



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



कौशाम्बी

Kaushambi

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: Kaushambi

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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District Development Manager

NABARD

Kaushambi

PLP Document finalized by: Uttar Pradesh Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Kaushambi is a district in eastern Uttar Pradesh with a geographical area of 1780 sq. km. It is surrounded by the districts of Prayagraj in the east Fatehpur in the west Pratapgarh in the north and Banda/Chitrakoot in the south.
2	Type of soil	Sandy loam and alluvial soil. Soil in Kaushambi district is suitable for Banana cultivation.
3	Primary occupation	The district has immense possibilities for development in areas such as dairy development poultry and goat rearing production of bio-fertilizers and formation of self-help groups.
4	Land holding structure	The marginal farmers in the district are 84 and nearly 11 are small farmers.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	In recent years the ground-level credit flow has increased from Rs. 119859 lakh in 2022-23 to Rs. 129552 lakh in 2023-24. Over the last three years there has been an increase in crop loans mainly due to the expansion of the KCC scheme.
2	CD Ratio	The CD Ratio of the district was 43.33 in 2023-24 which was 42.13 in the year 2023

3	Investment credit in agriculture	The investment credit in agriculture was Rs.8111/- lakh in the year 2023-24 whereas the same was Rs.11907/- lakh in the year 2022-23.
4	Credit flow to MSMEs	The credit flow to MSMEs sector has emerged as good potential sector and stood 197 (Rs. 28034.00) in the year 2023-24 which was 165 (Rs. 24242.00) in the year i.e. 2022-23.
5	Other significant credit flow, if any	The crop loans issued during the last three years were Rs.25654/- lakhs in 2021-22 and Rs.79401/- lakhs in 2022-23 and Rs. 75388/- lakh in 2023-24.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The projection for the year 2025-26 is estimated Rs 180990.28 lakh. Keeping in view of the achievement of the ACP for the year 2023-24 and scientific assesment of potential for the district.
2	Projection for agriculture and its components	The project for the agriculture and its components are Rs. 104055.19 lakh.
3	Projection for MSMEs	The projection for the MSMEs sector is Rs 53520/- lakh. The sector has a good potential and focussed in nature.
4	Projection for other purposes	The projection in the PLP for the year 2025 -26 for other purposes is Rs 23415.09 lakh.

5. Developmental Initiatives

1. NABARD has undertaken various developmental initiatives such as facilitating credit linkage of SHGs livelihood and entrepreneurship development programs for women in SHGs establishment of Farmer Producer Organizations (FPOs) enhancing farmers incomes and promoting self-employment opportunities.

2. Through RIDF NABARD has been instrumental in the development of roads bridges irrigation facilities health infrastructure and education infrastructure in the district. NABARD also imparts financial literacy through assistance of Financial Literacy Camps to Banks.
3. NABARD has also undertaken various capacity building programmes for branch officials of RRBs and DCCBs for promotion of LT financing by the banks for sustainable growth and also to make them aware about various on-going schemes.

6. Thrust Areas

1. Thrust areas for 2025-26 includes high-tech agriculture application of IoT in agriculture SHG/JLG financing water resource management to recharge ground water and avoid further depletion improvement in dairy development and credit linkage of Farmer Producer Organizations (FPOs).
2. In the district crop loans minor irrigation horticulture and plantation dairy fishery non-farm sector microfinance dairy development Farmer Producer Organizations (FPOs) etc. are sectors where there is a good potential for increasing credit flow.

7. Major Constraints and Suggested Action Points

1. The rural economy of Kaushambi district is entirely based on agriculture. The main factors are inadequate availability of quality seeds nurseries poultry hatchery electricity supply lack of good quality livestock and marketing of agricultural and non-agricultural products.
2. There is no proper value chain established in agriculture and allied sectors where all the actors of the value chain are involved.
3. The key suggestions for integrated development of the district include:
 1. Improving power supply for irrigation and industries
 2. Establishing mother units for poultry farming
 3. Establishment of Rural Haats
4. 4. Agricultural and horticultural supply chain.
 5. Adequate power supply
5. The primary suggestions to promote and improve development in various areas include timely and adequate supply of agricultural inputs like seeds fertilisers availability of veterinary services
6. Water harvesting structures adequate power supply large-scale afforestation rural haats renovation of old milk routes establishment of bulk milk cooling units on milk routes adequate provision of minor irrigation and skill/entrepreneurship development.

8. Way Forward

1. To achieve the estimated total credit potential in the district and particularly to enhance capital formation in agriculture concerted efforts by all stakeholders such as banks government departments and NGOs are required.
4. Apart from coordinated efforts measures include Strengthening the monitoring mechanism through BLBC/DCC/DLRC meetings Effective implementation of the financial inclusion plan including joint liability groups (JLGs) Enhancing the efficiency of PACS through computerization programmes
5. Providing PACS the facility to diversify their business and undertake various activities/services Promoting capital formation in the agriculture sector through Farmer Producer Organizations (FPOs) Strengthening the reporting system.
6. Regular monitoring of achievements against targets in DLCC/BLBC meetings is crucial. PACS are also playing a crucial role in the rural economy and development.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

1	Bankers	<ul style="list-style-type: none"> - Provides inputs/ information on Exploitable potential vis-a-vis credit possible; - Potential High Value Projects/ Area Based schemes; and - 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;

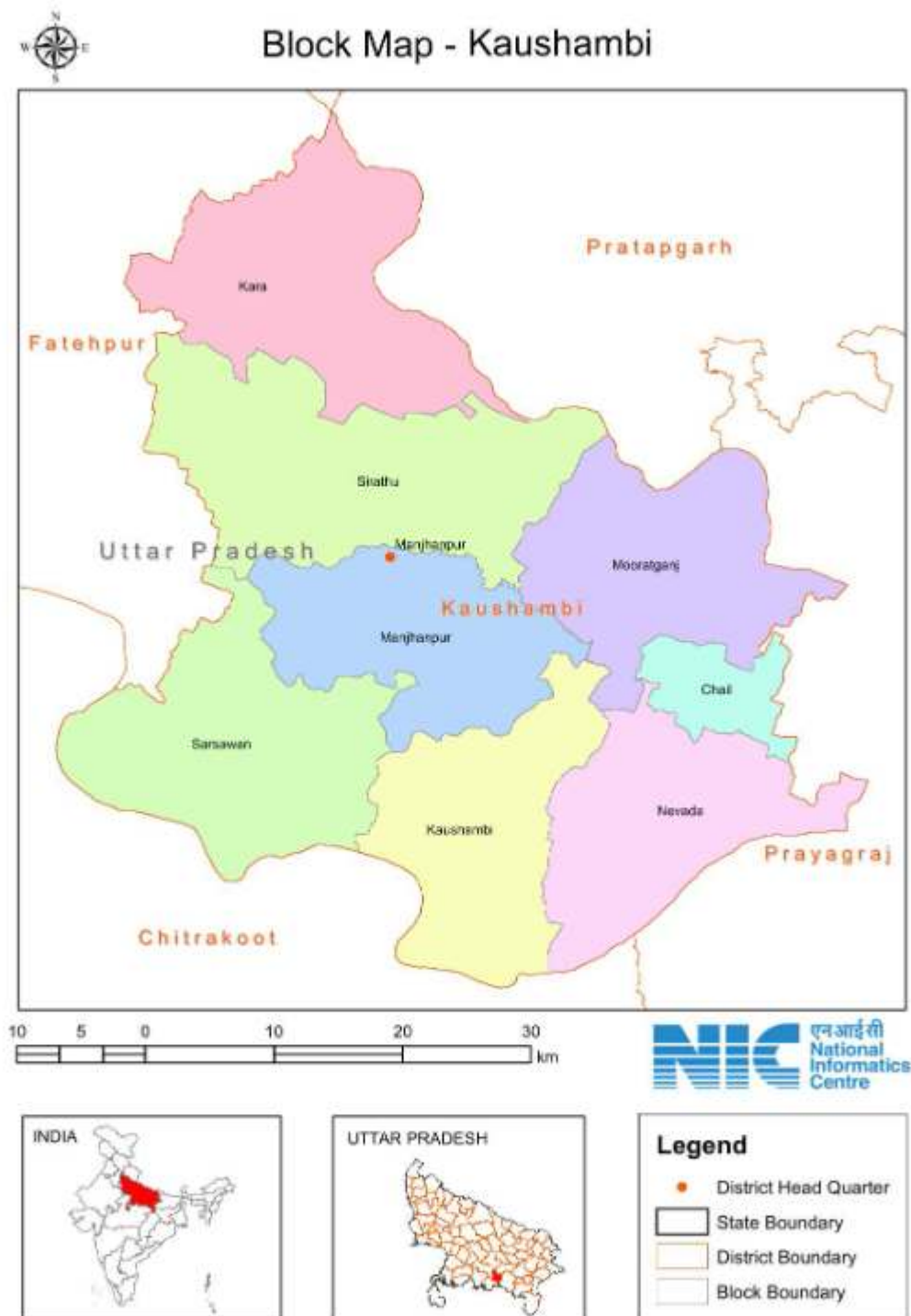
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of 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	118141.62
1	Crop Production, Maintenance and Marketing	104055.19
2	Term Loan for agriculture and allied activities	14086.43
B	Agriculture Infrastructure	1807.60
C	Ancillary activities	1602.20
I	Credit Potential for Agriculture A+B+C)	121551.42
II	Micro, Small and Medium Enterprises	53520.00
III	Export Credit	0.00
IV	Education	378.00
V	Housing	1672.80
VI	Social Infrastructure	733.36
VII	Renewable energy	308.70
VIII	Others	2826.00
	Total Priority Sector	180990.28

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	104055.19
2	Water Resources	1091.47
3	Farm Mechanisation	5203.94
4	Plantation & Horticulture with Sericulture	1296.38
5	Forestry & Waste Land Development	70.20
6	Animal Husbandry - Dairy	3199.78
7	Animal Husbandry - Poultry	1239.37
8	Animal Husbandry - Sheep, Goat, Piggery	1370.39
9	Fisheries	466.40
10	Farm Credit- Others	148.50
	Sub total	118141.62
B	Agriculture Infrastructure	
1	Construction of storage	1382.50
2	Land development, Soil conservation, Wasteland development	310.12
3	Agriculture Infrastructure - Others	114.98
	Sub total	1807.60
C	Ancillary activities	
1	Food & Agro. Processing	1458.20
2	Ancillary activities - Others	144.00
	Sub Total	1602.20
II	Micro, Small and Medium Enterprises	
	Total MSME	53520.00
III	Export Credit	0.00
IV	Education	378.00
V	Housing	1672.80
VI	Social Infrastructure	733.36
VII	Renewable energy	308.70
VIII	Others	2826.00
	Total Priority Sector	180990.28

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
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1. Physical & Administrative Features

Sr. No.	Particulars	NØs.
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1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	NØs.
---------	-------------	------

3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
---------	-------------	------

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
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5. Distribution of Land Holding

	Classification of Holding	Holding		Area	
Sr. No.	Particulars	NØs.	% to Total	Ha.	% to Total

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
---------	-------------	------

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
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8. Households [In '000]

Sr. No.	Particulars	N0s.
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9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	N0s.
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10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
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Sources

Table Name	Source(s) and reference year of data
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District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	N0s.
1	Anganwadis	1775
2	Primary Health Centres	43
3	Primary Health Sub-Centres	175
4	Dispensaries	4
5	Hospitals	1
6	Hospital Beds	674

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	571
2	Registered FPOs	23
3	Agro Service Centres	24
4	Soil Testing Centres	8
5	Approved nurseries	10
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	126
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	104
4	Area irrigated by Canals/ Channels	12
5	Area irrigated by Wells	91
6	Area irrigated by Tanks	
7	Area irrigated by Other Sources	
8	Irrigation Potential Utilized (Gross Irrigated Area)	145

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3740
2	Railway Line [km]	63
3	Public Transport Vehicle [Nos]	311
4	Goods Transport Vehicles [Nos.]	4591

15. Processing Units

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

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	38467	4927	33540
2	Cattle - Indigenous	153734	15706	138028
3	Buffaloes	364403	31634	332769
4	Sheep - Cross bred	757		757
5	Sheep - Indigenous	19808		19808
6	Goat	312771	50337	262434
7	Pig - Cross bred	187	187	
8	Pig - Indigenous	16125	16125	
9	Horse/Donkey/Camel	0		
10	Rabbit	0		
11	Poultry - Improved	48028	48028	
12	Poultry - Indigenous	0		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	15
2	Veterinary Dispensaries	2
3	Disease Diagnostic Centres	
4	Artificial Insemination Centers	15
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	66
9	Milk Collection Centres	
10	Fishermen Societies	9
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	838.00	MT	5	gm/day
2	Egg	556.59	Lakh Nos.	3	nos/p. a.
3	Milk	286.18	Lakh LPD		gm/day
4	Meat	12.11	MT		gm/day
5	Wool	44.03	MT		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
13. Irrigation Coverage ['000 Ha]	District Statistical Handbook
14. Infrastructure For Storage, Transport & Marketing	District Statistical Handbook
15. Processing Units	District Statistical Handbook
16. Animal Population as per Census [Nos.]	District Statistical Handbook
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Handbook
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Handbook

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
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Table 2: GLC under Agriculture

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

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 11: Seed Replacement Ratio %

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

Table Name	Source(s) and reference year of data
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Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Irrigated Area & Potential

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

Table Name	Source(s) and reference year of data
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Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
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Sources

Table Name	Source(s) and reference year of data
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Plantation & Horticulture including Sericulture

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
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Table 5: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 7: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 8: Weavers Clusters

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

Table Name	Source(s) and reference year of data
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Forestry & Waste Land Development
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 4: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)

Sources

Table Name	Source(s) and reference year of data
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Table 2: High Tech Orchards

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

Table 3: Production and Productivity

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

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)

District Profile Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	150.31	652.91	2710.59
2	KCC for working capital (₹ lakh)	150.31	652.91	2710.59
3	KCC for working capital (No.)	294	1090	3469
4	Finance under group mode (₹ lakh)			

Table 2: Processing Infrastructure

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

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

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

Sources

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

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	175.81	231.78	272.88
2	KCC for working capital (₹ lakh)	175.81	231.78	272.88
3	KCC for working capital (No.)	50	46	33
4	Finance under group mode (₹ lakh)			

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	48028	48028	48028
2	Of the above, male (No.)	48028	48028	48028
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)			
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India Portal
Table 2: Poultry	District Statistical Handbook

Animal Husbandry - SGP
Table 1: GLC

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

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Indigenous Sheep
2	Popular goat breed(s)	Barberry
3	Popular pig breed(s)	Indigenous Pig

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India Portal
Table 2: Popular Breed(s)	Live Stock Census 2019

Fisheries
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	19.27	68.48	67.34
2	Finance under group mode (₹ lakh)			

3	KCC for working capital (No.)	37	82	74
4	KCC for working capital (₹ lakh)	19.27	68.48	67.34

Table 2: Inland Fisheries Facilities

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

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Farm Credit - Others & Integrated Farming

Table 1: GLC

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

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	92.00	52.00	41.00
2	Loans for Storage Godowns (₹ lakh)	92.00	52.00	41.00
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	11	10	10
2	Cold Storages (Capacity - '000 MT)	102	95	95
3	Storage Godowns (No.)	110	174	292
4	Storage Godowns (Capacity - '000 MT)	9	10	10

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			
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	SLBC India Portal
Table 2: Agri Storage Infrastructure	District Statistical Handbook

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

Table 3: NABARD's interventions

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

Sources

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 4: Facilities Available

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

Table Name	Source(s) and reference year of data
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Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Other Ancilliary Services

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

Sources

Table Name	Source(s) and reference year of data
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MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 5: Skill Development Trainings

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

Table Name	Source(s) and reference year of data
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Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Progress under SBM

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

Table Name	Source(s) and reference year of data
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Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Progress under Govt. investments (Type and number of projects)

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Sources

Table Name	Source(s) and reference year of data
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Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Projects (Cumulative)

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

Table Name	Source(s) and reference year of data
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Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Go Green Initiatives

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

Table 3: Renewable Energy Potential

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

Sources

Table Name	Source(s) and reference year of data
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Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Status of SHGs

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

Table Name	Source(s) and reference year of data
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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
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Table 2: Details of credit cooperative societies

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

Table Name	Source(s) and reference year of data
------------	--------------------------------------

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread

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	15	92	54	38		0	600	170	2040	102000
Regional Rural Bank	1	36	31	4		1	1292	70	840	42000
District Central Coop. Bank	1	9	4	5		0	0	18	216	10800
Coop. Agr. & Rural Dev. Bank	1	2	2	0		0	0	6	72	3600
Primary Agr. Coop. Society	64	64	64	0		0	0	0	0	0
Others	2	3	0	3		0	0	0	0	0
All Agencies	84	206	155	50	1	0	1892	264	3168	158400

2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	370142	380105	391508	377902	395370	463184	17.2
Regional Rural Bank	528391	532278	542923	63019	72810	82124	12.8
							82.90
							14.70

Cooperative Banks	38842	38878	39266	1.0	4.0	39231	13009	13110	0.8	2.35
Others	0	0	0	0	0.0	0.00	119	297	149.6	0.05
All Agencies	937375	951261	973697	2.4	100.0	480152.00	481308.00	558715.00	16.1	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]						
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	188776	189778	196420	3.5	82.0	190367	158712	186442	17.5	77.11
Regional Rural Bank	28109	29219	29803	2.0	12.4	33768	37205	45792	23.1	18.94
Cooperative Banks	12935	13302	13445	1.1	5.6	12547	2974	4685	57.5	1.94
Others	0	0	0	0	0.0	0	3877	4872	25.7	2.01
All Agencies	229820	232299	239668	3.2	100.0	236682.00	202768.00	241791.00	19.2	100.0

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	50.4	40.1		40.3
Regional Rural Bank	53.6	51.1		55.8
Cooperative Banks	32.0	22.9		35.7
Others	0	3258.0		1640.4
All Agencies	49.3	42.1		43.3

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	506144	540105	139681	52364
Regional Rural Bank	286707	89307	23831	22737
Cooperative Banks	0	0	0	0
Others	0	0	0	0
All Agencies	792851	629412	163512	75101

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	84851	45.5	43984	23.6	0	0.0	0	0.0
Regional Rural Bank	37980	82.9	29820	65.1	0	0.0	0	0.0
Cooperative Banks	1666	35.6	1584	33.8	0	0.0	0	0.0
Others	5055	103.8	0	0.0	0	0.0	0	0.0
All Agencies	129552.00	53.6	75388.00	31.2	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	38842	30094	77.5	55066.00	76482.00	138.9	57094	84851	148.6	121.7
Regional Rural Bank	15182	14181	93.4	22695.00	36519.00	160.9	24312	37980	156.2	136.8
Cooperative Banks	5287	1348	25.5	1130.00	1968.00	174.2	8822	1666	18.9	72.9
Others	0.00	0.00	0	0.00	4889.00	Infinity	0.00	5055	Infinity	Infinity
All Agencies	59311.00	45623.00	76.9	78891.00	119858.00	151.9	90228.00	129552.00	143.6	124.1

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	33480	25654	76.6	45195	79401	175.7	30092	43984	146.2	132.8
Term Loan (Agri.)	17145	13257	77.3	4467	11907	266.6	7702	8111	105.3	149.7
Total Agri. Credit	50625.00	38911.00	76.9	49662.00	91308.00	183.9	37794.00	52095.00	137.8	282.5
MSME	5501	4261	77.5	14678	24242	165.2	14201	28034	197.4	146.7

Other Priority Sectors*	3184	2451	77.0	14551	4308	29.6	38233	49423	129.3	78.6
Total Priority Sector	59310.00	45623.00	76.9	78891.00	119858.00	151.9	90228.00	129552.00	143.6	507.8

9.NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Avg. Ach [%] in last 3 years
Commercial Banks	91709	11101	12.1	96642	10558	10.9	111565	11442	10.3	11.1
Regional Rural Bank	37342	3015	8.1	37141	2162	5.8	41954	1641	3.9	5.9
Cooperative Banks	0	0	0	2398	2218	92.5	3722	1429	38.4	43.6
Others	3758	197	5.2	3857	61	1.6	4872	76	1.6	2.8
All Agencies	132809.00	14313.00	10.8	140038.00	14999.00	10.7	162113.00	14588.00	9.0	63.4

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

Source(s)	
1	LDM office
2	SLBC India portal
3	

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

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

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

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

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

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

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

Uttar Pradesh deep tube well free boring scheme: Under the Uttar Pradesh Deep Tubewell Free Boring Scheme the following financial grants will be given to the farmers of the state:-
a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
b. 50 percent of the cost or maximum Rs.10000/- for pipe system.
c. Maximum Rs. 68000/- for electrification of tube well.
(Link: <https://govtschemes.in/hi/taxonomies/term/59>)

Uttar Pradesh Medium Depth Tube Well Free Boring Scheme: Under Uttar Pradesh Medium Depth Tubewell Free Boring Scheme the following benefits will be given to the farmers: -
a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)
b. Rs 10000/- for water distribution system.
c. Rs 68000/- per tube well for electrification of tube wells. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The average total sown area (GCA) and net sown area (NSA) in the district are 206,426 ha. and 126,930 ha. respectively. The total number of cultivators in the district is 211777 of which 84% have less than one hectare of land while between one to two hectares and over two hectares the cultivators are approximately 12% and 5% respectively. The major crop in the district are Paddy, Wheat, Pea, Gram and arhar.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The soil testing laboratories in the district should be operationalised and quality and improved seed to the farmers. Farmers are constrained to buy seeds from the open market due to insufficient seed distribution by departments. Cooperative societies are a major source for the distribution of agricultural inputs. They need to be more proactive and service-oriented. There is a need to promote concept of Negotiable Warehouse Receipt among farmers in district so that with holding capacity of farmers may be increased and post harvest credit may be made available. 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

The area irrigated through various facilities such as canals government and private tube wells ponds etc. is 104509 hectares (Net Irrigated Area - NIA), the gross sown area (Gross Sown Area - GSA) is 206426 hectare. According to the groundwater assessment 02 blocks (Chail and Mooratganj) are over exploited 04 block are semicritical (Manjhanpur, Kada, Sirathu and Newada) and 02 blocks Kaushambi and Sarsawan are in safe zone.

The status of groundwater availability in the district is as follows:

1. Net Groundwater Availability - 49712.81 ha. mtr
2. Annual Extractable Ground Water Resource - 44741.51 ha. mtr
3. Net Groundwater Availability for the Future - 9145.56 ha. mtr
4. Stage of Ground Water Extraction (%) - 81.73

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Kaushambi district is drained by Ganga river system of which Yamuna, Kihahi nadi and Sasur Khadai are tributaries. The average annual rainfall is 864 mm. The climate is typical sub humid punctuated by long and intense summer and mild winters. In rural areas check dams, Cement Plug should be constructed as per local hydro geological conditions to recharge the area. Revival, Renovation and Restoration of Ponds should be encouraged to arrest the decline of water level."

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 2.49 in 2018-19 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 labour, time, and wages, and increases production and productivity.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The district has 2968 tractors, 8888 electric motors, 13469 diesel engines, and 19 power tillers available. Under this activity the Agriculture Department provides subsidies on farm machinery. The remaining requirement can be financed by banks. Under the scheme of Promoting Agricultural Mechanization for Crop Residue Management there is an 80% subsidy for setting up farm machinery banks for custom hiring and a 50% subsidy for farmers to purchase machinery for crop residue management along with arrangements for awareness education and communication on crop residue management.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate of the district is very suitable for commercial production of various fruits like mango, guava, banana, etc. along with this various vegetables such as potato, tomatoes, ginger, cabbage, bell peppers, carrots etc. and spices like turmeric and flowers like roses and marigolds can also be produced. The main horticultural crop is guava which is famous as Allahabadi Amrud.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The soil of the district is suitable for horticultural crops. A problem related to horticultural crops is the lack of infrastructure and information for agriculture/food processing. There is a need for insurance cover to reduce the risk of horticultural crop producers. There is a shortage of facilities for grading, packaging and processing after crop production in the district.

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 of Kaushambi is 194534 hectares of which the forest area is 195 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 11710 (3767 & 7943) hectares of other uncultivated land and culturable wasteland which is 6.01% of the total area and this land can be utilized for intensive afforestation.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Understanding the importance of agroforestry the Government of Uttar Pradesh has included the promotion of agroforestry along with increasing tree plantation on agricultural land and enhancing farmers income in its State Forest Policy 2017. Under the Green Belt Development Scheme saplings of 8-10 feet may be planted in the district and 4 to 5 sites may be developed as green belts.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

India is the largest milk-producing country in the world accounting for 23 of global production. The state of Uttar Pradesh is the highest milk-producing state in the country. According to the Livestock Census 2019 there are approximately 192201 cows and 364403 buffaloes in the district of Kaushambi. Of the total female livestock population in the district there are 139028 cross-bred cows and 33540 indigenous cows. The average milk availability per person in the district is less than the state average of milk.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In the district there are a total of 15 veterinary hospitals 02 D class hospitals 02 veterinary dispensaries, 15 artificial insemination centers, 01 animal breeding farm and 22 Animal Service. The district has 66 dairy cooperative societies. The most significant problem is the lack of a packaging facility. Additionally milk is not collected from the entire district. Green fodder is not available in sufficient quantities in the district. Animal husbandry is a complementary activity to crop production providing farmers with additional income. Manure obtained from animal dung enhances agricultural productivity.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

According to the 20th Livestock Census the total poultry population in Uttar Pradesh is 125.25 million. During 2021-22 the total egg production was 4.04 billion which was 3.12% of the all-India production. During the financial year 2021-22 the state recorded an annual growth rate of 11.36% in egg production compared to the financial year 2020-21. The egg production in the district for 2022-23 is 556.594 lakh. During the year 2021-22 the availability of eggs in the state was only 15 eggs/person/year while at the national level the availability was 95 eggs/person/year. To promote entrepreneurship in the poultry sector the Government of Uttar Pradesh has introduced the Poultry Policy 2022 under which entrepreneurs establishing commercial layer farms and broiler parent farms are provided with an interest subvention of 7% or the interest rate determined by the bank (whichever is lower) for 5 years (60 months) along with other concessions and facilities

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Under the Zero Hunger category the states Sustainable Development Goal for 2030 is to increase the availability of eggs per person from 15 in 2020 to 29 in 2030 and the availability of meat per person from 1527 grams in 2020 to 3053 grams in 2030. While there is potential in this area in the district of Kaushambi, banks do not feel comfortable in disbursing loans in large quantities due to the lack of insurance coverage. Some large farmers are setting up broiler and layer units in the district but still more significant efforts are needed.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/goat/pig rearing is generally a subsidiary activity carried out by small and marginal farmers and agricultural labourers. Sheep, goats and pigs can play a very important role in increasing the income of marginal farmers. This activity is popular in established self-help groups. According to the Livestock Census 2019 the population of sheep goats and pigs in the state was 9.84 lakh 144.80 lakh and 4.08 lakh, respectively. The geographical and climatic conditions of the district are favorable for sheep/goat/pig rearing.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

There is a possibility of financing by banks for goat rearing in the district of Kaushambi the demand for bank loans for sheep and pig rearing is very low. As per the data of the Animal Census 2019 the number of sheep goats and pigs in the district is as follows - Sheep (Indigenous) - 19808 Sheep (Cross-Breed) - 757 total Goats - 312771 Pigs (Indigenous) - 16125 Pigs (Cross-Breed) - 187. The district has approximately 532 hectares of permanent grazing land suitable for

animal fodder. The number of high-breed sheep goat and pig development centers in the district is not adequate. Under the Zero Hunger category the states Sustainable Development Goal for 2030 is to increase the availability of meat per person from 1527 grams in 2020 to 3053 grams in 2030. The central government has decided to expand the facilities of Kisan Credit Card (KCC) to help farmers associated with animal husbandry and fisheries to meet their working capital requirements.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Due to being an allied activity of agriculture pisciculture holds an extremely important place in Indias socio-economic development. It has significance in livelihood food security and economic growth in all spheres. Fish is an affordable source of high-quality protein and omega-3 fatty acids. Thus, it plays a crucial role in Indias food security.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The Pradhan Mantri Matsya Sampada Yojana (PMSSY) is a major scheme for the development of fish farming with an estimated investment of Rs. 20050 crore over the next 5 years from 2020-21 focused on addressing critical gaps in fish production and productivity quality technology infrastructure and management. The scheme primarily emphasizes adopting a cluster or area-based approach and building fisheries clusters through backward and forward linkages. There is a good potential for pisciculture in this district. Here the perennial river Yamuna and the Alwara Lake (23.56 hectares) are present. The departmental reservoir is located in the Alwara Lake in the Sarsawa block of the district. Various types of fish are found in the district mainly rohu, katla and tetraodon.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

With changing times farmers or cultivators have started using motorcycles for transportation but it is seen that some farmers or cultivators are still using bullock carts for transportation. In particular jute wall hanging weavers apart from traditional means of transportation use their own motorcycles to bring and take carpet-making materials and to deliver finished carpet products to carpet companies.

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

Sustainable agricultural system has been defined as "prudent combination of two or more components where the principles of minimum competition and maximum complementarity are used through advanced agri-scientific management tools and the goal is to promote sustainable and environment-friendly improvements in agricultural income family nutrition and ecological services." Patterns of sustainable agricultural systems have been developed in different parts of the country which include activities related to animal husbandry duck farming poultry farming horticulture, apiculture, pisciculture and horticultural crops like coconut, cocoa, arecanut, banana, pineapple, etc. along with other crops.

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. RAD Programme focuses on integrated farming systems to enhance productivity and mitigate risks associated with climate variability. Currently farmers mainly focus on crop production. However, there is greater uncertainty in the associated income and employment. In this context integrating various agricultural enterprises has the potential to increase farmers income and family labour employment.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Uttar Pradesh has a major contribution to the national foodgrain storage. With nearly 20 percent of the countrys foodgrain production Uttar Pradesh has a significant share in the national foodgrain pool. To ensure that the benefits of various agricultural and rural development programs reach the producers it is necessary to have adequate market infrastructure facilities and producers get a fair price for their produce. Storage facility is the most essential market infrastructure and an integral part of any economic activity. Market yards are necessary for the sale of grains, fruits and vegetables in the market to promote competition among buyers ensuring fair prices for farmers and preventing their exploitation by traders.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The district holds an important position in terms of foodgrains, fruits and vegetables production. Creating integrated additional storage capacity in the district is the need of the hour. As per the Government of India's Agricultural Marketing Scheme the aim is to construct agricultural marketing infrastructure facilities through grant-in-aid and increase farmers income and create scientific storage capacity through pledge financing. The total storage capacity in the district is 25110 MT with the State Warehousing Corporation having 15000 MT, the Cooperative Department having 1000 MT and others having 9110 MT. The provision of obtaining post-harvest loans from banks at KCC rates against Negotiable Warehouse Receipts has not been prevalent in the district. The Agriculture Infrastructure Fund is available with interest subvention of 3% upto Rs. 2 crore. The Scheme is basically for infrastructure creation after post harvest. The Scheme will be operational from 2020-21 to 2032-33. The credit guarantee coverage are also available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

To ensure food security apart from sustaining the land and land resources there is an immediate need to improve the productivity of existing cultivation to bring additional land under the plough. Wastelands have the potential to contribute significantly in this endeavour by producing foodgrains and providing vegetative cover. The economy of Uttar Pradesh is primarily based on agriculture with nearly 65% of the total population dependent on it. The agriculture sector has a significant contribution to the states economic development. Activities related to land conservation and watershed development directly or indirectly increase agricultural productivity. Land development and conservation activities undertaken to increase land productivity include land levelling and agricultural land development improving soil quality through special reclamation systems, water management, wasteland development, watershed development etc. In the district several projects have been completed in the last few years for land levelling and watershed development under NABARDs RIDF.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Out of the total geographical area of 185504 hectares in the district 120521 hectares are available for agriculture 16356 hectares are currently fallow and 3768 hectares are cultivable wasteland which is 2.03% of the total area. Over the past several years the flow of credit by all banks has been negligible due to a lack of awareness among farmers and banks not having specific knowledge about the activity. Additionally this item is neglected by bankers due to high

investment long gestation period and low initial returns. Farmers either undertake this activity without financial assistance or take loans from the cooperative sector - U.P. State Cooperative Rural Development Bank. The department only conducts training publicity and extension programmes with funds provided by the government. Therefore, it is expected that efforts can be made to disburse loans for this sector in the coming years.

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 area but the demand is not high. Lack of awareness is also a major reason for the low demand. However, in recent years farmers inclination towards vermicompost has increased.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Soil and water are two basic natural resources whose proper management is essential to maintain productivity. Therefore, judicious exploitation and conservation of these resources should be a concern for all development agencies including banks. Hence it is desirable to emphasise maintaining soil health and water quality to ensure the required agricultural productivity.

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Agriculture is the backbone of the Uttar Pradesh economy and almost 65 percent of the population is dependent on agriculture. The agriculture sector has a significant contribution to the economic development of the state. According to the Agriculture Census of 2015-16 there are 238.21 lakh farmers in Uttar Pradesh. The efforts of farmers in increasing production and productivity by using modern agricultural techniques have resulted in agriculture making the state self-sufficient in food security and moving towards "surplus from requirement." The entire agricultural production within the state cannot be consumed so processing storage and export are necessary to maintain the growth rate of the agriculture sector. This is a major employment-generating sector. Around 65 lakh people are employed in the formal food processing activities. The lack of basic post-harvest management facilities and their availability in rural areas is a major concern.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Considering the high rate of post-harvest losses in various agricultural produce low level of value addition and processing and the increasing demand for value-added and processed products there is immense potential for investment in this sector. Under the One District One Product scheme each district of Uttar Pradesh will have its own product which will become the identity of that district. This has been categorized under the Micro, Small and Medium Enterprises (MSME) sector. Under the PMFME scheme the state has 08 Designated Food Parks or 04 Agro-Processing Clusters which will lead to the development of the agricultural processing sector in the country on a cluster basis reducing wastage of agricultural produce and creating employment opportunities in rural areas at the farm gate.

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

In this direction it is important for agriculture graduates or graduates of other agriculture-related subjects (such as horticulture, animal husbandry, veterinary forestry, dairy, poultry, fisheries etc.) to establish agri-clinics and agri-business centers. Under the scheme all banks will provide attractive loan facilities up to Rs. 20.00 lakh to a single entrepreneur or up to Rs. 100 lakh to groups of 5 entrepreneurs (of which one should be a graduate in Business Development and Management). A refinance facility from NABARD is also available for banks. Under this scheme the Government of India provides a grant of 36% for general category beneficiaries and 44% for SC/ST category beneficiaries through NABARD. Additionally, farmer cooperative societies can be financed for the disposal of members produce and MFIs can also be financed for lending in the agricultural sector. There is a lack of awareness in the agri-clinic and agri-business sectors resulting in a shortage of trained agricultural graduates by MANAGE.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The Kaushambi district is an industrially backward district. The main reason behind this is the lack of basic facilities and lack of entrepreneurship among the people. Employment generation in the agriculture sector is gradually decreasing. In such a situation only the non-agricultural sector can provide full-time employment to the unemployed people in rural areas and can also provide supplementary income to the farmers. There are 12218 units registered under MSME in the district as on 17 September 2024. Out of 12218 units, the units registered as micro units are 12047, small units are 168 and medium units are 3.

3.2 Infrastructure and linkage support available, planned and gaps

MSMEs (Micro Small and Medium Enterprises) account for nearly 60% of the total industrial output in Uttar Pradesh. The micro small and medium enterprise sector is the key to better/faster economic development of the country especially in the state of Uttar Pradesh. This is due to its positive contribution to industrial production and employment generation and its significant role in increasing the country's exports. This sector provides employment to a large number of people and is the second-largest sector after agriculture. Industrial units registered with District Industry Center are mainly related to hardware metal works food products and woodwork. In the district Bank of Baroda has established a Union R-SETI which provides various employment-oriented vocational training to the unemployed youth segment. 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. Micro Units Development & Refinance Agency Ltd (MUDRA) - Budget 2024-25 has enhanced the limit of Mudra loans to Rs. 20 lakh from the current Rs. 10 lakh for those entrepreneurs who have availed and successfully repaid previous loans under the Tarun category.

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

Kaushambi is an identified district under the clusters for Amla and Guava and Allahabadi Surkha guava banana fresh vegetables formed under the Uttar Pradesh Agriculture Export Policy 2019 (UP AEP 2019). Guava has been included as one of the ODOP products identified for the district by Prime Minister Food Micro Enterprises programme.

4.1.2 Infrastructure and linkage support available, planned and gaps

The district has good cultivation of guava and bananas but currently they are not being exported. Being perishable commodities and due to the lack of direct flight facilities for foreign countries their consumption remains limited to the country. Kaushambi district is industrially very backward. Currently no goods or materials are being exported from here.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is the focal point for human resource development and empowerment in any country. Literacy is essential for socio-economic progress and is an important indicator of human development. Uttar Pradesh literacy level ranks 29th at the all-India level which is much lower than the national average of 74.04%. In 2011 the states literacy rate was 69.72% with male literacy at 79.24% (national average 82.14%) and female literacy at 59.26% (national average 65.46%). An average literacy rate in Kaushambi district as per census 2011 is 61.26% of which males and females are 72.76% and 48.55% literates, respectively

4.2.2 Infrastructure and linkage support available, planned and gaps

In recent years along with increasing awareness of the importance of education there has been a significant increase in spending on quality education. Parents are also committed to providing higher education to their children but they do not have enough funds. In such a situation education loans are a powerful means. Almost all banks today are providing education loans. Banks should advertise and promote education loans and should discuss with the management of universities and technical institutions to identify potential students. RBI has updated the lending cap for an education loan loans under priority sector. Loans given to students for vocational and educational courses with a maximum amount of Rs.20 lakh.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The district is rapidly urbanizing where there has been significant progress in the area of housing construction due to which the demand for housing loans is increasing rapidly. Banks need to provide adequate loans in this area. There is considerable potential for new houses as well as renovation of old houses in rural and urban areas.

4.3.2 Infrastructure and linkage support available, planned and gaps

Individual loans up to Rs. 35 lakh in metropolitan centers (population of ten lakh and above) and Rs. 25 lakh 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 lakh in metropolitan centers and Rs. 30 lakh in other centers. Loans up to Rs. 10 lakh per unit in metropolitan centers and up to Rs. 6 lakh in other centers for repair of damaged housing units. There has been some increase in the demand for housing in the district in recent years and there is considerable potential in this area.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Rural fundamental infrastructure such as irrigation roads, bridges etc. is a key driver in accelerating the overall development of the economy. Investment in rural fundamental infrastructure leads to the creation of new economic opportunities and activities generates additional employment and income facilitates distribution and improvement of other rural services and enhances the skills of rural poor. The 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 need for more creation of infrastructure like flood protection measures irrigation, roads, bridges, culverts, and agricultural facilities.

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

The rural road and bridge projects have improved connectivity in rural areas. As a result there has been an improvement in the level of education/health/trade. The flood control projects have also enabled rabi crop cultivation on the agricultural land regained after water receded in addition to flood control in the villages. Migration from flood-affected villages has stopped and the rural population is living a safe and prosperous life. Irrigation-related projects have led to an increase in the irrigated area as well as cropping intensity in the district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

According to the Census 2011 all 674 villages in the district have drinking water facilities but there is a complete lack of clean water facilities hence the need for RO plants exist. There is need of hospitals veterinary hospitals establishment of schools colleges modernised infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps

Support is available under Ayushman Bharat' Ayush scheme NRHM Swachh Bharat Mission- Grameen and Jal Jeevan Mission schemes.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The district has a total of 674 villages all of which are electrified although the power supply situation is extremely poor. Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity.

5.3.2 Infrastructure and linkage support available, planned and gaps

PM KUSUM scheme, Bio energy enterprise promotion programme, solar pump scheme, solar light scheme, solar roof top schemes, etc. are available.

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	198	193.188000	166.11
B	Ongoing tranches	10	146.544000	117.2503
	Total (A + B)	208	339.732000	283.3603

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	61	92.405100	87.9877
B	Rural roads & bridges	133	100.612400	77.9758
C	Social Sector	2	0.170700	0.1484
	Total (A + B + C)	196	193.188200	166.1119

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	ha	Irrigation potential	ha	0
B	Rural roads	km	Road length	km	0
C	Bridges	m	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	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In the district all 8 blocks are NRLM intensive. As on 31.3.2024, 5929 SHGs were formed and 763 were given credit of 1050.39 lakh by Banks. Small Finance bank and some private sector banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 6075.15 lakh was disbursed to JLGs by Banks.

6.2 Infrastructure and linkage support available, planned and gaps

In the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a flagship program of Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM). In the state all districts and blocks have been selected under this program from April 1 2021. Under the NRLM scheme NABARDs concessional refinance scheme is available to banks to promote lending to self-help groups under which Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4% (for loans up to Rs.3 lakhs) and 3% (for loans from Rs. 3 lakhs to Rs. 5 lakhs). Under the National Rural Livelihoods Mission the department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is running livelihood-based and skill development programmes to enable women to establish and manage successful enterprises and increase their income. There are two major programmes under this are the Micro Entrepreneurship Development Program (MEDP) and the Livelihood and Enterprise Development Programme (LEDP).

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 There is a need to provide loans in Joint Liability Group (JLG) mode to landless farmers or oral lessee farmers for financial support by banks.
- 2 There is a need to explore the possibility of more advanced and modern agricultural or irrigation techniques to reduce water usage
- 3 More centres for input distribution under cooperative fold
- 4 Farmers need to be aware of the adverse effects of excessive use of fertilisers on soil health to promote a sustainable and conservative perspective
- 5 Diversification of crops from traditional agriculture crops to cash crops will not only expand the production levels of various crops but also increase the income of farmers according to the favourable conditions of specific agricultural-climatic zones.
- 6 To increase the income level of farmers in the state the adoption of modern production techniques such as System of Rice Intensification (SRI) and Wheat Intensification System (WIS) can be considered which can increase production and reduce farming costs
- 7 Use of drones in agriculture

2. Water Resources

- 1 Use of water conserving technology like sprinklers and drips
- 2 Renovation of canals and desilting of canal beds
- 3 Sodic Land treatment
- 4 Water recharge technologies
- 5 The government needs to prioritise the development of surface water-based community irrigation projects instead of groundwater-based irrigation projects in the state.
- 6 Due to poor maintenance public tube wells are not operating at their maximum capacity. A proper maintenance programme along with replacement of faulty equipment will ensure better utilisation of public property and bring larger areas under irrigation

- 7 A planned approach is needed to increase the use of artificial recharge measures through construction of rainwater harvesting structures such as rainwater storage tanks percolation tanks farm ponds check dams etc.
- 8 Slowly transitioning from electricity to solar energy can be considered for operating public tube wells.

3.Farm Mechanization

- 1 There is a need to promote the use of power tillers to increase mechanisation in the district considering the large number of small landholdings and marginal farmers
- 2 Setting up of Custom Hiring Centres
- 3 Technical information on the suitability and use of various agricultural equipment can be provided by state agricultural universities and agricultural science centres. Maintenance and upkeep of machinery and skill training for same.
- 4 Due to the seasonal nature of agricultural activities there is a possibility of prolonged periods of inactivity for agricultural equipment. Hence farmers need to be educated about the shared and mutual use of such equipment.

4.Plantation and Horticulture

- 1 Preparation of bankable models and training of bankers
- 2 Setting up of tissue culture lab in district
- 3 Promoting hardening process of banana sapplings under shed net
- 4 Setting up of processing units under PMFME
- 5 Creation of Farm Gate Infrastructure under AIF
- 6 Capacity building of farmers through APEDA
- 7 Encouraging small and marginal farmers to move towards cash crops
- 8 Encouraging more small farmers to adopt high-value horticulture production systems through incentive and FPO/cluster approaches.

5.Forestry/ Waste Land Development

- 1 Increase the frequency of extension programmes in agroforestry for capacity building.
- 2 Popularisation of hi-tech plantation on commercial scale and bankable models

- 3 To encourage farmers to adopt agroforestry on their agricultural land demonstration plots (model of agroforestry) can be established in each block.
- 4 Funding can be provided for large-scale tree plantation on private land outside the ambit of the Forest Act.

6. Animal Husbandry - Dairy

- 1 Emphasis should be given on crossbreeding programmes for non-descript cattle and buffaloes with improved germplasm.
- 2 There is a need to increase the coverage of animal reproduction and healthcare services at the doorstep of farmers through the establishment of more veterinary institutions, promoting private participation, etc.
- 3 Insurance of cattles/buffaloes
- 4 Adoption of silage technology on commercial scale
- 5 Besides revival of non-functional societies establishment of dairy societies/milk collection centres is also an option.

7. Animal Husbandry - Poultry

- 1 Skill development programmes should be extensively provided for poultry entrepreneurs.
- 2 Easy credit facility to farmers
- 3 Setting up poultry feed units on commercial scale
- 4 Promoting better indigenous poultry through low-input techniques and high-yielding poultry birds through backyard poultry can provide opportunities especially to weaker sections.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 Easy credit facility to farmers
- 2 Insurance facilities
- 3 Capacity building by KVK/ Veterinary doctors
- 4 Market availability and Linkage

9. Fisheries

- 1 There is a need to strengthen the supply chain of fish in domestic markets to ensure that fish producers get higher prices.
- 2 Fish farming producer organisations can be formed in district especially to address problems faced by small-scale producers such as supply of inputs, production, aggregation, market linkages, etc.

- 3 Construction of basic facilities for livestock markets on the lines of agricultural marketing centres is necessary for the modernization and strengthening of livestock markets. There is a need to strengthen the supply chain of fish in domestic markets to ensure that fish producers get higher prices.
- 4 Easy credit facility to farmers

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
- 3 Small and marginal farmers need to be motivated for this activity

12. Agriculture Infrastructure: Others

- 1 Every year a target can be set to train farmers for the establishment of vermicompost units
- 2 Awareness creation among bankers and farmers for adoption of Narayan Deotao Pandharipande (NADEP) and Vermicompost.

13. Food and Agro. Processing

- 1 All banks need to ensure availability of loans in this sector. Increased financing under PMFME.
- 2 There is ample potential for vegetable processing fruit processing meat processing and dairy processing in the district
- 3 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
- 4 Bank should take appropriate gesture to finance the enterprenuers

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 There is a need for banks to emphasise more on cluster-based programmes and initiatives to distribute more loans.

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
- 2 Awareness campaigns for education loans should be conducted periodically in educational institutions.

18. Housing

- 1 Growing urbanisation requires bank credit for housing.
- 2 Special efforts for catering to the housing needs of SC/ST/OBC, disabled persons, slum dwellers, street vendors, other informal sector workers and women headed households single/working women.

19. Social Infrastructure

- 1 Setting up RO plants at all Blocks
- 2 Creation of Sanitary infrastructure in all markets on use and pay basis
- 3 Banks can play an active role in financing social basic infrastructure

20. Renewable Energy

- 1 Solarisation of Government tubewells
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under Solar roof top scheme
- 3 Awareness creation about the benefit of renewable energy sources is the need

- 4 The State Government may strengthen its machinery to create adequate awareness among the farmers about the need for maintaining biogas plant

21. Informal Credit Delivery System

- 1 Skill training to SHG members for setting up Enterprise
- 2 Linking SHGs/Enterprises with district market and also through electronic platform viz, ONDC, etc.
- 3 Easy credit facility from banks

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

5. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs.1560.74 lakh as on 31st March 2022. In this direction, the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS, Government of Uttar Pradesh and the Regional Director, Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result, the total imbalances have come down to Rs.796.05 lakh as on 31st March 2024 from Rs.1560.74 lakh as on 31.03.2022.

5. Status of Cooperatives in the District

1. 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 capitalise on new market opportunities. As such they improve income opportunities, reduce costs and manage risks of the members.
2. Under centrally sponsored scheme, total 37 PACS (13 in 1st phase, 10 in 2nd phase and 14 in 3rd phase) are under PACS Computerisation at different stages.

6. Potential for formation of cooperatives

1. The formation of cooperative societies is promising for agricultural, dairy, and fisheries sectors. However, distribution among blocks under the cooperative committee's operational area is not uniform. Therefore, there is potential for the formation of cooperative societies in agricultural, dairy, and fisheries sectors. This can have a significant impact on boosting economic activities in these areas.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Farmers Producers Organisation	Anetha Sirathu	Grant assistance towards formation and promotion of Producer Organizations related to aggregate horticultural crops and trade them through the company. - To establish agricultural processing units and enhance the value of products.	FMB	550	NABARD initiative will enable farmers to increase their income.
2	Collectivisation	Farmers Producers Organisation	Tulsipur Manjhanpur	Grant assistance towards formation and promotion of Producer Organizations related to aggregate horticultural crops and trade them through the company. - To establish agricultural processing units and enhance the value of products.	FMB	520	NABARD initiative will enable farmers to increase their income.

3	Collective sation	Farmers Producers Organisation	Karari Manjhanpur	Grant assistance towards formation and promotion of Producer Organizations related to To aggregate horticultural crops (particularly Banana) and trade them through the company. - To establish agricultural processing units and enhance the value of products.	FMB	514	NABARD initiative will enable farmers to increase their income.
4	Collective sation	Farmers Producers Organisation	Mooratganj Kaushambi	Grant assistance towards formation and promotion of Producer Organizations related to poultry activities. To establish processing units and enhance the income and processed items in the market.	FMB	300	NABARD initiative will enable farmers to increase their income through poultry activities.
5	Collective sation	Farmers Producers Organisation	Chayal	Grant assistance towards formation and promotion of Producer Organizations related to goatry and seed production.	No	200	NABARD initiative will enable farmers to increase their income through Goat/sheep rearing and seed production.
6	Collective sation	Farmers Producers Organisation	Kaushambi	Grant assistance towards formation and promotion of Producer Organizations related to goatry and seed production.	No	300	NABARD initiative will enable farmers to increase their income through Goat/sheep rearing and seed production.

7	Skill Training	Livelihood and Entrepreneurs hip Development Program	Karari Manjhanpur	Training in selection & quality of products production techniques managerial capacity packaging etc with development of enterpreneurial skill in areas like banana bye product and handicraft banana fibre products.	No	90	This initiative helps the SHG member to learn enterprenurial skill and set up unit provide employment and generate income.
8	Skill Training	Livelihood and Entrepreneurs hip Development Program	Kaushambi	Training in selection & quality of products production techniques, managerial capacity, packaging etc. with development of enterpreneurial skills in the mustard processing areas.	No	90	This initiative helps the SHG member to learn enterprenurial skill and set up unit provide employment and generate income.
9	Skill Training	Micro Entrepreneurs hip Development Program	Mooratganj Kaushambi	Training in selection & quality of products production techniques, managerial capacity, packaging, etc. in the field of cleaning items like moppper etc..	No	30	This initiative helps the SHG members to take skill and its upgradation for income generation.
10	Skill Training	Micro Entrepreneurs hip Development Program	Manjhanpur	Training in selection & quality of products production techniques, managerial capacity, packaging, etc. in the field of banana fibre extraction etc.	No	30	This initiative helps the SHG members to take skill and its upgradation for income generation.

11	Promotional Activity 1	Rural Mart	Karari Manjhanpur	To provide marketing platform to farmers to sell their product.	No	300	To provide a market for the products made by farmer producer organisations and self-help groups with direct benefits going to these groups.
12	Promotional Activity 1	Gram Dukan	Shamsabad	To provide marketing platform to SHG women	No	150	To provide market to the products made by self-help groups in the village market. Through this village shop to provide a market for the products made by self-help groups with direct benefits going to these groups.
13	Promotional Activity 1	Gram Dukan	Udhin buzurg	To provide marketing platform to SHG women	No	200	To provide market to the products made by self-help groups in the village market. Through this village shop to provide a market for the products made by self-help groups with direct benefits going to these groups.

Success Stories

Success Story 1: Formation and Promotion of Farmer Producer Organisation - AIFAA FPO



1. Scheme : FSDD
2. Project Implementing Agency : Sadbhawana Sewa Evam Shiksha Sansthan
3. Duration of the project : Three years
4. Beneficiary : Farmers

No. of beneficiaries : 514

Community : Small and Marginal Farmers

State : Uttar Pradesh

District : Kaushambi

Block : Manjhanpur

Village : Karari etc.

1.1 Support provided

- NABARD sanctioned a grant assistance of Rs. 1144000/- under its Farm Sector Development.

1.2 Pre-implementation status

- The limited production quantities lack of farmers' access to public resources quality inputs credit facility modern technologies etc.
- Inadequate farming and extension services and low level of technology adoption

- Lack of capital and poor business skills
- Low income due to poor infrastructure and low market efficiency

1.3 Challenges faced

- Due to highly fragmented scattered and heterogeneous landholding rising cost of cultivation and limited access of small/marginal farmers (SF/MF) to public resources and markets the small holding based agriculture has gradually become unviable.
- Access to inputs and agro-services institutional credit marketing facilities and enhanced efficiency in the farming operations

1.4 Impact

- FPO is an organization where the members are farmers themselves. Farmers Producers Organization provides end-to-end support and services to the small farmers and covers technical services marketing processing and other aspects of cultivation inputs.
- Through aggregation the primary producers avail the benefit of economies of scale.
- They also have better bargaining power visà-vis the bulk buyers of produce and bulk suppliers of inputs.
- Apart from these there are social economic technological and policy level impacts which are dispersed at group and community level as well as at individual level in due course of time.
- Post-implementation farmers received fair prices for their produce leading to increased income. Access to modern machinery improved productivity supporting the government's goal of doubling farmers' income.

Success Story 2: Formation and Promotion of Farmer Producer Organisation - Anetha FPO



1. Scheme : FSDD
2. Project Implementing Agency : Manviya Drishtikon Sewa Samiti
3. Duration of the project : Three years
4. Beneficiary :

No. of beneficiaries :	526
Community :	Small and Marginal Farmers
State :	Uttar Pradesh
District :	Kaushambi
Block :	Sirathu
Village :	Anetha etc.

2.1 Support provided

- NABARD sanctioned a grant assistance of Rs. 1144000/- under its Farm Sector Development.

2.2 Pre-implementation status

- The limited production quantities lack of farmers' access to public resources quality inputs credit facility modern technologies etc.
- Inadequate farming and extension services and low level of technology adoption
- Lack of capital and poor business skills

- Low income due to poor infrastructure and low market efficiency

2.3 Challenges faced

- Due to highly fragmented scattered and heterogeneous landholding rising cost of cultivation and limited access of small/marginal farmers (SF/MF) to public resources and markets the small holding based agriculture has gradually become unviable.
- Access to inputs and agro-services institutional credit marketing facilities and enhanced efficiency in the farming operations

2.4 Impact

- FPO is an organization where the members are farmers themselves. Farmers Producers Organization provides end-to-end support and services to the small farmers and covers technical services marketing processing and other aspects of cultivation inputs.
- Through aggregation the primary producers avail the benefit of economies of scale.
- They also have better bargaining power visà-vis the bulk buyers of produce and bulk suppliers of inputs.
- Apart from these there are social economic technological and policy level impacts which are dispersed at group and community level as well as at individual level in due course of time.
- Post-implementation farmers received fair prices for their produce leading to increased income. Access to modern machinery improved productivity supporting the government's goal of doubling farmers' income.

Success Story 3: Formation and Promotion of Farmer Producer Organisation - Dwaba FPO



1. Scheme : FSDD
2. Project Implementing Agency : Manviya Drishtikon Sewa Samiti
3. Duration of the project : Three years
4. Beneficiary :
 - No. of beneficiaries :
 - Community : Small and Marginal Farmers
 - State : Uttar Pradesh
 - District : Kaushambi
 - Block : Manjhanpur
 - Village : Tulsipur etc.

3.1 Support provided

- NABARD sanctioned a grant assistance of Rs. 1144000/- under its Farm Sector Development.

3.2 Pre-implementation status

- The limited production quantities lack of farmers' access to public resources quality inputs credit facility modern technologies etc.
- Inadequate farming and extension services and low level of technology adoption
- Lack of capital and poor business skills
- Low income due to poor infrastructure and low market efficiency

3.3 Challenges faced

- Due to highly fragmented scattered and heterogeneous landholding rising cost of cultivation and limited access of small/marginal farmers (SF/MF) to public resources and markets the small holding based agriculture has gradually become unviable.
- Access to inputs and agro-services institutional credit marketing facilities and enhanced efficiency in the farming operations

3.4 Impact

- FPO is an organization where the members are farmers themselves. Farmers Producers Organization provides end-to-end support and services to the small farmers and covers technical services marketing processing and other aspects of cultivation inputs.
- Through aggregation the primary producers avail the benefit of economies of scale.
- They also have better bargaining power visà-vis the bulk buyers of produce and bulk suppliers of inputs.
- Apart from these there are social economic technological and policy level impacts which are dispersed at group and community level as well as at individual level in due course of time.
- Post-implementation farmers received fair prices for their produce leading to increased income. Access to modern machinery improved productivity supporting the government's goal of doubling farmers' income.

Success Story 4: Banana Fibre Product Making



1. Scheme : Livelihood and Enterprise Development Programme
2. Project
Implementing Agency : Sadbhawana Sewa Evam Shiksha Sansthan
3. Duration of the
project : Two years
4. Beneficiary :

No. of beneficiaries :	90
Community :	SHG womens
State :	Uttar Pradesh
District :	Kaushambi
Block :	Manjhanpur
Village :	Karari

4.1 Support provided

- NABARD sanctioned a grant assistance of Rs. 695500/- under its Micro Credit Innovation

4.2 Pre-implementation status

- To enhance the capacities of SHG members through identifying the skill gaps appropriate skill upgradation exposure visits demonstrations and support for livelihood activities in the locality.

4.3 Challenges faced

- Lack of proper skill set and enterprise development among women
- Market linkage of finished products
- Formal credit to the small enterprises particularly for women

4.4 Impact

- Impact of skill-up gradation trainings alone on the livelihood creation of SHG members
- A strategic shift was made to enhance the effectiveness of skill development initiatives
- The LEDP entails comprehensive measures including intensive training for skill-building refresher courses establishment of backward-forward linkages and the provision of handholding and escort support.
- Livelihood and Enterprise Development Programme (LEDP) by NABARD offer training and help specifically for women and learn important business skills to run their small businesses better sell their products more effectively and make more money.

Success Story 5: Fancy Bangle Making



1. Scheme : Micro Enterprise Development Programme
2. Project
Implementing Agency : Lata Foundation
3. Duration of the
project : Six Months
4. Beneficiary :
No. of
beneficiaries : 30
Community : SHG womens
State : Uttar Pradesh
District : Kaushambi
Block : Manjhanpur
Village : Bhailamakdumpur

4.1 Support provided

- NABARD sanctioned a grant assistance of Rs. 695500/- under its Micro Credit Innovation

4.2 Pre-implementation status

- To enhance the capacities of SHG members through identifying the skill gaps appropriate skill upgradation exposure visits demonstrations and support for livelihood activities in the locality.

4.3 Challenges faced

- Lack of proper skill set and enterprise development among women
- Market linkage of finished products
- Formal credit to the small enterprises particularly for women

4.4 Impact

- Impact of skill-up gradation trainings alone on the livelihood creation of SHG members
- A strategic shift was made to enhance the effectiveness of skill development initiatives
- The LEDP entails comprehensive measures including intensive training for skill-building refresher courses establishment of backward-forward linkages and the provision of handholding and escort support.
- Livelihood and Enterprise Development Programme (LEDP) by NABARD offer training and help specifically for women and learn important business skills to run their small businesses better sell their products more effectively and make more money.

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 Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

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 Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

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 Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
 - 3.1 Prospects of Climate Action in the District
 - a 95% of farmers are small and marginal 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. Climate Resilient Agriculture 2. Integrated Farming 3. Introduction of Baby Corn in the district
Department of Agriculture KVK and NGO 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 in this sector.
 - 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 School/ Hands-on training centre climate literacy climate smart agriculture documentation etc.
 - 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. NABARD is also taking care this component in its watershed projects.

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 GI plays an important role in rural development community empowerment acts as a product differentiator aids in brand building creates local employment opportunities helps reduce rural migration builds regional brand creates spin-off effects in tourism and gastronomy and helps protect traditional knowledge and traditional cultural. Currently no GI product is registered in Kaushambi district. One potential GI product from Kaushambi district is food processing (banana). Currently no GI product is registered in Kaushambi district. ODOP of Kaushambi is food processing (Banana) which may be a potential for GI product.
- 4 The is no registered GI product in the district. However the identification process of product is being searched.

Annexure 1

District-Kaushambi

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	I.Agriculture						
	A. Farm Credit						
	A.1 Crop Production, Maintenance, Marketing						
1	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	57490	Phy 1358	630	839
					BL 780.71	362.19	482.34
2	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	12955	Phy 988	1359	1161
					BL 128.00	176.06	150.41
3	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	35101	Phy 3705	8645	9880
					BL 1300.49	3034.48	3467.98
4	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	14575	Phy 1112	1112	1112
					BL 162.07	162.07	162.07
5	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	25506	Phy 8645	17784	16302
					BL 2204.99	4535.99	4157.99
6	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	100	Acre	17004	Phy 2964	6175	7410
					BL 504.00	1050.00	1260.00
						5080.26	9680.79
	Post-harvest/HH Consumption (10%)					932.08	968.08
	Repairs & maintenance of farm assets (20%)					1016.05	1936.16
	Sub Total					6604.34	12585.03

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
865	988	988	741	988	7397
497.29	568.00	568.00	426.00	568.00	4252.53
1111	1111	1111	1235	1359	9435
143.93	143.93	143.93	159.99	176.06	1222.31
16055	6916	6175	16055	16055	83486
5635.47	2427.59	2167.49	5635.47	5635.47	29304.44
1112	1087	1087	1112	1112	8846
162.07	158.43	158.43	162.07	162.07	1289.28
19760	17784	8645	22230	27170	138320
5039.99	4535.99	2204.99	5669.98	6929.98	35279.90
6175	4446	6175	7410	10374	51129
1050.00	756.00	1050.00	1260.00	1763.99	8693.99
12528.75	8589.94	6292.84	13313.51	15235.57	80042.45
1252.88	858.99	629.28	1331.35	1523.56	8004.24
2505.75	1717.99	1258.57	2662.7	3047.11	16008.49
16287.38	11166.92	8180.69	17307.56	19806.24	104055.18

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chail	Kara	Kaushambi
	A.2 Water Resources							
1	Diesel Pump Sets--	80	No.	49500	Phy	85	105	95
					BL	35.35	43.76	39.56
2	Drip Irrigation--	80	ha	112000	Phy	1	2	2
					BL	0.90	1.79	1.79
3	Sprinkler Irrigation --Mini Sprinkler 2 hac	80	ha	204000	Phy	55	50	55
					BL	89.76	81.60	89.76
4	Tube Well--	80	No.	682000	Phy	1	2	2
					BL	5.46	10.91	10.91
	Sub Total					131.47	138.06	142.02

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
95	85	90	100	105	760
39.56	35.35	37.33	41.54	43.76	316.21
2	1	1	2	4	15
1.79	0.90	0.90	1.79	3.58	13.44
55	50	50	50	55	420
89.76	81.60	81.60	81.60	89.76	685.44
2	1	2	2	2	14
10.91	5.46	10.91	10.91	10.91	76.38
142.02	123.31	130.74	135.84	148.01	1091.47

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chail	Kara	Kaushambi
	A.3 Farm Mechanisation							
1	Combine harvester--	80	No.	2450000	Phy BL	6 117.60	7 137.20	6 117.60
2	Combine harvester-Tractor mounted wheel type-	80	No.	1800000	Phy BL	10 144.00	10 144.00	10 144.00
3	Power Tiller--	80	No.	203000	Phy BL	15 24.36	20 32.48	20 32.48
4	Thresher--	80	No.	135000	Phy BL	80 86.40	65 70.20	75 81.00
5	Tractor-With Implements & Trailer-Cultivator 45 hp	80	No.	950000	Phy BL	32 243.20	35 266.00	35 266.00
	Sub Total					615.56	649.88	641.08

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
6	6	6	7	7	51
117.60	117.60	117.60	137.20	137.20	999.60
10	10	10	10	10	80
144.00	144.00	144.00	144.00	144.00	1152.00
24	20	20	25	20	164
38.98	32.48	32.48	40.60	32.48	266.34
75	59	75	66	65	560
81.00	63.72	81.00	71.28	70.20	604.80
35	40	35	35	40	287
266.00	304.00	266.00	266.00	304.00	2181.20
647.58	661.80	641.08	659.08	687.88	5203.94

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
A.4 Plantation & Horticulture							
1	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy 1 BL 1.69	2 3.38	2 3.38
2	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy 50 BL 73.10	55 79.80	65 93.20
3	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy 35 BL 20.36	7 4.07	25 14.54
4	New Orchard - Tropical/ Sub Tropical Fruits--3mX6m	80	ha	154300	Phy 30 BL 37.03	35 43.20	30 37.03
5	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy 4 BL 5.61	4 5.61	4 5.61
6	New Orchard - Tropical/ Sub Tropical Fruits--6mX6m	80	ha	120000	Phy 8 BL 7.68	5 4.80	3 2.88
7	Nursery ---	80	ha	1967700	Phy 1 BL 15.74	1 15.74	1 15.74
	Sub Total				161.21	156.60	172.38

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

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
2	2	1	2	2	14
3.38	3.38	1.69	3.38	3.38	23.66
51	65	50	50	85	471
74.62	93.20	73.10	73.10	120.00	680.12
5	10	10	7	10	109
2.91	5.82	5.82	4.07	5.82	63.41
30	30	30	35	35	255
37.03	37.03	37.03	43.20	43.20	314.75
4	4	4	4	5	33
5.61	5.61	5.61	5.61	7.01	46.28
3	8	8	3	6	44
2.88	7.68	7.68	2.88	5.76	42.24
1	1	1	1	1	8
15.74	15.74	15.74	15.74	15.74	125.92
142.17	168.46	146.67	147.98	200.91	1296.38

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	A.6 Forestry						
1	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy 3 BL 2.08	4 2.77	3 2.08
2	Plantation-Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy 8 BL 5.96	9 6.71	8 5.96
	Sub Total				8.04	9.48	8.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	A.7 Animal Husbandry - Dairy						
1	Buffalo Farming--	80	1+1	248000	Phy 65 BL 128.96	65 128.96	65 128.96
2	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy 30 BL 52.56	30 52.56	25 43.80
3	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy 16 BL 129.66	15 121.56	20 162.08
4	Indigenous Cattle Farming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy 50 BL 87.20	50 87.20	50 87.20
5	Veterinary Clinic-Fixed-	80	No.	300000	Phy 1 BL 2.40	1 2.40	1 2.40
	Sub Total				400.78	392.68	424.44

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
3	3	3	3	4	26
2.08	2.08	2.08	2.08	2.77	18.02
9	9	9	9	9	70
6.71	6.71	6.71	6.71	6.71	52.18
8.79	8.79	8.79	8.79	9.48	70.20

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
65	65	65	66	70	526
128.96	128.96	128.96	130.94	138.88	1043.58
30	25	22	25	30	217
52.56	43.80	38.54	43.80	52.56	380.18
15	15	15	15	20	131
121.56	121.56	121.56	121.56	162.08	1061.62
50	50	50	50	50	400
87.20	87.20	87.20	87.20	87.20	697.60
	1	1	1	1	7
	2.40	2.40	2.40	2.40	16.80
390.28	383.92	378.66	385.90	443.12	3199.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	A.8 Working Capital - AH - Dairy/Drought animal				
	Sub Total Working Capital				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	A.9 Animal Husbandry - Poultry						
1	Commercial Broiler Farming--	80	5000	2458000	Phy 6 BL 145.09	6 145.09	7 164.75
	Sub Total				145.09	145.09	164.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	A.10 Working Capital - AH - Poultry				
	Sub Total Working Capital				

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
6	8	6	7	6	52
145.09	184.42	145.09	164.75	145.09	1239.37
145.09	184.42	145.09	164.75	145.09	1239.37

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	A.11 Animal Husbandry - SGP						
1	Goat - Breeding Unit--	80	500+25	9630000	1	1	1
					77.04	77.04	77.04
2	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	414000	15	15	15
					49.68	49.68	49.68
3	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	1	1	1
					8.76	8.76	8.76
4	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	8	9	9
					24.26	27.29	27.29
	Sub Total				159.74	162.77	162.77

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	A.12 Working Capital - AH - Others/SR				
	Sub Total Working Capital				

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
1	1	1	1	2	9
77.04	77.04	77.04	77.04	154.08	693.36
15	15	15	15	16	121
49.68	49.68	49.68	49.68	52.99	400.75
1	1	1	1	1	8
8.76	8.76	8.76	8.76	8.76	70.08
8	9	8	9	8	68
24.26	27.29	24.26	27.29	24.26	206.20
159.74	162.77	159.74	162.77	240.09	1370.39

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	A.13 Fisheries						
1	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy 40 BL 32.00	40 32.00	40 32.00
2	Fish marketing--Three wheeler	80	No.	300000	Phy 5 BL 12.00	5 12.00	7 16.80
3	Ornamental Fish Hatchery--	80	No.	800000	Phy 2 BL 12.80	2 12.80	2 12.80
	Sub Total				56.80	56.80	61.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	A.14 Working Capital - Fisheries				
	Sub Total Working Capital				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	A.15 Farm Credit						
1	Finance to FPOs/FPCs--	90	No.	1500000	Phy 1 BL 13.50	1 13.50	1 13.50
2	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy 1 BL 4.05	1 4.05	2 8.10
	Sub Total				17.55	17.55	21.60
	Total Farm Credit (sum of A.1 to A.15)				21755.17	21755.17	21759.22

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
40	40	40	40	40	320
32.00	32.00	32.00	32.00	32.00	256.00
8	5	5	5	5	45
19.20	12.00	12.00	12.00	12.00	108.00
2	2	2	2	2	16
12.80	12.80	12.80	12.80	12.80	102.40
64.00	56.80	56.80	56.80	56.80	466.40

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
1	1	1	1	1	8
13.50	13.50	13.50	13.50	13.50	108.00
2	1	1	1	1	10
8.10	4.05	4.05	4.05	4.05	40.50
21.60	17.55	17.55	17.55	17.55	148.50
21759.22	21755.17	21755.17	21755.17	21755.17	118141.61

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chail	Kara	Kaushambi
	B. Agriculture Infrastructure							
	B.1 Storage Facilities							
1	Cold Storage--1000 MT	80	No.	8000000	Phy	1	1	1
					BL	64.00	64.00	64.00
2	Godown--/ Rural Godown (1000 MT)	80	No.	3500000	Phy	1	1	1
					BL	28.00	28.00	28.00
3	Godown--/ Rural Godown (500 MT)	75	No.	1500000	Phy	5	7	6
					BL	56.25	78.75	67.50
4	Market Yard--	70	No.	1500000	Phy	1	1	1
					BL	10.50	10.50	10.50
	Sub Total					158.75	181.25	170.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chail	Kara	Kaushambi
	B.2 Land Development							
1	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.	100000	Phy	10	10	10
					BL	8.00	8.00	8.00
2	Farm Ponds/ Water Harvesting Structures--40 m X 40 m	80	No.	406000	Phy	7	8	8
					BL	22.74	25.98	25.98
3	On Farm development (OFD) Works --	80	m.	75000	Phy	10	10	10
					BL	6.00	6.00	6.00
	Sub Total					36.74	39.98	39.98

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
1	1	1	1	1	8
64.00	64.00	64.00	64.00	64.00	512.00
1	1	1	1	1	8
28.00	28.00	28.00	28.00	28.00	224.00
7	5	6	7	7	50
78.75	56.25	67.50	78.75	78.75	562.50
1	1	1	1	1	8
10.50	10.50	10.50	10.50	10.50	84.00
181.25	158.75	170.00	181.25	181.25	1382.50

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
10	10	10	10	10	80
8.00	8.00	8.00	8.00	8.00	64.00
8	7	7	8	8	61
25.98	22.74	22.74	25.98	25.98	198.12
10	10	10	10	10	80
6.00	6.00	6.00	6.00	6.00	48.00
39.98	36.74	36.74	39.98	39.98	310.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chail	Kara	Kaushambi
	B.3 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy BL	6 1.39	7 1.62	7 1.62
2	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	Phy BL	20 4.96	16 3.97	20 4.96
3	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy BL	2 12.00	1 6.00	2 12.00
	Sub Total					18.35	11.59	18.58
	Total (B.1+B.2+B.3)					239.58	232.82	239.81

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
7	6	6	7	7	53
1.62	1.39	1.39	1.62	1.62	12.27
20	16	20	16	20	148
4.96	3.97	4.96	3.97	4.96	36.71
1	1	2	1	1	11
6.00	6.00	12.00	6.00	6.00	66.00
12.58	11.36	18.35	11.59	12.58	114.98
233.81	232.59	239.58	232.82	233.81	1807.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chail	Kara	Kaushambi
	C. Ancillary Activities							
	C.1 Food & Agro Processing							
1	Dal/ Pulses Mill--	85	No.	3500000	Phy	1	1	1
					BL	29.75	29.75	29.75
2	Food Grain Processing-Flour Mill-	85	No.	2500000	Phy	1	5	3
					BL	21.25	106.25	63.75
3	Fruit Processing --	85	No.	200000	Phy	5	7	5
					BL	8.50	11.90	8.50
4	Oil Extraction--/Mustard Processing	85	No.	1000000	Phy	2	4	2
					BL	17.00	34.00	17.00
5	Rice Processing --	75	No.	3000000	Phy	1	1	2
					BL	22.50	22.50	45.00
	Sub Total					99.00	204.40	164.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chail	Kara	Kaushambi
	C.2 Ancillary Activities -							
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy	1	1	1
					BL	18.00	18.00	18.00
	Sub Total					18.00	18.00	18.00
	Total (C.1+C2)					267.40	267.40	267.40
	Total (A+B+C)					22256.38	22256.38	22256.38

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
1	1	1	1	1	8
29.75	29.75	29.75	29.75	29.75	238.00
5	3	1	5	5	28
106.25	63.75	21.25	106.25	106.25	595.00
5	7	5	5	7	46
8.50	11.90	8.50	8.50	11.90	78.20
2	2	2	4	4	22
17.00	17.00	17.00	34.00	34.00	187.00
3	1	2	3	3	16
67.50	22.50	45.00	67.50	67.50	360.00
229.00	144.90	121.50	246.00	249.40	1458.20

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
1	1	1	1	1	8
18.00	18.00	18.00	18.00	18.00	144.00
18.00	18.00	18.00	18.00	18.00	144.00
267.40	267.40	267.40	267.40	267.40	1602.20
22256.38	22256.38	22256.38	22256.38	22256.38	121551.41

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Kaushambi	Manjhanpur	Mooratganj
II. Micro, Small and Medium Enterprises (MSME)								
1	Manufacturing Sector - Term Loan-Medium-	80	No.	500000000	Phy	1	1	1
					BL	4000.00	4000.00	4000.00
2	Manufacturing Sector - Term Loan-Micro-	80	No.	100000000	Phy	10	10	10
					BL	800.00	800.00	800.00
3	Manufacturing Sector - Term Loan-Small-	80	No.	1000000000	Phy	1	1	1
					BL	800.00	800.00	800.00
4	Manufacturing Sector - Working Capital-Medium-	80	No.	500000000	Phy	1	1	1
					BL	400.00	400.00	400.00
5	Manufacturing Sector - Working Capital-Micro-	80	No.	20000000	Phy	115	200	200
					BL	1840.00	3200.00	3200.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	200000000	Phy	5	10	10
					BL	800.00	1600.00	1600.00
	Sub Total					8640.00	10800.00	10800.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total
III. Export Credit						
	Total Export Credit					

Chail	Kara	Nevada	Sarsawan	Sirathu	District Total
					3
0	0	0	0	0	12000.00
10	10	10	10	10	80
800.00	800.00	800.00	800.00	800.00	6400.00
1	1	1	1	1	8
800.00	800.00	800.00	800.00	800.00	6400.00
					3
0	0	0	0	0	1200.00
200	115	115	115	110	1170
3200.00	1840.00	1840.00	1840.00	1760.00	18720.00
5	7	5	5	8	55
800.00	1120.00	800.00	800.00	1280.00	8800.00
5600.00	4560.00	4240.00	4240.00	4640.00	53520.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	IV. Education						
1	Education Loans-Study in India-	90	No.	1000000	Phy 5 BL 45.00	5 45.00	5 45.00
	Total Education				45.00	45.00	45.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	V. Housing						
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3000000	Phy 4 BL 102.00	3 76.50	4 102.00
2	Repair of Dwelling Units--	85	No.	600000	Phy 30 BL 153.00	16 81.60	30 153.00
	Total Housing				255.00	158.10	255.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	VI. Social Infrastructure						
1	Drinking Water--	85	No.	200000	Phy 6 BL 8.50	6 10.20	6 10.20
2	Sanitation--	85	No.	1500000	Phy 6 BL 88.19	5 75.86	6 88.83
	Total Social Infrastructure				96.69	86.06	99.03

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
6	5	5	5	6	42
54.00	45.00	45.00	45.00	54.00	378.00
54.00	45.00	45.00	45.00	54.00	378.00

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
3	4	4	4	3	29
76.50	102.00	102.00	102.00	76.50	739.50
15	30	30	16	16	183
76.50	153.00	153.00	81.60	81.60	933.30
153.00	255.00	255.00	183.60	158.10	1672.80

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
6	5	5	6	6	45
10.20	8.50	8.50	10.20	10.20	76.50
6	5	6	5	5	495
88.83	75.44	88.19	75.44	76.08	656.86
99.03	83.94	96.69	85.64	86.28	733.36

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	VII. Renewable Energy						
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	Phy 26 BL 36.90	26 36.90	26 43.65
	Total Renewable Energy				36.90	36.90	43.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chail	Kara	Kaushambi
	VIII. Others						
1	SHGs/ JLGs--JLG	100	No.	150000	Phy 45 BL 67.50	50 75.00	45 67.50
2	SHGs/ JLGs--SHG	100	No.	150000	Phy 130 BL 265.00	140 290.00	130 265.00
	Total Others				332.50	365.00	332.50
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				27618.16	27650.66	27618.16

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
26	26	26	26	26	298
43.65	36.90	36.90	36.90	36.90	308.70
43.65	36.90	36.90	36.90	36.90	308.70

Manjhanpur	Mooratganj	Nevada	Sarsawan	Sirathu	District Total
45	45	45	48	50	373
67.50	67.50	67.50	72.00	75.00	559.50
160	130	140	130	151	1411
320.00	265.00	280.00	275.00	306.50	2266.50
387.50	332.50	347.50	347.00	381.50	2826.00
27673.16	27618.16	27633.16	27632.66	27667.16	180990.27

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	21330.00	16285.39	30571.00	47526.00	30094.82	43984.22	31671.52		
RCBs	2025.00	564.26		965.00	4318.88	1584.61	1009.72		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	54.27		
RRBs	10125.00	8803.88	14624.00	30909.00	14396.21	29820.37	18693.81		
Others	0.00	0.00	0.00	0.00	0.00	0.00	1984.60		
Sub total (A)	33480.00	25653.53	45195.00	79400.00	48809.91	75389.20	53413.92		

Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBS	11670.00	9287.55	3314.00	7165.00	10048.38	10266.10	9982.30		
RCBs	2475.00	430.52	0.00	0.00	1017.10	0.00	318.27		
SCARDB	0.00	0.00	289.00	80.00	918.44	82.00	17.11		

RRBs		3000.00	3539.39	864.00	964.00	3390.34	2090.14	5891.83
Others		0.00	0.00	0.00	3699.00	0.00	3878.00	625.51
Sub total (A)		17145.00	13257.46	4467.00	11908.00	15374.26	16316.24	16835.02

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	33000.00	25572.94	33885.00	54691.00	40143.20	54250.32	41653.82	
RCBs	4500.00	994.78	0.00	965.00	5335.98	1584.61	1327.99	
SCARDB	0.00	0.00	289.00	80.00	918.44	82.00	71.38	
RRBs	13125.00	12343.27	15488.00	31873.00	17786.55	31910.51	24585.64	
Others	0.00	0.00	0.00	3699.00	0.00	3878.00	2610.11	
Sub total (A)	50625.00	38910.99	49662.00	91308.00	64184.17	91705.44	70248.94	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	3576.60	2778.58	10193.00	20916.00	14197.91	28034.00	35131.44	
RCBs	368.55	170.20	0.00	0.00	1726.48	0.00	0.00	
SCARDB	122.85	54.58	355.00	0.00	493.65	0.00	0.00	
RRBs	1433.25	1257.59	4130.00	3249.00	5754.96	5887.00	5784.31	
Others	0.00	0.00	0.00	77.00	0.00	182.00	194.50	
Sub total (A)	5501.25	4260.95	14678.00	24242.00	22173.00	34103.00	41110.25	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	2265.60	1742.21	10988.00	875.00	2738.55	2569.37	3572.69	
RCBs	196.95	97.42	0.00	923.00	229.73	0.00	0.00	
SCARDB	98.55	31.07	486.00	0.00	120.92	0.00	0.00	
RRBs	623.35	580.54	3077.00	1397.00	765.81	183.49	268.77	
Others	0.00	0.00	0.00	1113.00	0.00	0.00	1309.22	
Sub total (A)	3184.45	2451.24	14551.00	4308.00	3855.01	2752.86	5150.68	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	38842.20	30093.73	55066.00	76482.00	57079.66	84853.69	80357.95	
RCBs	5065.50	1262.40	0.00	1888.00	7292.19	1584.61	1327.99	
SCARDB	221.40	85.65	1130.00	80.00	1533.01	82.00	71.38	
RRBs	15181.60	14181.40	22695.00	36519.00	24307.32	37981.00	30638.72	
Others	0.00	0.00	0.00	4889.00	0.00	4060.00	4113.83	
Sub total (A)	59310.70	45623.18	78891.00	119858.00	90212.18	128561.30	116509.87	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	16285.39	564.26	0.00	8803.88	0.00	25653.53	47526.00	965.00	0.00	30909.00	0.00	79400.00

Table 1: Crop Loan

Particulars	2023-24					2024-25						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	43984.22	1584.61	0.00	29820.37	0.00	75389.20	31671.52	1009.72	54.27	18693.81	1984.60	53413.92

Table 2: Term Loan

Particulars	2021-22						2022-23						Total
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total	
C L	16285.39	564.26	0.00	8803.88	0.00	25653.53	47526.00	965.00	0.00	30909.00	0.00	79400.00	
W S	9287.55	430.52	0.00	3539.39	0.00	13257.46	7165.00	0.00	80.00	964.00	3699.00	11908.00	
L D	0.00	0.00				0.00						0.00	
F M	0.00					0.00						0.00	
P & H						0.00						0.00	
AH -D						0.00						0.00	
AH -P						0.00						0.00	

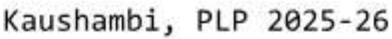
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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
C L	43984.22	1584.61	0.00	29820.37	0.00	75389.20	31671.52	1009.72	54.27	18693.81	1984.60	53413.92
W S	10266.10	0.00	82.00	2090.14	3878.00	16316.24	9982.30	318.27	17.11	5891.83	625.51	16835.02
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	10266.10	0.00	82.00	2090.14	3878.00	16316.24	9982.30	318.27	17.11	5891.83	625.51	16835.02
Grand Total (I +II)	54250.32	1584.61	82.00	31910.51	3878.00	91705.44	41653.82	1327.99	71.38	24585.64	2610.11	70248.94

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	2000000
2	Buffalo Farming			1+1	248000
3	Cold Storage			No.	8000000
4	Combine harvester			No.	2450000
5	Combine harvester	Tractor mounted wheel type		No.	1800000
6	Commercial Broiler Farming			5000	2458000
7	Commercial Broiler Farming			5000	5846000
8	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
9	Compost/ Vermi Compost	Vermi Compost		No.	31000
10	Compost/ Vermi Compost	Vermi Compost		No.	750000
11	Crossbred Cattle Farming			1+1	219000
12	Dairy Cow and Heifer rearing			2	1013000
13	Dal/ Pulses Mill			No.	3500000
14	Diesel Pump Sets			No.	49500
15	Diesel Pump Sets			No.	55550
16	Drinking Water			No.	200000
17	Drip Irrigation			ha	112000
18	Education Loans	Study in India		No.	1000000
19	Farm Ponds/ Water Harvesting Structures			No.	100000
20	Farm Ponds/ Water Harvesting Structures			No.	406000

21	Finance to FPOs/FPCs			No.	1500000
22	Fish Culture			ha	100000
23	Fish marketing			No.	300000
24	Food Grain Processing		Flour Mill	No.	2500000
25	Fruit Processing			No.	200000
26	Goat		Breeding Unit	500+25	9630000
27	Goat		Rearing Unit	20+1	414000
28	Godown			No.	1500000
29	Godown			No.	3500000
30	Indigenous Cattle Faming			1+1	218000
31	Integrated Farming			ha	450000
32	Manufacturing Sector		Term Loan	No.	500000000
33	Manufacturing Sector		Term Loan	No.	10000000
34	Manufacturing Sector		Term Loan	No.	100000000
35	Manufacturing Sector		Working Capital	No.	50000000
36	Manufacturing Sector		Working Capital	No.	2000000
37	Manufacturing Sector		Working Capital	No.	20000000
38	Market Yard			No.	1500000
39	Mushroom Cultivation			1000 Kg. per Cycle	211000
40	New Orchard		Tropical/ Sub Tropical Fruits	Acre	175200
41	New Orchard		Tropical/ Sub Tropical Fruits	ha	120000
42	New Orchard		Tropical/ Sub Tropical Fruits	ha	154300

43	New Orchard		Tropical/ Sub Tropical Fruits		ha	167500
44	New Orchard		Tropical/ Sub Tropical Fruits		ha	189300
45	New Orchard		Tropical/ Sub Tropical Fruits		ha	72700
46	Nursery				ha	1967700
47	Oil Extraction				No.	1000000
48	On Farm development (OFD) Works				m.	75000
49	Ornamental Fish Hatchery				No.	800000
50	Pig Breeding Unit				10+2	1095000
51	Plantation		Bamboo		ha	86636
52	Plantation		Eucalyptus		ha	93176
53	Power Tiller				No.	203000
54	Purchase/ Construction of a Dwelling Unit (Individual)				No.	3000000
55	Repair of Dwelling Units				No.	600000
56	Rice Processing				No.	3000000
57	Sanitation				No.	1500000
58	Sanitation				No.	25000
59	Sheep		Rearing Unit		20+1	379000
60	SHGs/ JLGs				No.	150000
61	SHGs/ JLGs				No.	200000
62	Solar Energy		Roof Top Solar PV System with Battery		No.	100000
63	Solar Energy		Roof Top Solar PV System with Battery		No.	150000
64	Sprinkler Irrigation				ha	204000

65	Thresher			No.	135000
66	Tractor	With Implements & Trailer		No.	950000
67	Tube Well			No.	682000
68	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	57490
2	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	12955
3	Cereals	Sorghum/ Jowar (Irrigated)	Acre	14575
4	Cereals	Wheat/ Gehu (Irrigated)	Acre	25506
5	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	35101
6	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	Acre	17004

Abbreviations

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

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

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

Name and address of DDM

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Designation	DDM(C), NABARD
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