution of rainfall in Kasganj district is unusual due to which the crop becomes very risky and unsafe before and after production. Activities related to soil conservation and watershed development directly or indirectly increase the productivity of agriculture. The land development and conservation activities undertaken to increase the productivity of land are land levelling and development of agricultural land improvement of soil quality through special recedative systems water management waste-land development watershed development etc.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The district has a forest area of 2060 ha fallow land (other than current fallow) of 6988 ha current fallow of 6025 ha uncultivable land of 2015 ha and culturable wasteland of 5247 ha. (Source: Statistical Booklet 2023).

So far about 7250 hectares of barren land has been converted into agricultural land by the department by forming self-help groups by the Land Improvement Corporation in the district.

In District 1978 hectare The soil is affected by saline and alkaline problems which can be diagnosed and brought under cultivation.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

In the district there are possibilities of bank loans in this sector but the demand is not high. One major reason for the lack of demand is the lack of awareness. However in recent years there has been an increasing trend among farmers towards the use of vermicompost.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Emphasis is being laid on the role of e-NAM (National Agriculture Market) as an extremely important infrastructure for marketing. In the last 4 years e-NAM has registered a user base of 1.66 crore farmers 1.31 lakh traders 73151 commission agents and 1012 FPOs across the country. District's 1 mandi is linked to the e-NAM system and total trade in this mandi has increased substantially in last three years efforts are being made to create awareness among farmers about this facility through FPOs and other means.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

In India only 10 percent of agricultural produce is processed resulting in a lot of wastage. Studies estimate that at the national level the post-harvest loss (calculated based on 2012-13 production data at 2014 wholesale prices) of major agricultural produce is annually valued at Rs. 92651 crore. According to the study the percentage of post-harvest losses is as follows: Cereals - 4.65

-5.99 Pulses - 6.36 -8.41 Oilseeds - 3.08 -9.96 Fruits and Vegetables - 4.58 -15.88 Milk 0.92 Inland Fisheries - 5.23 Marine Fisheries - 10.52 Meat - 2.71 Poultry 6.74. In such a scenario value addition through food and agriculture processing is the best solution to achieve better returns from agricultural products.

There are units like flour mills and pulse mills operating for processing wheat and pulses produced in the district. About 50 of agricultural production is used for domestic consumption and the rest is available for marketing. There are small-scale oil mills for processing oilseed production. The district has abundant production of millets like jowar and bajra of which 10-20 is consumed and the rest is available for marketing in raw form. However due to marketing difficulties and lack of processing units for jowar and bajra farmers do not get proper value for their produce. There is no effective arrangement for processing fruits and vegetables. Small-scale experiments are being done privately but due to the absence of any organized industry for processing fruit and vegetable production proper value is not obtained.

In the 8 development blocks of the district there are some private units like flour mills rice mills pulse mills and grinding/packaging of spices for processing agricultural produce. Some units have also

been approved under the Mukhyamantri Gramaudyog Yojana.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Agri-clinics/Agri-business centers have been identified as an emerging activity in the district and included for the first time in this sector which is the most important activity for financing. With the diversification and innovation of agricultural activities the need for support and extension services is also increasing year by year.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The need for diversification of agricultural activities as well as support and extension services is increasing year by year in the district. In this direction it is important that agricultural graduates or graduates of allied subjects (like horticulture animal husbandry veterinary forestry dairy poultry fisheries etc.) set up agricultural clinics and agri-business centers. Under the scheme all banks will provide loan facilities up to ₹20.00 lakhs to individual entrepreneurs or up to ₹1 crore to groups of 5 entrepreneurs (of which one should be a graduate in Business Development and Management) on attractive terms. Refinance facilities are also available from NABARD for banks. Under this scheme the Government of India provides subsidy of 36 to general category beneficiaries and 44 to SC/ST category beneficiaries through NABARD.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The Government of India has amended the MSME definition in the Self-Reliant India Package 2020. New composite norms without any distinction between manufacturing and service sector units have been notified on 26.06.2020. Also a new turnover criterion has now been added to the earlier classification criteria based only on investment in plant and machinery.

The district is industrially backward. Large industries are almost absent in the district.

A large number of small and micro industries are operating in the district. Currently there is a need for the development of micro small and medium enterprises (MSMEs) in the district.

3.2 Infrastructure and linkage support available, planned and gaps

One District One Product Scheme has been launched in Uttar Pradesh with the aim of promoting small and medium industries and encouraging self-employment. Under the scheme Zari-Zardozi and Ghee are selected.

Canara Bank has been operating a Rural Self Employment Training Institute (RSETI) in the district. Educated unemployed rural youth as well as members of self-help groups especially women members are provided free training in various employment-oriented activities and assisted in obtaining bank loans. NABARD also sponsors training programs. Schemes like Stand up India PM Mudra yojna Start up India Pradhan Mantri Employment Generation Programme One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in district.

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

In terms of export value in the year 2021-22 Uttar Pradesh ranks fifth among all states in exports. Uttar Pradesh recorded a 30 growth in exports during 2021-22. To facilitate exports and add new areas the Uttar Pradesh Export Promotion Policy 2020-25 has been formulated focusing on handicrafts agriculture and processed food products engineering goods and textiles leather products carpets and durries glass and ceramic products wood products sports goods defense products service sector education tourism IT and ITES medical value travels and logistics.

According to the Agriculture Export Scheme 2022 of the Uttar Pradesh State Government there is a potential for export in the field of milk and milk products in Kasganj district.

4.1.2 Infrastructure and linkage support available, planned and gaps

This sector requires a lot of encouragement. The availability of electricity supply and roads for transportation is a problem that needs to be addressed. The lack of foreign exchange branches in the district and the operation outside the district make it difficult for exporters to obtain loans. Micro-exporters should be provided appropriate training by MSMEs/banks to understand this sector properly.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The objective of the Education Loan Scheme is to provide financial assistance from banks to meritorious/deserving students for pursuing higher education in India and abroad. The main emphasis is on providing financial assistance at affordable rates to meritorious students to enable them to pursue higher studies. Banks provide financial assistance for various courses in India/abroad. As per 2022-23 data the district has 37 degree colleges 263 Higher Secondary schools 769 Upper Primary schools 1342 Primary schools.

4.2.2 Infrastructure and linkage support available, planned and gaps

According to the available data of educational institutions in the district there is no university no engineering college 1 Ayurvedic medical college. Due to this students have to go to nearby cities

like Aligarh Agra Kanpur Delhi and Lucknow for professional education.

Under Priority Sector Lending loans and advances granted to individuals for educational purposes include loans up to Rs. 10 lakh for study in India and Rs. 20 lakh for pursuing professional courses abroad.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the necessities for human security and advancement. At the same time as a driver of demand in various sectors of the economy the housing sector has played a significant role. This sector can be considered an engine of economic growth as it has strong backward and forward linkages in the industry. The Working Group on Rural Housing constituted by the Planning Commission estimated that the housing shortage in rural India at the end of the 12th Five Year Plan was 4 crore. Additionally according to the KPMG report 'Decoding Housing for All by 2022' the total shortage of rural housing is estimated to be 3.24 crore by 2022.

4.3.2 Infrastructure and linkage support available, planned and gaps

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

2 lakh in other centers for repair of damaged housing units.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

District is agrarian and Ganga river flow through the district. Thus need of flood protection measures is significant. Available infrastructure is in the nature of flood protection measures lift irrigation canal irrigation pump canals rural roads bridges schools and veterinary hospitals.

5.1.2 Infrastructure and linkage support available, planned and gaps

There is a pressing need to enhance infrastructure in the district, particularly in areas such as flood protection structures, irrigation systems, roads, bridges, culverts, and agricultural facilities, especially those related to allied activities. Improving these infrastructures will play a crucial role in supporting local agriculture and ensuring the resilience of the rural economy.

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

The development of connectivity routes in rural areas has enabled the diversification of agricultural practices by introducing new economic activities and technologies in villages. This has led to the establishment of numerous agro-based units in remote areas of the district. Improved transport facilities have made it easier for rural residents to move their produce to markets and mandis, significantly reducing transportation costs. Consequently, villages are now directly linked to cities and development centers. Additionally, the modernization of small tube wells has expanded the area under irrigation in rural regions, further enhancing agricultural productivity.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Almost all the villages in the district have been provided drinking water facilities under the Jal Jeevan Mission. The district has a total of 51 hospitals healthcare facilities with total 635 hospital beds which is very low; considering the population. 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.

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.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

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

5.3.2 Infrastructure and linkage support available, planned and gaps

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

RIDF

- 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	58	108.134100	95.7158
B	Ongoing tranches	19	68.592600	55.5726
	Total (A + B)	77	176.726700	151.2884

- 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	24	91.761500	85.231

B	Rural roads & bridges	49	83.259300	64.5268
C	Social Sector	4	1.705800	1.5304
	Total (A + B + C)	77	176.726600	151.2882

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	24	Irrigation potential	ha	0
B	Rural roads	49	Road length	km	0
C	Bridges	0	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Veterinary Hospital	4	Better healthcare for Animals	4	153.04
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

During FY 2023-24 555 SHGs were given credit of 1400.41 lakh by Banks. Some of the banks are also extending credit through JLG mode.

6.2 Infrastructure and linkage support available, planned and gaps

"In the district, the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a major program of the Government of India. In the state, this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM).

Under the NRLM scheme, NABARDs concessional refinance scheme is available to banks to promote lending to self-help groups, under which Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4% (for loans up to 3 lakhs) and 3% (for loans from 3 lakhs to 5 lakhs).

Under the National Rural Livelihoods Mission, the department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income.

In the last 03 years, 03 MEDPs and 01 LEDPs have been conducted and keeping in view their utility and success, the said training programs are also proposed during the year 2024-25."

utility and success the said training programs are also proposed during the year 2024-25.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

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

2. Water Resources

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

3. Farm Mechanization

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

4. Plantation and Horticulture

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

5. Forestry/ Waste Land Development

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

6. Animal Husbandry - Dairy

- 1 Easy credit facility to farmers
- 2 Insurance of cattles/buffaloes
- 3 Developing milk route in the block for better milk collection and value addition
- 4 Promotion of Selective breeding through Artificial Insemination (AI)

7. Animal Husbandry - Poultry

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

8. Animal Husbandry – Sheep, Goat, Piggery

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

9. Fisheries

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

10. Construction of Storage and Marketing Infrastructure

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

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

- 1 Providing ACABC training to Agriculture Graduates

- 2 Setting up ACABC/Agri junctions
 - 3 Capacity building of FPOs for availing credit from financial institutions
- 15. Micro, Small and Medium Enterprises (MSME)**
- 1 Awareness among entrepreneurs about CGTMSE and schemes of Government
 - 2 Finance to entrepreneurs by Banks with facility of CGTMSE
 - 3 The District Industries Center should arrange for effective entrepreneurship training programs and establish product-cum training centers.
 - 4 Currently the MSME sector is perceived to be associated with low quality standards in public perception. Efforts should be made to upgrade the MSME sector through modern and new techniques to achieve global quality standards.
- 16. Export Credit**
- 1 Setting up of export infrastructure in vegetable and plantation growing areas
 - 2 Promoting ancillary units for agro processing
 - 3 Easy availability of export credit
 - 4 Training by APEDA for legal formalities
- 17. Education**
- 1 Banks to extend credit as per Priority sector norms
- 18. Housing**
- 1 Growing urbanisation in all the blocks requires bank credit for housing.
- 19. Social Infrastructure**
- 1 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 ₹300.00 crore in the budget. 36 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 ₹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 ₹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

₹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 ₹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 ₹922.87 crore as on 31st March 2023 from ₹430.04 crore.

5. Status of Cooperatives in the District

2. The state of Uttar Pradesh has a three-tier structure of cooperative institutions. At the top level is the Uttar Pradesh Cooperative Bank which has a total of 28 branches. At the middle level there are 50 District Central Cooperative Banks with 1283 branches. At the primary level there are a total of 7577 PACS. In addition there are also committees for weavers industries dairy marketing agro-processing and sugar among others.
3. The district Kasganj has a good network profile of cooperative societies covering all 7 blocks of the district. In the district there are 07 branches of Etah District Cooperative Bank Ltd. and 5 branches of Land Development Bank. Apart from these there are also 36 Primary Agricultural Societies functioning in the district.

6. Potential for formation of cooperatives

1. There is a good potential for cooperative activities in Kasganj district as the distribution of the operational area of cooperative societies in the district is not uniform and some villages are not covered under the operational area of any cooperative society. Therefore, there is a possibility of forming credit cooperative societies in all development blocks which can promote economic activities. There is potential for formation of Dairy Cooperative societies and Fisheries Cooperative societies. The distribution may be made more uniform across the district. Further, there is a need to have a full fledged DCB for Kasganj district which is currently being served by Etah DCB.

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/ Convergen ce etc.	No. of benefi ciaries	Likely impact/ Outcome
1	Collectiv isation	Farmers Producers Organisation	Soron	Grant assistance towards formation and promotion of Producer Organizations related to input cost oil processing other value- addition in agriculture sector	No	350	This NABARD initiative will enable 350 farmers to increasetheir income.
2	Financial Inclusion	Various collaborations for banks in Financial Inclusion Fund (FIF)	Kasganj Soron Amanpur blocks	Financial Support for Financial Literacy Camps Demo Vehicles Projectors Micro-ATMs POS Machines etc. Financial support to Canara Bank (Lead Bank) for CFL (Centre for Financial Literacy) District Cooperative Bank and Rural Bank also supported for Financial Literacy Camp	No		Augmentation of Bank resources Financial literacy in rural areas Financial Inclusion
3	Women Empowerment	Self Help Group Promotion and Credit Linkage	Soron and Sidhpura	Grant assistance towards formation promotion bank linkage and credit linkage of SHGs	No	2000	Formation of women self-help groups and making them self-reliant
4	Skill Training	CAPEX support to RSETI run by Canara Bank	Kasganj	Grant assistance towards capital expenditure to improve quality and add infrastructure	No	1050	Self-employment training forunemployed Rural youths womenparticipants

Success Stories

Success Story 1: Kashida Embroidery and Designing

1. Scheme : LEDP
2. Project Implementing Agency : Maa Durge NGO
3. Duration of the project : 02 years
4. Beneficiary :

No. of beneficiaries: 90

Community : OBC SC

State : Uttar Pradesh

District : Kasganj

Block : Sidhpura

Village : Sultanpur

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivise the development of green energy sources. RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs.

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario - At the State Level

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the 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 UjjwalDISCOM 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.

a 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.

a 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 UjjwalDISCOM 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.

a 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.

a 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 UjjwalDISCOM 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 Most of the farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of foodgrains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers resource conservation technologies water use efficiency climate resilient varieties of seeds and agricultural practices are needed. The income of farmers need to be augmented through climate resilient dairy practices fisheries and horticulture & plantation crops. Climate action projects may be conceived in following areas:
 1. Ecosystem services-based adaptation to climate change
 2. To improve forest ecosystem through community-based restoration agroforestry arrest run-off rain water
 3. Climate Resilient Agriculture
 4. Integrated Farming
 5. Introduction of new variety of pulse crops (pigeon pea) in the district
 Department of Agriculture KVK and NGOs may be roped in it.
- b Proposed interventions under point (a) are also mentioned in SAPCC of UP. Budget requirement may be quite huge depending upon number of participating farmers.

3.2 Any specific Climate Change initiative in the District by

- a Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such projects in convergence with schemes of Government.
- a In district there is one KVK which can play a very active role.
- a Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modified to implement it in a project mode. Farmers field schools may be upgraded into Climate Field schools.
- a NABARD can use its district presence to identify location target and interventions of projects and design projects based on its experience as NIE for NAFCC GCF and Adaptation Fund. Efforts

may be made through such projects to reduce the adverse impact of climate change on agriculture.

- a Other agencies can also use its district presence to identify location target and interventions of projects and design project based on its experience in climate related project.

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 Basmati Rice has the potential to be recognised as a GI Product in some of the blocks of the district. Zari-Zardozi has been identified as ODOP product in the district but not been awarded GI Tag.

Annexure -1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	I. Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
1	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	72998	Phy	2105	2286	2177	1821	1880	1604	3687	15560
2	Cereals - Barley/ Jav (Irrigated)	100	Acre	23644	Phy	1404	1596	1794	1050	1470	1072	1665	10051
3	Cereals - Maize/ Makka (Irrigated)	100	Acre	23563	Phy	10312	16183	13037	9343	9116	11438	19418	88847
4	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	16194	Phy	8283	12672	18590	10606	9615	7393	23932	91091
5	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	33887	Phy	8822	4361	2933	6242	5211	8179	3111	38859
6	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	31053	Phy	28771	32198	29868	29215	27283	28333	46459	222127
7	Oil Seeds - Indian Mustard/Bharatiya	100	Acre	19433	Phy	3212	4579	3329	4487	4003	2451	4816	26877
					BL	624.19	889.84	646.92	871.96	777.90	476.30	935.89	5223.00

[illegible]

[illegible][illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	A.3 Farm Mechanisation												
1	Combine harvester--	80	No.	2450000	Phy	2	5	5	2	2	5	2	23
					BL	39.20	98.00	98.00	39.20	39.20	98.00	39.20	450.80
2	Drones--	80	No.	275000	Phy	10	10	10	10	10	10	10	70
					BL	26.00	26.00	26.00	26.00	26.00	26.00	26.00	182.00
3	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy	22	25	25	25	24	25	25	171
					BL	80.08	91.00	91.00	91.00	87.36	91.00	91.00	622.44
4	Other machinery-Other Machinery & Equipments-25 HP tractor	80	No.	560000	Phy	15	20	10	25	30	25	25	150
					BL	67.20	89.60	44.80	112.00	134.40	112.00	112.00	672.00
5	Other machinery-Other Machinery & Equipments-Rotavator 60 inches	80	No.	210000	Phy	100	125	100	150	75	100	75	725
					BL	168.00	210.00	168.00	252.00	126.00	168.00	126.00	1218.00
6	Other machinery-Other Machinery & Equipments-Supper Seeder	80	No.	185000	Phy	80	80	80	80	80	80	80	560
					BL	118.40	118.40	118.40	118.40	118.40	118.40	118.40	828.80
7	Others--	80	No.	410000	Phy	180	180	180	180	180	180	180	1260
					BL	590.40	590.40	590.40	590.40	590.40	590.40	590.40	4132.80

8	Thresher--	80	No.	180500	Phy	40	40	50	40	40	50	300
					BL	57.76	57.76	72.20	57.76	57.76	72.20	433.20
9	Thresher-Multicrop Power Threshers-25 hp	80	No.	220000	Phy	10	10	10	10	10	10	70
					BL	17.60	17.60	17.60	17.60	17.60	17.60	123.20
10	Tractor-With Implements & Trailer-Cultivator	80	No.	840000	Phy	25	25	25	25	25	25	175
					BL	168.00	168.00	168.00	168.00	168.00	168.00	1176.00
11	Tractor-With Implements & Trailer-Cultivator 45 hp	80	No.	950000	Phy	15	15	15	15	15	15	105
					BL	114.00	114.00	114.00	114.00	114.00	114.00	798.00
12	Tractor-With Implements & Trailer-Cultivator 55 HP	80	No.	1070000	Phy	15	15	20	15	15	20	115
					BL	128.40	128.40	171.20	128.40	128.40	171.20	984.40
	Sub Total											11621.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
A.4 Plantation & Horticulture												
1	Bee Keeping--50 colonies	80	No.	371500	Phy	10	15	15	15	15	10	95
					BL	29.72	44.58	44.58	44.58	44.58	29.72	282.34
2	Floriculture--30cm X15cm	80	ha	337200	Phy	3	3	1	2	1	1	12
					BL	8.09	8.09	2.70	5.40	2.70	2.70	32.38

3	Floriculture-- 6mX6m	80	sq. m.	89000	Phy	5	5	5	5	5	5	5	5	5	5	5	35
					BL	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	24.92
4	Floriculture-- 75cm X75cm	80	ha	277400	Phy	10	10	10	10	10	10	10	10	10	10	10	70
					BL	22.19	22.19	22.19	22.19	22.19	22.19	22.19	22.19	22.19	22.19	22.19	155.33
5	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	5	5	5	5	5	5	5	5	5	5	5	35
					BL	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	59.08
6	New Orchard - Tropical/ Sub Tropical Fruits- -1.8mX1.8m	80	ha	167500	Phy	9	5	15	8	8	8	8	8	8	8	15	65
					BL	12.06	6.70	20.10	10.72	10.72	10.72	10.72	10.72	10.72	10.72	20.10	87.10
7	New Orchard - Tropical/ Sub Tropical Fruits- -10mX10m	80	ha	72700	Phy	43	55	65	42	42	42	42	42	42	42	40	332
					BL	28.87	37.14	44.24	28.29	28.29	28.29	28.29	28.29	28.29	28.29	27.13	223.99
8	New Orchard - Tropical/ Sub Tropical Fruits- -3mX6m	80	ha	154300	Phy	8	8	10	10	10	10	10	10	10	10	8	60
					BL	9.88	9.88	12.34	12.34	12.34	12.34	12.34	12.34	12.34	12.34	9.88	74.08
9	New Orchard - Tropical/ Sub Tropical Fruits- -5mX5m	80	Acre	175200	Phy	60	70	66	70	65	65	65	65	65	64	60	455
					BL	51.56	63.43	57.39	63.43	60.73	60.73	60.73	60.73	60.73	57.60	51.56	405.70
10	Nursery ---	80	ha	1967700	Phy			1	1	1	1	1	1	1			2
					BL			15.74	15.74								31.48
11	Protection	80	sq.m.	1301600	Phy	1	1	1	1	1	1	1	1	1	1	1	7

	Structure-Poly/ Green Housing- Capsicum 1000 sqm				BL	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	72.87
	Protection Structure-Poly/ Green Housing- Cucumber 1000 SQM	80 sq.m.	1295400		Phy	1	1	1	1	1	1	1	1	7
12					BL	10.36	10.36	10.36	10.36	10.36	10.36	10.36	10.36	72.52
	Protection Structure-Poly/ Green Housing- Tomato 1000 Sq M	80 sq.m.	1298500		Phy	1	1	1	1	1	1	1	1	7
13					BL	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	72.73
	Sub Total													1594.52

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	A.6 Forestry											
	Nursery/				5	5	5	4	5	5	5	34
1	Propagation unit--2.05	80	ha	534800	21.39	21.39	21.39	17.11	21.39	21.39	21.39	145.45
	Plantation- Bamboo-Agro- Forestry with Bamboo	80	Acre	174615	10	10	10	10	10	10	10	70
3					13.97	13.97	13.97	13.97	13.97	13.97	13.97	97.79
4	Plantation-	80	ha	113671	25	25	25	25	25	25	25	175

	Casuarina-3 m x 1.5 m			BL	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	159.11
5	Plantation-Eucalyptus-3 m x 1.5 m	80 ha	93176	Phy	85	85	85	85	85	85	85	85	595
6	Plantation-Poplar-5 m x 4 m	80 ha	235040	Phy	100	100	100	100	100	100	100	100	700
2	Plantation-Subabul	80 Acre	149022	Phy	50	50	50	50	50	50	50	50	350
	Sub Total			BL	59.61	59.61	59.61	59.61	59.61	59.61	59.61	59.61	417.27
													2579.35
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total	
A.7 Animal Husbandry - Dairy													
1	Buffalo Farming--	80	1+1	248000	Phy	250	250	250	250	250	250	250	1750
2	Bulk Milk Cooling Unit--	80	No.	1250000	BL	496.00	496.00	496.00	496.00	496.00	496.00	496.00	3472.00
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	11	10	10	11	10	10	10	72
4	Dairy Cattle Buffao Shed--	80	No.	25000	BL	110.00	100.00	100.00	110.00	100.00	100.00	100.00	720.00
5	Dairy Cow and Heifer	80	2	1013000	Phy	250	250	250	250	250	250	250	1750
					BL	438.00	438.00	438.00	438.00	438.00	438.00	438.00	3066.00
					Phy	100	100	100	100	100	100	100	700
					BL	20.00	20.00	20.00	20.00	20.00	20.00	20.00	140.00
					Phy	50	100	100	50	50	50	50	450

	rearing--10 animals 15 litre per day				BL	405.20	405.20	810.40	405.20	405.20	405.20	405.20	3646.80
6	Dairy Marketing Outlet/ Parlour--	80	No.	400000	Phy	2	2	2	2	2	2	2	14
					BL	6.40	6.40	6.40	6.40	6.40	6.40	44.80	
7	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	Phy	50	50	100	50	50	100	500	
					BL	99.20	99.20	198.40	99.20	99.20	198.40	992.00	
8	Indigenous Cattle Faming-- Sahiwal/Tharparkar/Red Sindh	80	1+1	218000	Phy	100	100	100	100	100	100	700	
					BL	174.40	174.40	174.40	174.40	174.40	174.40	1220.80	
9	Veterinary Clinc-- Fixed-	80	No.	300000	Phy	10	10	10	10	10	10	70	
					BL	24.00	24.00	24.00	24.00	24.00	24.00	168.00	
	Sub Total												13470.40
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total	
	A.8 Working Capital - AH - Dairy/Drought animal												
1	Buffalo Farming_Buffalo Farming_Kasganj	100	1+1	168000	Phy	200	200	200	200	200	200	1400	
					BL	336.00	336.00	336.00	336.00	336.00	336.00	2352.00	
2	Indigenous Cattle Farming_Indigenous Cattle Farming_Kasganj	100	2	168000	Phy	200	200	200	200	200	200	1400	
					BL	336.00	336.00	336.00	336.00	336.00	336.00	2352.00	
	Sub Total												4704.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
A.9 Animal Husbandry - Poultry												
1	Commercial Broiler Farming--	80	5000	2458000	Phy	4	4	4	4	4	2	26
				BL	132.87	132.87	132.87	132.87	132.87	132.87	93.54	890.76
2	Commercial Layer Farming--	80	10000	11642000	Phy	1	1	1	1	1		4
				BL		93.14	93.14	93.14	93.14			372.56
	Sub Total											1263.32
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
A.10 Working Capital - AH - Poultry												
1	Broiler Farming_Others_Kasganj	100	1000	105000	Phy	10	10	10	10	10	10	70
				BL	10.50	10.50	10.50	10.50	10.50	10.50	10.50	73.50
2	Layer Farming_Others_Kasganj	100	5000	2300000	Phy	3	3	3	3	3	3	21
				BL	69.00	69.00	69.00	69.00	69.00	69.00	69.00	483.00
	Sub Total											556.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyal	Sahawa	Sidhpura	Soron	District Total
A.11 Animal Husbandry - SGP												
1	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapar	80	20+1	414000	Phy	30	30	30	30	30	30	210
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	BL	99.36	99.36	99.36	99.36	99.36	99.36	695.52
3	Sheep - Breeding Unit--	80	500+25	9630000	Phy	1	1	1	1	1	1	5
4	Sheep - Rearing Unit-- Nali/Graded Nali/CB Merino	80	20+1	379000	BL	77.04	77.04	77.04	77.04	77.04	77.04	385.20
	Sub Total					15.16	15.16	15.16	15.16	15.16	15.16	1523.76
A.12 Working Capital - AH - Others/SR												
1	Goat	100	20+1	220000	Phy	100	100	100	100	100	100	650

	Farming_Rearing Unit - Semi- intensive_Kasganj				BL	220.00	220.00	220.00	220.00	220.00	220.00	220.00	110.00	1430.00
	Sub Total													1430.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total	
	A.13 Fisheries													
1	Fish Culture -- Integrated fish farming livestock cum fish	80	ha	100000	Phy	2	2	2	2	2	2	2	14	14
2	Fish marketing- -Three wheeler	80	No.	300000	BL	1.60	1.60	1.60	1.60	1.60	1.60	1.60	11.20	11.20
3	Fish Seed Hatchery--	80	ha	2500000	Phy		2		1	1		1	5	5
4	Integrated Pisciculture -- paddy cum fish cultivation	80	ha	100000	BL		40.00		20.00	20.00		20.00	100.00	100.00
5	Ornamental Fish Hatchery--	80	No.	800000	Phy	3	7	3	4	3	3	4	27	27
	Sub Total				BL	20.80	49.60	20.80	28.80	20.80	20.80	28.80	190.40	190.40
													335.20	335.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	A.14 Working Capital - Fisheries											
1	Cage Culture_Others_Input for cage culture	100	60 to 100 Cu. M	150000	Phy	2		2			2	6
2	Fish Culture - Bio floc_100 m3_Fish farming in RAS/Bio floc system	100	2 ton per cycle	300000	Phy	2	2	2	2	2	2	14
3	Fish Culture - RAS_100 m3_Fish farming in RAS/Bio floc system	100	2 ton per cycle	300000	Phy	2	2	2	2	2	2	14
4	Fish Culture in Pond_Monculture - Pangassius_Pangassius fish farming earthen ponds	100	Acre	300000	Phy	15	15	15	15	15	15	105
5	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_Carp fish/composite fish farming earthen ponds	100	Acre	64000	Phy	15	15	15	15	15	15	105
6	Fish Seed Production_Fish Seed Production_fish seed production from hatcheries	100	10 million	300000	Phy	2	2	2	2	2	2	14
					BL	6.00	6.00	6.00	6.00	6.00	6.00	42.00

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	Farming--Crop + Dairy (1ha)			BL	4.05	4.05	4.05	4.05	4.05	4.05	4.05	28.35
3	Integrated Farming--Crop + plantation (1.50 ha)	90 ha	650000	Phy	1	1	1	1	1	1	1	7
				BL	5.85	5.85	5.85	5.85	5.85	5.85	5.85	40.95
4	Integrated Farming-- plantation + Dairy (1ha)	90 ha	550000	Phy	1	1	1	1	1	1	1	7
				BL	4.95	4.95	4.95	4.95	4.95	4.95	4.95	34.65
5	Organic Inputs Manufacturing Unit--	90 No.	7100000	Phy							1	3
				BL		63.90	63.90	63.90	63.90	63.90	63.90	191.70
6	Soil Testing Lab--	85 No.	1500000	Phy	1	1	1	1	1	1	1	7
				BL	12.75	12.75	12.75	12.75	12.75	12.75	12.75	89.25
7	Two Wheeler Loans --	85 No.	100000	Phy	50	50	50	50	50	50	50	350
				BL	42.50	42.50	42.50	42.50	42.50	42.50	42.50	297.50
	Sub Total				97.10	97.10	97.10	97.10	97.10	97.10	161.00	871.40
	Total Farm Credit (sum of A.1 to A.15)											273843.44
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	B. Agriculture Infrastructure											
	B.1 Storage Facilities											

1	Cold Storage-- 1000 MT	80	No.	11500000	Phy	3	3	3	3	3	3	3	3	3	21
					BL	220.00	220.00	220.00	220.00	220.00	220.00	220.00	220.00	220.00	1540.00
2	Cold Storage--500 MT	75	No.	4000000	Phy	5	5	5	5	5	5	5	5	5	35
					BL	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1050.00
4	Cold Storage-For Dairy Products -	85	No.	3500000	Phy	5	5	5	5	5	5	5	5	5	35
					BL	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	1041.25
3	Cold Storage-- Solar Cold Storage (15ftx8ftx10ft)	90	No.	3300000	Phy	1	2	3	1	1	1	1	1	1	10
					BL	29.70	59.40	89.10	29.70	29.70	29.70	29.70	29.70	29.70	297.00
5	Godown--/ Rural Godown (1000 MT)	80	No.	3500000	Phy	7	7	8	7	7	7	7	7	7	50
					BL	300.00	300.00	380.00	300.00	300.00	300.00	300.00	300.00	300.00	2180.00
6	Godown--/ Rural Godown (500 MT)	75	No.	1500000	Phy	9	10	10	10	10	10	10	10	10	69
					BL	101.25	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	776.25
7	Godown--/ Rural Godown (5000 MT)	85	No.	2000000	Phy	1	1	1	1	1	1	1	1	1	7
					BL	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	1190.00
8	Market Yard--	70	No.	1500000	Phy	3	3	3	3	3	3	3	3	3	21
					BL	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	220.50
	Sub Total														8295.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	B.2 Land Development											
1	Biofertilizers -- 200 tpa unit	80	No.	160000	Phy BL	1 1.28	1 1.28	1 1.28	1 1.28	1 1.28	1 1.28	7 8.96

2	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.		Phy	15	15	15	15	15	15	15	15	105
				100000	BL	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	84.00
3	Farm Ponds/ Water Harvesting Structures--30 m X 30 m	80	No.		Phy	10	10	10	10	10	10	10	10	70
				224000	BL	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	125.44
4	Farm Ponds/ Water Harvesting Structures--40 m X 40 m	80	No.		Phy		1			1			1	4
				406000	BL		3.25			3.25			3.25	13.00
5	On Farm development (OFD) Works --	80	m.		Phy	150	150	150	150	150	150	150	150	1050
				75000	BL	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	630.00
6	Reclamation of Problem Soils-- 5-8 t gypsum + 1 DP + Dhaicha crop	80	ha		Phy	20	20	20	20	20	20	20	20	140
				43600	BL	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	48.86
	Sub Total													910.26

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	B.3 Agriculture Infrastructure - Others												
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	80	80	80	80	80	80	80	560
					BL	18.56	18.56	18.56	18.56	18.56	18.56	18.56	129.92
2	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	Phy	80	80	80	80	80	80	80	560
					BL	19.84	19.84	19.84	19.84	19.84	19.84	19.84	138.88
3	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy	10	10	10	10	10	10	10	70
					BL	60.00	60.00	60.00	60.00	60.00	60.00	60.00	420.00
4	Seed Processing- All Seed Types-	85	No.	2500000	Phy		1	2	1	1		1	6
					BL		21.25	42.50	21.25	21.25		21.25	127.50
	Sub Total												816.30
	Total (B.1+B.2+B.3)												10021.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	C. Ancillary Activities												
	C.1 Food & Agro Processing												
1	Bakery & Confectionery Unit--	85	No.	1000000	Phy	8	9	13	7	10	7	7	61
					BL	76.50	85.00	131.75	68.00	93.50	68.00	68.00	590.75
2	Dairy Processing Unit--	85	No.	150000	Phy	25	25	50	25	25	25	25	200
					BL	55.25	55.25	110.50	55.25	55.25	55.25	55.25	442.00
3	Dal/ Pulses Mill--	85	No.	1000000	Phy	5	5	9	5	5	5	5	39
					BL	42.50	42.50	208.25	42.50	42.50	42.50	42.50	463.25
4	Food Grain Processing-Flour Mill-	85	No.	1500000	Phy	18	18	25	18	18	18	18	133
					BL	102.00	102.00	263.50	102.00	102.00	102.00	102.00	875.50
5	Food Grain Processing- Sorting & Grading-Grain Grading with 1000 MT warehouse	90	No.	6000000	Phy			1					1
					BL			54.00					54.00
6	Fruit Processing --	85	No.	200000	Phy	5	5	5	5	5	5	5	35
					BL	8.50	8.50	8.50	8.50	8.50	8.50	8.50	59.50
7	Fruit Processing -Chips-	85	No.	2000000	Phy	1	1	1	1	1	1	1	7
					BL	17.00	17.00	17.00	17.00	17.00	17.00	17.00	119.00

8	Fruit Processing -Jam, jelly & Squash -	85	No.	200000	Phy	5	5	5	5	5	5	5	5	5	35
9	Fruit Processing -Pickle-	85	No.	200000	Phy	5	5	5	5	5	5	5	5	5	40
10	Honey & Honey Products--Honey processing Unit	85	No.	2000000	Phy	1	1	1	1	1	1	1	1	1	7
11	Oil Extraction-- /Mustard Processing	85	No.	500000	Phy	10	10	10	10	10	10	10	10	10	70
12	Rice Processing --	75	No.	3000000	Phy	6	6	6	6	6	6	6	6	6	44
13	Spice Processing--	85	No.	300000	Phy	5	5	5	5	5	5	5	5	5	35
14	Vegetable Processing--	85	No.	200000	Phy	1	1	1	1	1	1	1	1	1	7
	Sub Total				BL	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	11.90
															3986.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	C.2 Ancillary Activities -											
1	Agri Clinic & Agri Business Centers--	90	No.	500000	Phy	16	16	16	16	16	16	112
2	Custom Service	80	No.	8500000	Phy							882.00
												1

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Sector - Working Capital-Micro-				BL	6000.00	6000.00	6000.00	6000.00	6000.00	6000.00	6000.00	6000.00	42000.00
Manufacturing				Phy	15	15	15	15	15	15	15	15	120
Sector - Working Capital-Small-	80 No.	35000000		BL	600.00	600.00	1200.00	600.00	600.00	600.00	600.00	600.00	4800.00
Overdraft to PMJDY Account Holders--	100 No.	70000		Phy	120	120	230	120	120	120	120	120	950
				BL	12.00	12.00	23.00	12.00	12.00	12.00	12.00	12.00	95.00
Total Sub Total													100695.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	III. Export Credit												
1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy	10	10	1	10	10	10	10	1
					BL			320.00					320.00
2	Export Credit -Pre Shipment Export Credit-	80	No.	5000000	Phy	10	10	40	10	10	10	10	101
					BL	4.00	4.00	336.00	4.00	4.00	4.00	4.00	360.00
	Total Export Credit												680.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	IV. Education												
1	Education Loans-Study Abroad-	90	No.	2000000	Phy	8	1	1	1	8	1	8	4
					BL		18.00	18.00	18.00		18.00		72.00
2	Education Loans-Vocational Education-	90	No.	1000000	Phy	8	8	16	8	8	8	8	64
					BL	72.00	72.00	144.00	72.00	72.00	72.00	72.00	576.00
	Total Education												648.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total
	V. Housing												
1	Loan for Affordable Housing Projects--	85	No.	600000	Phy	40	40	50	40	40	40	40	290
					BL	204.00	204.00	255.00	204.00	204.00	204.00	204.00	1479.00
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	25	3	50	3	30	3	30	244
					BL	514.25	599.25	1028.50	599.25	599.25	514.25	599.25	4454.00
3	Repair of Dwelling Units--	85	No.	600000	Phy	50	50	50	50	50	50	50	350
					BL	255.00	255.00	255.00	255.00	255.00	255.00	255.00	1785.00

Total Housing													7718.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total	
VI. Social Infrastructure													
1	Education--	85	No.	10000000	Phy	4	6	4	4	4	4	30	
					BL	340.00	340.00	510.00	340.00	340.00	340.00	2550.00	
2	Healthcare-Hospital-	85	No.	10000000	Phy	3	5	3	3	3	3	23	
					BL	255.00	255.00	425.00	255.00	255.00	255.00	1955.00	
3	Sanitation--	85	No.	1500000	Phy	1	4	1	1	1	1	10	
					BL	12.75	12.75	51.00	12.75	12.75	12.75	127.50	
Total Social Infrastructure													4632.50
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amanpur	Ganj Dundwara	Kasganj	Patiyali	Sahawar	Sidhpura	Soron	District Total	
VII. Renewable Energy													
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	Phy	200	400	100	200	100	200	2400	
					BL	315.00	630.00	315.00	315.00	315.00	315.00	2520.00	
Total Renewable Energy													2520.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amanpur	Ganj Dundwar	Kasganj	Patiyal	Sahawar	Sidhpur	Soron	District Total
	VIII. Others												
1	Loans to Distressed Persons--	90	No.	100000	Phy	10	10	10	10	10	10	10	70
					BL	9.00	9.00	9.00	9.00	9.00	9.00	9.00	63.00
2	SHGs/ JLGs--JLG	100	No.	150000	Phy	120	130	130	130	130	125	130	895
					BL	180.00	195.00	195.00	195.00	195.00	187.50	195.00	1342.50
3	SHGs/ JLGs--SHG	100	No.	150000	Phy	120	120	120	120	120	120	120	840
					BL	180.00	180.00	180.00	180.00	180.00	180.00	180.00	1260.00
4	Start-ups--	85	No.	1000000	Phy	10	10	1	10	10	10	10	1
					BL			85.00					85.00
	Total Others												2750.50
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)												408445.65

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	7155.00	59376.00	72580.00	45790.85	85715.00	47257.00	86879.00		
RCBs	8651.00	3784.00	9586.00	6314.21	11765.00	7518.00	15677.00		
SCARDB	0.00	0.00	9586.00	0.00	8403.00	0.00	2527.00		
RRBs	38520.00	35585.00	45191.00	42750.74	53779.00	44886.00	67344.00		
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBS	7515.00	1059.00	22219.00	9832.05	24204.00	9080.00	24255.00		
RCBs	902.00	85.00	2935.00	0.00	3321.00	0.00	4338.00		
SCARDB	821.00	284.00	2935.00	119.95	2373.00	131.00	1609.00		
RRBs	3953.00	709.00	13835.00	342.12	15182.00	892.00	18251.00		
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00		

Annexure 3

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

Table 1: Crop Loan												
		2021-22					2022-23					
Particulars	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	59376.00	3784.00	0.00	35585.00	0.00	98745.00	45790.85	6314.21	0.00	42750.74	0.00	94855.80

Table 1: Crop Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	47257.00	7518.00	0.00	44886.00	0.00	99661.00	86879.00	15677.00	2527.00	67344.00	0.00	172427.00

Table 2: Term Loan												
Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C C L	59376.00	3784.00	0.00	35585.00	0.00	98745.00	45790.85	6314.21	0.00	42750.74	0.00	94855.80
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00



F D									0.00								0.00
F & W									0.00								0.00
S G & H F									0.00								0.00
A & F									0.00								0.00
OTH									0.00								0.00
Sub total									0.00								0.00
Grand Total (I +II)	59376.00	3784.00	0.00	35585.00	0.00	98745.00	45790.85	6314.21	0.00	42750.74	0.00						94855.80

Table 2: Term Loan	(₹ Lakh)
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Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	47257.00	7518.00	0.00	44886.00	0.00	99661.00	86879.00	15677.00	2527.00	67344.00	0.00	172427.00
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00



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

Annexure IV

Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	100000
2	Agri Clinic & Agri Business Centers			No.	200000
3	Agri Clinic & Agri Business Centers			No.	150000
4	Agri Clinic & Agri Business Centers			No.	50000
5	Bakery & Confectionery Unit			No.	100000
6	Bakery & Confectionery Unit			No.	150000
7	Bee Keeping			No.	371500
8	Bioferlizers			No.	16000
9	Buffalo Farming			1+1	24800
10	Bulk Milk Cooling Unit			No.	125000
11	Cold Storage	For Dairy Products		No.	350000
12	Cold Storage			No.	800000
13	Cold Storage			No.	400000
14	Cold Storage			No.	1150000
15	Cold Storage			No.	330000
16	Combine harvester			No.	245000
17	Commercial Broiler Farming			5000	2458000
18	Commercial Broiler Farming			5000	5846000
19	Commercial Layer Farming			10000	11642000
20	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
21	Compost/ Vermi Compost	Vermi Compost		No.	750000
22	Compost/ Vermi Compost	Vermi Compost		No.	31000

23	Crossbred Cattle Farming				1+1	219000
24	Custom Service Units/ Custom Hiring Centers				No.	8500000
25	Dairy Cattle Buffao Shed				No.	25000
26	Dairy Cow and Heifer rearing				2	1013000
27	Dairy Marketing Outlet/ Parlour				No.	400000
28	Dairy Processing Unit				No.	700000
29	Dairy Processing Unit				No.	150000
30	Dal/ Pulses Mill				No.	1000000
31	Dal/ Pulses Mill				No.	2500000
32	Dal/ Pulses Mill				No.	11000000
33	Dal/ Pulses Mill				No.	3500000
34	Diesel Pump Sets				No.	49500
35	Diesel Pump Sets				No.	44750
36	Diesel Pump Sets				No.	55550
37	Drip Irrigation				ha	119000
38	Drip Irrigation				ha	99000
39	Drip Irrigation				ha	154000
40	Drip Irrigation				ha	66000
41	Drones				No.	275000
42	Drones				No.	375000
43	Education				No.	10000000
44	Education Loans			Study Abroad	No.	2000000
45	Education Loans			Vocational Education	No.	1000000

46	Export Credit	Pre Shipment Export Credit	No.	50000
47	Export Credit	Post Shipment Export Credit	No.	40000000
48	Export Credit	Pre Shipment Export Credit	No.	40000000
49	Farm Ponds/ Water Harvesting Structures		No.	224000
50	Farm Ponds/ Water Harvesting Structures		No.	100000
51	Farm Ponds/ Water Harvesting Structures		No.	406000
52	Finance to FPOs/FPCs		No.	1500000
53	Fish Culture		ha	100000
54	Fish marketing		No.	300000
55	Fish Seed Hatchery		ha	2500000
56	Floriculture		ha	337200
57	Floriculture		sq. m.	89000
58	Floriculture		ha	277400
59	Food Grain Processing	Flour Mill	No.	14000000
60	Food Grain Processing	Flour Mill	No.	500000
61	Food Grain Processing	Sorting & Grading	No.	6000000
62	Food Grain Processing	Flour Mill	No.	2500000
63	Food Grain Processing	Flour Mill	No.	1500000
64	Fruit Processing	Jam, jelly & Squash	No.	200000
65	Fruit Processing		No.	200000
66	Fruit Processing	Chips	No.	2000000

67	Fruit Processing	Pickle			No.	200000
68	Goat	Rearing Unit			20+1	414000
69	Godown				No.	10000000
70	Godown				No.	1500000
71	Godown				No.	3500000
72	Godown				No.	20000000
73	Graded Buffalo Farming				5+5	248000
74	Healthcare	Hospital			No.	10000000
75	Honey & Honey Products				No.	2000000
76	Indigenous Cattle Farming				1+1	218000
77	Integrated Farming				ha	650000
78	Integrated Farming				ha	550000
79	Integrated Farming				ha	450000
80	Integrated Pisciculture				ha	100000
81	Leveller	Laser Guided			No.	455000
82	Loan for Affordable Housing Projects				No.	600000
83	Loans to Distressed Persons				No.	100000
84	Manufacturing Sector	Term Loan		Medium	No.	125000000
85	Manufacturing Sector	Working Capital		Small	No.	5000000
86	Manufacturing Sector	Term Loan		Micro	No.	2500000
87	Manufacturing Sector	Term Loan		Small	No.	25000000
88	Manufacturing Sector	Working Capital		Micro	No.	500000
89	Manufacturing Sector	Working Capital		Medium	No.	25000000
90	Manufacturing Sector	Working Capital		Micro	No.	1000000

91	Market Yard				No.	1500000
92	Mushroom Cultivation				1000 Kg. per Cycle	211000
93	New Orchard		Tropical/ Sub Tropical Fruits		ha	88800
94	New Orchard		Tropical/ Sub Tropical Fruits		ha	167500
95	New Orchard		Tropical/ Sub Tropical Fruits		ha	121400
96	New Orchard		Tropical/ Sub Tropical Fruits		Acre	175200
97	New Orchard		Tropical/ Sub Tropical Fruits		ha	154300
98	New Orchard		Tropical/ Sub Tropical Fruits		ha	57600
99	New Orchard		Tropical/ Sub Tropical Fruits		ha	72700
100	Nursery				ha	1967700
101	Nursery/ Propagation unit				ha	534800
102	Oil Extraction				No.	500000
103	Oil Extraction				No.	1000000
104	On Farm development (OFD) Works				m.	75000
105	Organic Inputs Manufacturing Unit				No.	7100000
106	Ornamental Fish Hatchery				No.	800000
107	Ornamental Fish Hatchery				No.	1000000
108	Other machinery		Other Machinery & Equipments		No.	185000
109	Other machinery		Other Machinery & Equipments		No.	210000

110	Other machinery	Other Machinery & Equipments		No.	560000
111	Others			No.	410000
112	Overdraft to PMJDY Account Holders			No.	10000
113	Pig Breeding Unit			10+2	1095000
114	Plantation			Acre	149022
115	Plantation	Casuarina		ha	113671
116	Plantation	Poplar		ha	235040
117	Plantation	Bamboo	Agro	Acre	174615
118	Plantation	Eucalyptus		ha	93176
119	Protection Structure	Poly/ Green Housing		sq.m.	1301600
120	Protection Structure	Poly/ Green Housing		sq.m.	1295400
121	Protection Structure	Poly/ Green Housing		sq.m.	1298500
122	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
123	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3500000
124	Reclamation of Problem Soils		5	ha	43600
125	Repair of Dwelling Units			No.	600000
126	Rice Processing			No.	14500000
127	Rice Processing			No.	3000000
128	Rice Processing			No.	1000000
129	Rice Processing			No.	8000000
130	Sanitation			No.	1500000
131	Seed Processing	All Seed Types		No.	2500000
132	Sheep	Breeding Unit		500+25	9630000

133	Sheep		Rearing Unit		20+1	379000
134	SHGs/ JLGs				No.	150000
135	Soil Testing Lab				No.	1500000
136	Solar Energy		Roof Top Solar PV System with Battery		No.	150000
137	Solar Energy		Roof Top Solar PV System with Battery		No.	100000
138	Solar PV Pump Sets (AC)				No.	158900
139	Solar PV Pump Sets (AC)				No.	361800
140	Solar PV Pump Sets (AC)				No.	213700
141	Spice Processing				No.	300000
142	Sprinkler Irrigation				ha	107000
143	Sprinkler Irrigation				ha	49000
144	Sprinkler Irrigation				ha	182000
145	Start		ups		No.	10000000
146	Thresher		Multicrop Power Threshers		No.	220000
147	Thresher				No.	180500
148	Tractor		With Implements & Trailer		No.	1070000
149	Tractor		With Implements & Trailer		No.	840000
150	Tractor		With Implements & Trailer		No.	950000
151	Tube Well				No.	682000
152	Tube Well				No.	480000
153	Tube Well				No.	33000
154	Two Wheeler Loans				No.	100000
155	Vegetable Processing				No.	200000
156	Veterinary Clinic		Fixed		No.	300000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	72998
2	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	16194
3	Cereals	Maize/ Makka (Irrigated)	Acre	23563
4	Cereals	Barley/ Jav (Irrigated)	Acre	23644
5	Cereals	Wheat/ Gehu (Irrigated)	Acre	31053
6	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	33887
7	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	19433
8	Other Commercial Crops	Tobacco/ Thambaku ()	Acre	50202
9	Plantation Crops other than fruits and vegetables	Chicory ()	Acre	24291
10	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	18623
11	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	Acre	19028
12	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	Acre	19028
13	Pulses	Lentil/ Masur/ Masoor (Irrigated)	Acre	19433
14	Spices & Condiments	Garlic/ Lahasun (Irrigated)	Acre	65992
15	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	56883

Abbreviations

Abbreviation	Expansion
ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
AHIDF	Animal Husbandry Infrastructure Development
FundAMIS	Agriculture Marketing Infrastructure Scheme
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
APEDA	Agriculture and Processed Food Products ExportDevelopment 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
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency
Ltd.	
NABARD	National Bank for Agriculture and Rural AgricultureDevelopment
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
NWDPA	National Watershed Development Project for

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

Name and address of DDM

Name	Pawan Kumar
Designation	DDM NABARD
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Address 2	Agra Road
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- Operations carried through Credit Guarantee Portal

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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.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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