



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



लखीमपुर खीरी  
Lakhimpur Kheri

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: Kheri**

**State: Uttar Pradesh**



**National Bank for Agriculture and Rural  
Development**

**Uttar Pradesh Regional Office, Lucknow**





## Foreward

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

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

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

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

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

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

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

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

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

**Pankaj Kumar**  
Chief General Manager

**PLP Document Prepared by:**

Prasun

District Development Manager

NABARD

Kheri

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	Lakhimpur Kheri district is the largest district in UP India on the border with Nepal. It comes under Lucknow division with a total area of 7680 square kilometres. The district is surrounded by Nepal in north Behraich in east Sitapur and Hardoi in south and Pilibhit and Shahjahanpur in west
2	Type of soil	Sandy/alluvial/light loam
3	Primary occupation	Approximately 91 of the district's farmers consists of marginal and small farmers who cultivate 57.94 of the agricultural land.
4	Land holding structure	The number of land holdings smaller than 2 hectares is 484035 which constitutes 89.71 of the total land holdings. 38.74 of the district's net sown area is irrigated. The annual average rainfall in the district is 903 mm.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ground-level credit flow increased from 581154.80 lakh in 2022-23 to 596368.16 lakh in 2023-24 registering an increase of around 2.62%
2	CD Ratio	As of March 31 2024 the Credit Deposit Ratio of banks stood at 71.10.

3	Investment credit in agriculture	Rs. 67285.42 lakh for investment credit for agriculture and ancillary activities
4	Credit flow to MSMEs	Rs. 155361.28 lakh has been disbursed to MSMEs
5	Other significant credit flow, if any	Rs. 12136.18 lakh has been disbursed to Other priority Sector

#### 4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The potential linked credit plan for the year 2025-26 has been prepared with a total potential of ₹959921.57 lakh which is approximately 10.25% higher than in 2024-25
2	Projection for agriculture and its components	₹441974.95 lakh for crop loans ₹112767.92 lakh for investment credit for agriculture ₹5266.43 lakh for agricultural infrastructure facilities and ₹33321.45 lakh for ancillary activities
3	Projection for MSMEs	₹352600.00 lakh has been projected for MSMEs
4	Projection for other purposes	₹13991.25 lakh for other purposes viz. Renewable Energy Housing Education Export Credit etc.

#### 5. Developmental Initiatives

1. Various government schemes such as the Agriculture Infrastructure Fund (AIF) and the Prime Minister Formalization of Micro Food Processing Enterprises (PMFME) in the agriculture sector are being implemented in the district.
2. Specific campaigns are also being conducted by the central government state government RBI NABARD and other bankers to ensure that farmers have Kisan Credit Cards and KCC Animal husbandry and Fishery.
3. Further Prime Ministers Employment Generation Programme (PMEGP) Mukhyamantri Yuva Swavalamban Yojana (MYSY) and PM Street Vendors AtmaNirbhar Nidhi (PMSVANidhi) are actively implemented in the district for employment generation and supporting MSMEs.



4. The state governments ODOP (One District One Product) scheme is being implemented in the district
5. The Pradhan Mantri Kisan Samman Nidhi provides a provision of Rs. 6000 per year to all farmers to the eligible farmers

#### **6. Thrust Areas**

1. Lakhimpur Kheri is the largest producer of Sugarcane and Gud in UP. Organic cultivation of Sugarcane and its various derivatives like Gud, Raab, Vinegar, Gudchini, packaged Sugarcane juice can be promoted for value addition and realising the potential of this sector
2. Lakhimpur Kheri is the largest producer of Banana crop in UP. The G-9 variety of Banana was exported to Iran via Sea Route through JNPT in 2021. There is huge scope of export of Banana Crop from Lakhimpur Kheri by involving Small and Marginal Farmers.
3. Tribal Craft being the ODOP and Tharu pattern getting the GI tag has lead to huge potential of export of Tribal Craft all over the world.
4. Chikankari Zari Zardoji and Handloom may be promoted in federations and weavers cooperatives so as to provide employment to all rural artisans
5. In 2025-26 the focus area will be the use of technology in agriculture. Technology-related projects can be adopted on a pilot basis.
6. MSME credit will be major thrust area since the district has minimal presence of industries.

#### **7. Major Constraints and Suggested Action Points**

1. In district 91 percent of all farmers are small and marginal farmers with landholding size of less than 2 Hectares.
2. Agriculture is still in its traditional form and there is a lack of resources and conceptual barriers to transforming it into an agri business.
3. This document also highlights the lack of basic infrastructure and provides some necessary suggestions for the construction of basic infrastructure for various sub-sectors such as crop production horticulture land development minor irrigation animal husbandry and other areas.
4. There is a huge scope for development of micro and small industries in the district.

## 8. Way Forward

1. Through coordination between government agencies banks and development departments NABARD will promote capital formation in agricultural financing
2. This includes financial inclusion literacy and effective implementation of government subsidy schemes.
3. Bank financing should support joint liability groups cultivators and agricultural labourers.
4. Various government schemes such as Agri-Clinic Agri-Business Centers Agri Marketing Infrastructure PM Formalization of Micro Food Processing Enterprise scheme formation and promotion of FPOs Agriculture Infrastructure Fund National Livestock Mission etc needs to be implemented in the district.

## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

NABARD took the initiative, in 1988-89, of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual program for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving 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"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- 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;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- 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;</li> <li>- 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.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- 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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- 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;</li> </ul>



		<ul style="list-style-type: none"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- 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;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry - Dairy	<ul style="list-style-type: none"> <li>- Collection of data on number of milch animals as per the latest census;</li> <li>- 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</li> <li>- 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.</li> </ul>

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

		- 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**

**Block Map - Kheri**

Uttar Pradesh

Kheri

Block Boundary

District Boundary

State Boundary

District Head Quarter

Legend

INDIA

UTTAR PRADESH

0 5 10 20 30 km

NIC एन आई सी National Informatics Centre

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	554742.87
1	Crop Production, Maintenance and Marketing	444006.05
2	Term Loan for agriculture and allied activities	110736.82
B	Agriculture Infrastructure	5266.43
C	Ancillary activities	33321.45
I	Credit Potential for Agriculture A+B+C)	593330.75
II	Micro, Small and Medium Enterprises	352600.00
III	Export Credit	30.00
IV	Education	1147.50
V	Housing	4799.10
VI	Social Infrastructure	589.65
VII	Renewable energy	675.00
VIII	Others	6750.00
	Total Priority Sector	959922.00

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	441974.95
2	Water Resources	7296.02
3	Farm Mechanisation	18296.80
4	Plantation & Horticulture with Sericulture	10585.92
5	Forestry & Waste Land Development	2854.96
6	Animal Husbandry - Dairy	39404.40
7	Animal Husbandry - Poultry	23095.92
8	Animal Husbandry - Sheep, Goat, Piggery	8710.20
9	Fisheries	1285.30
10	Farm Credit- Others	1238.40
	<b>Sub total</b>	<b>554742.87</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	1827.00
2	Land development, Soil conservation, Wasteland development	2070.68
3	Agriculture Infrastructure - Others	1368.75
	<b>Sub total</b>	<b>5266.43</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	28056.45
2	Ancillary activities - Others	5265.00
	<b>Sub Total</b>	<b>33321.45</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>352600.00</b>
<b>III</b>	<b>Export Credit</b>	<b>30.00</b>
<b>IV</b>	<b>Education</b>	<b>1147.50</b>
<b>V</b>	<b>Housing</b>	<b>4799.10</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>589.65</b>
<b>VII</b>	<b>Renewable energy</b>	<b>675.00</b>
<b>VIII</b>	<b>Others</b>	<b>6750.00</b>
	<b>Total Priority Sector</b>	<b>959922.00</b>

## District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Indian Bank

### 1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	7680.00
2	No. of Sub Divisions	7
3	No. of Blocks	15
4	No. of revenue villages	1706
5	No. of Gram Panchayats	1323

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Kheri
3	Agro-climatic Zone 1	Upper Gangetic Plains Region
4	Agro-climatic Zone 2	Upper Gangetic Plains Region
5	Agro-climatic Zone 3	Upper Gangetic Plains Region
6	Agro-climatic Zone 4	Upper Gangetic Plains Region
8	Climate	Terai region
9	Soil Type	Black Soil

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	772782
2	Forest Land	165390
3	Area not available for cultivation	76254
4	Barren and Unculturable land	3490
5	Permanent Pasture and Grazing Land	910
6	Land under Miscellaneous Tree Crops	5211
7	Cultivable Wasteland	5322
8	Current Fallow	13891
9	Other Fallow	8299

### 4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Safe	15
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	15

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	522850	79	209555	41
2	>1 to <=2 ha	89164	13	132350	26
3	>2 to <=4 ha	39616	6	104451	20
4	>4 to <=10 ha	10797	2	55103	11
5	>10 ha	441	0	8373	2
6	Total	662868	100	509832	100

### 6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	479
2	Of the above, Small/ Marginal Farmers	437
3	Agricultural Labourers	258
4	Workers engaged in Household Industries	28

5	Workers engaged in Allied agro activities	325
6	Other workers	192

### 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	4021.00	2123	1898	3560	461
2	Scheduled Caste	1062.00	559	503	1019	43
3	Scheduled Tribe	53.00	27	26	52	1
4	Literate	2034.00	1237	797	1747	287
5	BPL	0.00	0	0	318	32

### 8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	745
2	Rural Households	661
3	BPL Households	350

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	316
2	Having source of drinking water	370
3	Having electricity supply	358
4	Having independent toilets	270

### 10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1706
2	Villages having Agriculture Power Supply	1345
3	Villages having Post Offices	352
4	Villages having Banking Facilities	90
5	Villages having Primary Schools	1706
6	Villages having Primary Health Centres	66
7	Villages having Potable Water Supply	1702
8	Villages connected with Paved Approach Roads	1312



## Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Booklet
1.a Additional Information	District Statistical Booklet
2. Soil & Climate	District Statistical Booklet
3. Land Utilisation [Ha]	District Statistical Booklet
4. Ground Water Scenario (No. of blocks)	Ground Water Report 2023
5. Distribution of Land Holding	District Statistical Booklet
6. Workers Profile [In '000]	District Statistical Booklet
7. Demographic Profile [In '000]	District Statistical Booklet
8. Households [In '000]	District Statistical Booklet
9. Household Amenities [Nos. in '000 Households]	
10. Village-Level Infrastructure [Nos.]	



**District Profile**  
**Health, Sanitation, Livestock and Agricultural Infrastructure**

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

Sr. No.	Particulars	Nos.
1	Anganwadis	3503
2	Primary Health Centres	57
3	Primary Health Sub-Centres	6
4	Dispensaries	84
5	Hospitals	78
6	Hospital Beds	1103

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	3771
2	Registered FPOs	54
3	Agro Service Centres	163
4	Soil Testing Centres	4
5	Approved nurseries	3
6	Agriculture Pumpsets	-
7	Pumpsets Energised	-
8	Krishi Vigyan Kendras	2

**13. Irrigation Coverage ['000 Ha]**

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	625531
2	Irrigation Potential Created	182916
3	Net Irrigated Area (Total area irrigated at least once)	442615
4	Area irrigated by Canals/ Channels	17104
5	Area irrigated by Wells	0
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	427929
8	Irrigation Potential Utilized (Gross Irrigated Area)	625531

**14. Infrastructure For Storage, Transport & Marketing**

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	4180
2	Railway Line [km]	-
3	Public Transport Vehicle [Nos]	-
4	Goods Transport Vehicles [Nos.]	-

### 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)	156	
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	124592	5466	119126
2	Cattle - Indigenous	235114	16849	218265
3	Buffaloes	318785	16084	302701
4	Sheep - Cross bred	0	00	
5	Sheep - Indigenous	0	00	
6	Goat	195700	28893.00	166807
7	Pig - Cross bred	0	00	
8	Pig - Indigenous	0	00	
9	Horse/Donkey/Camel	0	00	
10	Rabbit	0	00	
11	Poultry - Improved	0	00	
12	Poultry - Indigenous	0	00	

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	42
2	Veterinary Dispensaries	4
3	Disease Diagnostic Centres	74
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	-
7	Fodder Farms	-
8	Dairy Cooperative Societies	228
9	Milk Collection Centres	145
10	Fishermen Societies	23
11	Animal Husbandry Training Centres	1
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	1512	MT	9	gm/day
2	Egg	159	Lakh Nos.	5	nos/p. a.
3	Milk	450	MT	45	gm/day
4	Meat	1815	MT	85	gm/day
5	Wool		MT		gm/day

### Sources

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



## District Profile Key Insights into Agriculture and Allied Sectors

### Crop Production, Maintenance and Marketing - Agriculture

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	36.03	36.03	36.03
2	Land Holdings - SF (%)	11.00	11.00	11.00
3	Land Holdings - MF (%)	83.00	83.00	83.00
4	Rainfall -Normal (mm)	465	465	465
5	Rainfall - Actual (mm)	591	483	852
6	Cropping Pattern	kharif crops - paddy maize jowar bajra urd and moong. Rabi crops- wheat gram mustard/sars on etc. Vegetables- Tomato Green chili Green peas Onion and Potato	kharif crops - addy maize jowar bajra urd and moong. abi crops- wheat gram mustard/sar son etc. Vegetables- Tomato reen chili Green peas Onion and Potato	kharif crops - paddy maize jowar bajra urd and moong. Rabi crops- wheat gram mustard/sars on etc. Vegetables- Tomato Green chili Green peas Onion and Potato

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	50379.45	116550.76	116075.94

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Wheat	72.698	311.773	4288.60	78.229	291.076	3720.82	75.00	311.00	4146.67
2	Maize	37.314	124.626	3339.93	39.064	102.978	2636.14	39.00	115.00	2948.72
3	Rice	12.64	44.987	3559.10	13.64	39.718	2911.88	13.00	43.00	3307.69
4	Indian Mustard	7.471	8.399	1124.21	7.969	5.107	640.86	8.00	11.00	1375.00
5	Pearl Millet	3.62	7.533	2080.94	3.966	6.438	1623.30	4.00	7.00	1750.00

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.00	2.00	2.00
2	Net sown area (lakh ha)	1.61	1.61	1.61
3	Cropping intensity (%)	124.22	124.22	124.22

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	104.55	104.55	104.55
2	Fertilizer consumption - Rabi (kg/ha)	273.55	273.55	273.55

**Table 6: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	7	7	7
2	Volume of marketing through RMCs/eNAM platforms (MT)	28167	28167	1369129

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	1866	68705	71786
2	GLC through KCC (Rs. lakh)	486435.00	842746.00	105306.83

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	223917	223917	223917
2	State Govt Sponsored Schemes Coverage (No.)	223917	223917	223917

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)	427273	427273	427273

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	18504	25466	16998
2	Crop Loss Compensation, if any (Rs. lakh)	8116.00	5137.00	45.00

**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Indian Mustard	23.00	0.00	79.00
2	Maize	99.00	99.00	99.00
3	Pearl Millet	99.00	99.00	99.00
4	Rice	38.00	38.00	40.00
5	Wheat	46.00	46.00	45.00

### Sources

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



## Water Resources

**Table 1: GLC**

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	189	189	190
2	Net Irrigated Area ('000 ha)	157	157	166
3	Gross Irrigated Area ('000 ha)	263	263	243

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Kheri	Bankeyganj	Safe	Safe	Safe
2	Uttar Pradesh	Kheri	Behjam	Safe	Safe	Safe
3	Uttar Pradesh	Kheri	Bijuwa	Safe	Safe	Safe
4	Uttar Pradesh	Kheri	Dhaurhara	Safe	Safe	Safe
5	Uttar Pradesh	Kheri	Isanagar	Safe	Safe	Safe
6	Uttar Pradesh	Kheri	Kumbhigola	Safe	Safe	Safe
7	Uttar Pradesh	Kheri	Lakhimpur	Safe	Safe	Safe
8	Uttar Pradesh	Kheri	Mitauli	Safe	Safe	Safe
9	Uttar Pradesh	Kheri	Mohammadi	Safe	Safe	Safe
10	Uttar Pradesh	Kheri	Nakaha	Safe	Safe	Safe
11	Uttar Pradesh	Kheri	Nighasan	Safe	Safe	Safe
12	Uttar Pradesh	Kheri	Palia	Safe	Safe	Safe
13	Uttar Pradesh	Kheri	Pasgawan	Safe	Safe	Safe
14	Uttar Pradesh	Kheri	Phoolbehar	Safe	Safe	Safe
15	Uttar Pradesh	Kheri	Ramia Behar	Safe	Safe	Safe

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

### Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	124.98	801.60	1275.44

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	28310	29714	31250
2	Power Tillers	190	212	240
3	Threshers/Cutters	85	89	92

**Table 3: Service Centers<sup>11</sup>**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	33	33	33
2	Other minor repair & service centers (No.)	18	52	52

### Sources

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

# Plantation & Horticulture including Sericulture

**Table 1: Crop Identified for One District-One**

**Product**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Banana	Banana	Banana
2	Area cultivated (Ha)	400	550	680
3	Processing Units (No.)			
4	Value of products (Rs.)			

**Table 2: Weavers Clusters**

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



Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	0.01	1.1	0.01	1.1	0.01	1.1
2	Ginger	0.109	11	0.109	11	0.109	11
3	Bitter Gourd	0.061	6.2	0.061	6.2	0.061	6.2
4	Coriander	0.106	10.7	0.106	10.7	0.106	10.7
5	Garlic	0.112	11.30	0.112	11.30	0.112	11.30

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	75	94	95

### Sources

Table Name	Source(s) and reference year of data
Table 1: Crop Identified for One District-One Product	District Horticulture Office
Table 2: Weavers Clusters	District Horticulture Office
Table 3: Production and Productivity	District Horticulture Office
Table 4: NHM Schemes (Cumulative Nos.)	District Horticulture Office

## Forestry & Waste Land Development

**Table 1: GLC**

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

**Table 2: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	2580	2580	2580
2	Waste Land ('000 ha)	3	3	6
3	Degraded Land ('000 ha)	6	6	5

**Table 3: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	27	27	27

## Sources

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

### District Profile Key Insights into Livestock, Fisheries and Land Development

#### Animal Husbandry - Dairy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	85.53	5058.68	7436.21
2	KCC for working capital (₹ lakh)	480.69	3767.71	6988.15
3	KCC for working capital (No.)	416	2954	5007
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Processing Infrastructure**

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

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

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	rbiacp.slbcindia.com
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)	2.29	256.86	243.76
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	334519	334519	334519
2	Of the above, male (No.)	110000	110000	110000
3	Of the above, female (No.)	224519	224519	224519
4	Broiler Farms (No.)	7	7	7
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

**Sources**

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

**Animal Husbandry - SGP**
**Table 1: GLC**

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

**Table 2: Popular Breed(s)**

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

**Sources**

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

**Fisheries**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.48	295.68	197.77
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00



3	KCC for working capital (No.)	27	102	91
4	KCC for working capital (₹ lakh)	31.66	200.73	132.44

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	430	430	440
2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc technology (No.)	0	0	0
4	Fish Seed Hatchery (No.)	1	1	1

**Table 3 : Marine Fisheries (No.)**

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

**Table 4 : Brackish Water Fisheries**

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

**Table 5: Fisheries Infrastructure Development Fund (FIDF)**

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

#### Sources

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



## Farm Credit - Others & Integrated Farming

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	394.93	17054.43	19618.64
2	Credit to bullocks (₹ lakh)	0.00	0.00	0.00
3	Credit to bullock carts (₹ lakh)	0.00	0.00	0.00
4	Credit to Two wheelers (₹ lakh)	394.93	17054.43	19618.64

**Table 2: Area under Integrated Farming**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	0	0	0
2	Area under homestead based IF ('000 ha)	0	0	0

### Sources

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

## Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	398.24	14.31
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	0.00	398.24	14.31

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	3	3	5
2	Cold Storages (Capacity - '000 MT)	103	103	261
3	Storage Godowns (No.)	1043	1062	1135
4	Storage Godowns ( Capacity - '000 MT)	39	40	42
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			
6	Market Yards [Nos] / Wholesale Market (No.)			

7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	12	12	12
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#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	rbiacp.slbcindia.com
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)	8	8	8
2	Area treated for soil & water conservation treatment ('000 ha)	0	0	0
3	Gap ('000 ha)	8	8	8

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

## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure - Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	394.93	17054.43	19618.64

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	54508	54907	51070
2	Pesticides Consumption ('000 kg)	156	158	162

**Table 3: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	3	3	3
2	Seed Processing Capacity ('000 kg)	2	2	2
3	Plant tissue culture facility (No.)	0	0	0
4	Pack Houses (No.)	1	1	1
5	Food Quality Testing Labs	1	1	1
13	Food Parks (No.)	1	1	1
14	Ripening chambers	0	0	0
15	Agri-Economic Zones (No.)	0	0	0
16	Cashew Processing Units (No.)	0	0	0
17	Agri Start-Ups (No.)	0	0	0
18	Cashew Processing Capacity ('000 MT)	0	0	0

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	<a href="https://rbiacp.slbcindia.com">https://rbiacp.slbcindia.com</a>
Table 2: Fertilizer Consumption	Rabi and Kharif Ghosti Booklet
Table 3: Production of inputs	
Table 4: Facilities Available	Exporters IndiaFSSAIMandi SamitiStart up India

### Agri Ancilliary Activities - Food & Agro Processing & Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	3401.80	4895.34	14488.20
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	17410.88	32259.46	30313.27

**Table 2: Procurement**

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

**Table 3: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	29	29
2	ACABCs (No.)	6	6	20

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	<a href="https://rbiacp.slbcindia.com">https://rbiacp.slbcindia.com</a>
Table 2: Procurement	<a href="https://cfpp.nic.in/">https://cfpp.nic.in/</a>
Table 3: Other Ancilliary Services	<a href="http://www.agriclinics.net">www.agriclinics.net</a> National Cooperative Database



**MSME**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	21351.86	73807.84	95455.56
2	No. of units financed	11172	12569	17131
3	Loans under Stand Up India Scheme (Rs. lakh)	205.75	307.50	559.50
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	1	1
2	Micro Units (No.)	20640	20640	20640
3	Small Units (No.)	345	345	345
4	Medium Units (No.)	15	15	15
5	Udyog Aadhar Registrations (No.)	21000	21000	21000

**Table 3: Traditional activities**

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

**Table 4: DIC interventions**

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	10907	10907	10907
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	3	5	5



### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	<a href="https://rbiacp.slbcindia.com">https://rbiacp.slbcindia.com</a>
Table 2: MSME units - Cumulative	MSME-DI
Table 3: Traditional activities	<a href="http://www.craftclustersofindia.in">http://www.craftclustersofindia.in</a>
Table 4: DIC interventions	
Table 5: Skill Development Trainings	<a href="http://kaushalbharat.gov.in">kaushalbharat.gov.in</a> ; SLBC India Portal NABARD

### Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	337.37	312.95	430.90
3	GLC under Housing (Rs. lakh)	3255.38	3889.39	2949.30

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	42818	25343	13709
2	Amt of subsidy released (Rs. lakh)			

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	40297	40297	40297
2	Amt of subsidy released (Rs. lakh)	10362.00	10362.00	10362.00

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	<a href="https://rbiacp.slbcindia.com">https://rbiacp.slbcindia.com</a>
Table 2: Progress under PMAY	<a href="https://pmay-urban.gov.in/">https://pmay-urban.gov.in/</a>
Table 3: Progress under SBM	<a href="http://sbm.gov.in/sbmgdashboard/">sbm.gov.in/sbmgdashboard/</a> <a href="http://sbm.gov.in/sbmphase2/">sbm.gov.in/sbmphase2/</a>

### Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	711.68	4212.20	2060.29

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Rural Connectivity - Roads	4	15	24
2	Animal Husbandry - Veterinary Hospitals	0	0	2
3	Rural Connectivity - Bridges	0	5	0
4	Irrigation - Deep Tubewell with Pumpset	1	1	0
5	Flood Protection Measures	0	1	0

### Sources

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

### Social Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	27.80	26.00	0.30

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	<a href="https://rbiacp.slbcindia.com">https://rbiacp.slbcindia.com</a>

## Renewable Energy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	0.00
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	3.91	0.00	1063.00

Table 2: 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	300	0	0	28	200	528
Developed	0	0	0	10	50	60
Under Developed	88	0	0	0	0	88
Planned	176	0	0	0	150	326
Gap	36	0	0	18	0	54

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	<a href="https://rbiacp.slbcindia.com">https://rbiacp.slbcindia.com</a>
Table 2: Renewable Energy Potential	<a href="https://ntpc.co.in/">https://ntpc.co.in/</a>

## Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	1037.80	2452.92	5319.90
2	JLG Bank Linkage (Rs. lakh)	0.00	0.00	0.00
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	2.00	1.50	1.00
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	12.00	15.00	3.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	3.00	3.00	0.00

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	14	14	14
2	No. of SHGs formed	1300	1143	224
3	No. of SHGs credit linked (including repeat finance)	1302	2299	4738
4	Bank loan disbursed (Rs. lakh)	1037.80	2452.92	5319.90
5	Average loan per SHG (Rs. lakh)	0.80	1.06	1.20
6	Percentage of women SHGs %	99.0	99.0	99.0

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	<a href="https://nrlm.gov.in/">https://nrlm.gov.in/</a>
Table 2: Promotional Interventions	<a href="https://nrlm.gov.in/">https://nrlm.gov.in/</a>
Table 3: Status of SHGs	<a href="https://nrlm.gov.in/">https://nrlm.gov.in/</a>



## Status and Prospects of Cooperatives

**Table 1: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	231	231	231
2	Consumer Stores (No.)	13	13	13
3	Housing Societies (No.)	1	1	1
4	Weavers (No.)	3	3	3
5	Marketing Societies (No.)	33	33	33
6	Labour Societies (No.)	13	13	13
7	Industrial Societies (No.)	7	7	7
8	Sugar Societies (No.)	1	1	1
9	Agro Processing Societies (No.)	11	11	11
10	Others (No.)	56	56	56
11	Total (No)	369	369	369

**Table 2: Details of credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	114	114	114
2	Multi state cooperative societies (No.)	0	0	1

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
1	Uttar Pradesh	Kheri	Bankeyga nj	Agro Processing Societies	2	Average	Agro Processing Societies	2	Average	Agro Processing Societies	2	Average
10	Uttar Pradesh	Kheri	Behjam	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient
11	Uttar Pradesh	Kheri	Behjam	Marketing Societies	3	Deficient	Marketing Societies	3	Deficient	Marketing Societies	3	Deficient
12	Uttar Pradesh	Kheri	Dhaurhara	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient
13	Uttar Pradesh	Kheri	Dhaurhara	Consumer Stores	7	Deficient	Consumer Stores	7	Deficient	Consumer Stores	7	Deficient
14	Uttar Pradesh	Kheri	Dhaurhara	Milk Societies	12	Average	Milk Societies	12	Average	Milk Societies	12	Average
15	Uttar Pradesh	Kheri	Dhaurhara	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient

16	Uttar Pradesh	Kheri	Dhaurhara	Labour Societies	2 Deficient	Labour Societies	2 Deficient	Labour Societies	2 Deficient
17	Uttar Pradesh	Kheri	Dhaurhara	Marketing Societies	3 Deficient	Marketing Societies	3 Deficient	Marketing Societies	3 Deficient
18	Uttar Pradesh	Kheri	Isanagar	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient
19	Uttar Pradesh	Kheri	Isanagar	Milk Societies	16 Rich	Milk Societies	16 Rich	Milk Societies	16 Rich
2	Uttar Pradesh	Kheri	Bankayganj	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient
20	Uttar Pradesh	Kheri	Isanagar	Fishery Societies	2 Average	Fishery Societies	2 Average	Fishery Societies	2 Average
21	Uttar Pradesh	Kheri	Isanagar	Labour Societies	1 Deficient	Labour Societies	1 Deficient	Labour Societies	1 Deficient
22	Uttar Pradesh	Kheri	Isanagar	Marketing Societies	2 Deficient	Marketing Societies	2 Deficient	Marketing Societies	2 Deficient

23	Uttar Pradesh	Kheri	Kumbhigola	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient
24	Uttar Pradesh	Kheri	Kumbhigola	Milk Societies	14 Rich	Milk Societies	14 Rich	Milk Societies	14 Rich
25	Uttar Pradesh	Kheri	Kumbhigola	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient
26	Uttar Pradesh	Kheri	Kumbhigola	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient
27	Uttar Pradesh	Kheri	Mohammadi	Agro Processing Societies	6 Average	Agro Processing Societies	6 Average	Agro Processing Societies	6 Average
28	Uttar Pradesh	Kheri	Mohammadi	Consumer Stores	3 Average	Consumer Stores	3 Average	Consumer Stores	3 Average
29	Uttar Pradesh	Kheri	Mohammadi	Milk Societies	8 Average	Milk Societies	8 Average	Milk Societies	8 Average
3	Uttar Pradesh	Kheri	Bankeyganj	Milk Societies	19 Rich	Milk Societies	19 Rich	Milk Societies	19 Rich
30	Uttar Pradesh	Kheri	Mohammadi	Fishery Societies	2 Average	Fishery Societies	2 Average	Fishery Societies	2 Average

31	Uttar Pradesh	Kheri	Mohammedi	Weavers Societies	1 Average	Weavers Societies	1 Average	Weavers Societies	1 Average	1 Average
32	Uttar Pradesh	Kheri	Mohammedi	Labour Societies	2 Average	Labour Societies	2 Average	Labour Societies	2 Average	2 Average
33	Uttar Pradesh	Kheri	Mohammedi	Marketing Societies	4 Average	Marketing Societies	4 Average	Marketing Societies	4 Average	4 Average
34	Uttar Pradesh	Kheri	Mitauli	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient	1 Deficient
35	Uttar Pradesh	Kheri	Mitauli	Milk Societies	21 Rich	Milk Societies	21 Rich	Milk Societies	21 Rich	21 Rich
36	Uttar Pradesh	Kheri	Mitauli	Labour Societies	1 Deficient	Labour Societies	1 Deficient	Labour Societies	1 Deficient	1 Deficient
37	Uttar Pradesh	Kheri	Mitauli	Marketing Societies	3 Average	Marketing Societies	3 Average	Marketing Societies	3 Average	3 Average
38	Uttar Pradesh	Kheri	Palia	Milk Societies	16 Rich	Milk Societies	16 Rich	Milk Societies	16 Rich	16 Rich
39	Uttar Pradesh	Kheri	Palia	Fishery Societies	1 Average	Fishery Societies	1 Average	Fishery Societies	1 Average	1 Average



4	Uttar Pradesh	Kheri	Banking	Fishery Societies	2 Average	Fishery Societies	2 Average	Fishery Societies	2 Average
40	Uttar Pradesh	Kheri	Palia	Labour Societies	1 Deficient	Labour Societies	1 Deficient	Labour Societies	1 Deficient
41	Uttar Pradesh	Kheri	Palia	Marketing Societies	2 Deficient	Marketing Societies	2 Deficient	Marketing Societies	2 Deficient
42	Uttar Pradesh	Kheri	Nighasan	Milk Societies	12 Rich	Milk Societies	12 Rich	Milk Societies	12 Rich
43	Uttar Pradesh	Kheri	Nighasan	Labour Societies	1 Deficient	Labour Societies	1 Deficient	Labour Societies	1 Deficient
44	Uttar Pradesh	Kheri	Nighasan	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient
45	Uttar Pradesh	Kheri	Nakaha	Agro Processing Societies	3 Deficient	Agro Processing Societies	3 Deficient	Agro Processing Societies	3 Deficient
46	Uttar Pradesh	Kheri	Nakaha	Milk Societies	9 Average	Milk Societies	9 Average	Milk Societies	9 Average
47	Uttar Pradesh	Kheri	Nakaha	Fishery Societies	3 Average	Fishery Societies	3 Average	Fishery Societies	3 Average

48	Uttar Pradesh	Kheri	Nakaha	Marketing Societies	3 Average	Marketing Societies	3 Average	Marketing Societies	3 Average
49	Uttar Pradesh	Kheri	Nakaha	Sugar Societies	1 Average	Sugar Societies	1 Average	Sugar Societies	1 Average
5	Uttar Pradesh	Kheri	Bankayganj	Labour Societies	1 Deficient	Labour Societies	1 Deficient	Labour Societies	1 Deficient
50	Uttar Pradesh	Kheri	Bijuwa	Agro Processing Societies	3 Average	Agro Processing Societies	3 Average	Agro Processing Societies	3 Average
51	Uttar Pradesh	Kheri	Bijuwa	Milk Societies	18 Rich	Milk Societies	18 Rich	Milk Societies	18 Rich
52	Uttar Pradesh	Kheri	Bijuwa	Fishery Societies	2 Average	Fishery Societies	2 Average	Fishery Societies	2 Average
53	Uttar Pradesh	Kheri	Bijuwa	Weavers Societies	1 Average	Weavers Societies	1 Average	Weavers Societies	1 Average
54	Uttar Pradesh	Kheri	Bijuwa	Labour Societies	1 Deficient	Labour Societies	1 Deficient	Labour Societies	1 Deficient
55	Uttar Pradesh	Kheri	Bijuwa	Marketing Societies	7 Average	Marketing Societies	7 Average	Marketing Societies	7 Average

56	Uttar Pradesh	Kheri	Lakhimpur	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient
57	Uttar Pradesh	Kheri	Lakhimpur	Milk Societies	25 Rich	Milk Societies	25 Rich	Milk Societies	25 Rich
58	Uttar Pradesh	Kheri	Lakhimpur	Fishery Societies	4 Rich	Fishery Societies	4 Rich	Fishery Societies	4 Rich
59	Uttar Pradesh	Kheri	Lakhimpur	Labour Societies	1 Deficient	Labour Societies	1 Deficient	Labour Societies	1 Deficient
60	Uttar Pradesh	Kheri	Bankaya	Marketing Societies	4 Average	Marketing Societies	4 Average	Marketing Societies	4 Average
61	Uttar Pradesh	Kheri	Lakhimpur	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient
62	Uttar Pradesh	Kheri	Pasgawan	Milk Societies	4 Average	Milk Societies	4 Average	Milk Societies	4 Average
63	Uttar Pradesh	Kheri	Pasgawan	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient
64	Uttar Pradesh	Kheri	Pasgawan	Labour Societies	2 Deficient	Labour Societies	2 Deficient	Labour Societies	2 Deficient

64	Uttar Pradesh	Kheri	Pasgawan	Marketing Societies	3 Average	Marketing Societies	3 Average	Marketing Societies	3 Average
65	Uttar Pradesh	Kheri	Phoolbeh ar	Milk Societies	15 Rich	Milk Societies	15 Rich	Milk Societies	15 Rich
66	Uttar Pradesh	Kheri	Phoolbeh ar	Fishery Societies	2 Average	Fishery Societies	2 Average	Fishery Societies	2 Average
67	Uttar Pradesh	Kheri	Phoolbeh ar	Labour Societies	1 Deficient	Labour Societies	1 Deficient	Labour Societies	1 Deficient
68	Uttar Pradesh	Kheri	Phoolbeh ar	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient
69	Uttar Pradesh	Kheri	Ramia Behar	Housing Societies	1 Deficient	Housing Societies	1 Deficient	Housing Societies	1 Deficient
7	Uttar Pradesh	Kheri	Behjam	Agro Processing Societies	1 Average	Agro Processing Societies	1 Average	Agro Processing Societies	1 Average
8	Uttar Pradesh	Kheri	Behjam	Milk Societies	19 Rich	Milk Societies	19 Rich	Milk Societies	19 Rich
9	Uttar Pradesh	Kheri	Behjam	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient

### Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Cooperative Database
Table 2: Details of credit cooperative societies	National Cooperative Database
Table 3: Block wise, sector wise distribution of cooperative societies in the district	National Cooperative Database
Table 4: Status/progress under various schemes of MoC in the district	cooperatives.gov.in & crcs.gov.in



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	19	187	106	50	31	0	11026	1256	7	3984
Regional Rural Bank	1	75	66	6	3	0	996	75	18	9933
District Central Coop. Bank	1	62	44	12	6	0	16	0	21	12016
Coop. Agr. & Rural Dev. Bank	1	9	4	4	1	0	0	0	147	82778
Primary Agr. Coop. Society	1	132	131	1	0	0	0	0	10	5644
Others	4	23	0	0	23	0	0	2665	58	32391
All Agencies	27	488	351	73	64	0	12038	3996		

### 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	2830332	2979297	3136102	5.3	556728.00	906159.00	1018555.00	12.4
Regional Rural Bank	663180	698085	734826	14.7	151063.00	158475.00	176214.00	11.2

Cooperative Banks	112519	118441	124675	5.3	2.5	0.00	109248.00	186316.00	70.5	13.45
Others	328515	821288	993759	21.0	19.9	0.00	4017.00	4552.00	13.3	0.33
All Agencies	3934546	4617111	4989362	8.1	100.0	707791.00	1177899.00	1385637.00	17.6	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	457445	508682	568116	11.7	71.0	238825.06	369526.12	371532.80	0.5	63.51
Regional Rural Bank	100512	110859	114168	3.0	14.3	76975.00	75783.14	79637.00	5.1	13.61
Cooperative Banks	102278	126317	118163	-6.5	14.8	80148.94	65768.43	133839.00	103.5	22.88
Others	-	-	-	0	0	0.00	0.00	0.00	0	0.00
All Agencies	660235	745858	800447	7.3	100.0	395949.00	511077.69	585008.80	14.5	100.0

### 4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	71.2	76.2	74.0	
Regional Rural Bank	83.4	87.5	85.8	
Cooperative Banks	45.5	56.7	48.1	
Others	0	0.0	0.0	
All Agencies	72.0	75.7	71.8	

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1487207	759598	236289	145909
Regional Rural Bank	353280	4019	2158	39931
Cooperative Banks	0	4972	1644	0
Others	0	0	424	0
All Agencies	1840487	768589	240515	185840

### 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	371532.80	100.0	180703.95	48.6	349806.94	94.2	91.68	0.0
Regional Rural Bank	79637.00	100.0	68294.00	85.8	98395.91	123.6	15.00	0.0
Cooperative Banks	133839.00	100.0	75303.00	56.3	13618.50	10.2	0.00	0.0
Others	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	585008.80	100.0	324300.95	55.4	461821.35	78.9	106.68	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]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Ach'ment [%]	
Commercial Banks	315582.00	307051.89	97.3	325640.87	238824.66	73.3	184068.00	95780.91	52.0	74.2			
Regional Rural Bank	122358.00	121975.00	99.7	131876.00	76975.00	58.4	79704.00	123113.92	154.5	104.2			
Cooperative Banks	103510.00	101939.00	98.5	120912.00	80148.94	66.3	74209.00	107215.79	144.5	103.1			
Others	-	-	0	-	-	0	-	-	0	0.0			
All Agencies	541450.00	530965.89	98.1	578428.87	395948.60	68.5	337981.00	326110.62	96.5	87.7			

### 8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Ach'ment [%]	
Crop Loan	220730.00	213795.82	96.9	224321.00	179807.16	80.2	324281.00	228132.56	70.4	82.5			
Term Loan (Agri.)	63180.00	63094.54	99.9	338218.07	206188.06	61.0	8562.00	41603.34	485.9	215.6			
Total Agri. Credit	283910.00	276890.36	97.5	562539.07	385995.22	68.6	332843.00	269735.90	81.0	82.4			
MSME	8442.00	7857.65	93.1	10175.20	6777.48	66.6	3502.00	4521.15	129.1	96.3			
Other Priority Sectors*	5018.00	4761.88	94.9	5714.60	3176.30	55.6	1636.00	425.98	26.0	58.8			



Total Priority Sector	297370.00	289509.89	97.4	578428.87	395949.00	68.5	337981.00	274683.03	81.3	82.4
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### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	438547.29	73997.72	16.9	537109.17	83164.17	15.5	575773.82	87297.96	15.2	15.9
Regional Rural Bank	125908.27	19225.62	15.3	138639.63	17794.71	12.8	151193.28	16818.15	11.1	13.1
Cooperative Banks	76977.44	1913.04	2.5	76897.29	1704.55	2.2	85964.29	2468.25	2.9	2.5
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	641433.00	95136.38	14.83	752646.09	102663.43	13.64	812931.39	106584.36	13.11	13.86

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

Source(s)	
1	rbi slbc portal
2	LDM Office Lakhimpur Kheri
3	DCCB Lakhimpur Kheri



## **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/utatara-paradaesa-maukhayamantarai-kaisaana-evan-saravahaita-baimaa-yaojanaa>)

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

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



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

## **2. State Budget**

### **2.1. Important Announcements**

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

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

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

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

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

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

### **2.2. Highlights related Agriculture & Farm Sector**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Under the Minimum Support Price Scheme for Minor Forest Produce the government is promoting the strengthening of marketing markets



and markets for minor forest produce and construction of warehouses for purchasing non-timber minor forest produce at the fixed minimum support price.

### **3. Govt Sponsored Programmes linked with Bank Credit**

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

**Uttar Pradesh Nandini Krishak Samridhi 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](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

Lakhimpur Kheri district is an agriculture-dominated district. The total population of the district is 40.21 lakhs. 91 percent of the district's population resides in rural areas. Also about 67 percent of the working people in the district are engaged in agriculture as farmers or agricultural labourers. Thus agricultural activity is the main means of livelihood in the district. The major kharif crops are paddy jowar bajra moong maize urd etc while the major rabi crops are wheat jau gram mustard/sarson groundnuts pea masoor arhar. Sugarcane is the cash crop widely cultivated in the district. The average gross cropped area (GCA) and net sown area (NSA) in the district are 7.04 lakh ha. and 4.79 lakh ha. respectively. The net irrigated area (NIA) is 4.46 lakh ha. i.e. 57.77 and the rest is rainfed. Due to the Agriculture Department's scheme to make cultivable land the net sown area (NSA) is expected to increase in the coming time. The total number of holdings in the district is 6.12 lakh out of which 50 are holdings less than 1 hectare.

###### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

The net sown area in the district is 479319 hectares out of which 446213 hectares (92 percent) is irrigated and the rest is rainfed. Due to land leveling watershed projects there is a possibility of an increase in the net sown area in the coming years.

There are a total of 3 soil testing laboratories in the district out of which only one is operational. Considering the size of the district and the number of land holdings these laboratories are insufficient. Additionally the existing laboratories have limited facilities for assessing only major nutrients. Therefore the establishment of new laboratories and the modernization of the existing laboratory is immediately necessary. This will enable farmers to use fertilizers as per requirement reducing the cost of cultivation. Cooperative societies are a major source for the distribution of agricultural inputs. Quality seeds germplasm and low seed replacement rate (SRR) have become major concerns. The Agriculture Department distributes certified seeds available to some extent. The remaining is obtained through mutual exchange between private traders and farmers. Under Interest Subvention Scheme farmers are given an interest incentive of 3 for timely repayment of loans. Government has launched schemes for assistance to buy drones natural farming and millet revival which can significantly improve agriculture in district.



## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

According to the 2023 report on groundwater survey all the 15 blocks of the district are classified as semi-critical and two block Rath and Sarila improved from Semi critical to safe category. The details of water resources in the district are as follows. Out of the net groundwater recharge of 45282.12 ha.m. in the district 40753.89 ha.m. is being extracted. Thus the groundwater development rate is 64. The net sown area in the district is 479319 hectares out of which 446213 hectares (92 percent) is irrigated and the rest is rainfed.

### 2.1.2.2 Infrastructure and linkage support available, planned and gaps

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

Sr. No. Source of Irrigation Number/Length

- 1 Length of Canals 831 km
- 2 Government Tube Wells 686
- 3 Concrete Wells 3882
- 4 Surface Pump Sets 2505
- 5 Lift Irrigation 12445
- 6 Medium Tube Wells 1998
- 7 Deep Tube Wells 2408
- 8 Cultivated Area (hectares) 386212
- 9 Total Irrigated Area 446213 ha

## 2.1.3 Farm Mechanization

### 2.1.3.1 Status of the Sector in the District

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

20 to 30 percent savings in labor and operational time. Additionally there is an increase of 5 to 20 percent in cropping intensity and an enhancement of 10 to 15 percent in agricultural productivity.

#### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**

There are 12586 tractors 6521 Thrashers 34124 electric motors 168 power tillers in the district and agencies are available for their sale service etc. Some farmers also visit the nearby districts of Kanpur and Mahoba for purchase service etc. Primary Agricultural Credit Societies should be converted into multi-service centers and hubs for large agricultural machinery should be established through them in the area. Financial assistance is available from NABARD's Producer Group Development Fund for this purpose.

#### **2.1.4 Plantation & Horticulture, including Sericulture**

##### **2.1.4.1 Status of the Sector in the District**

In the district though all fruits of tropical conditions are available quantity is very low. Major plantation crop in district area wise is as follows : Citrus Fruits 610 ha. Guava 750 ha. Jujube 124 ha. Wood Apple 118 ha. and other Fruits 333 ha. Kurara Block in the district is known for vegetables like green chilli peas tomato pointed gourd and other seasonal vegetables. However farmers need to reduce use of pesticide in cultivation.

##### **2.1.4.2 Infrastructure and linkage support available, planned and gaps**

There are 26 nurseries of the Forest Department 3 nurseries of the Horticulture Department and 2 private nurseries operating in the district. A Government Fruit Preservation Center is located in the district where people are trained in making jams jellies pickles and murabbas. Various types of horticulture and fruit crops are cultivated in the land. There is no proper arrangement for supplying the desired plants for horticulture in the district. Under the Industrial Production Intensification Scheme plants like lemon orange mosambi guava and various other types are made available. Lakhimpur district has been selected under the Uttar Pradesh State Horticulture Mission.

#### **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 Lakhimpur is 376181 hectares of which the forest area is 24084 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 30235 (21935 & 8300) hectares of other uncultivated land and culturable wasteland which is 8.03 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**

In the district saplings are available from the Forest Department Horticulture Department and individual nurseries. Technical information regarding tree plantation is also available from the Forest Department. There is no arrangement for regular training of farmers. Hence the Forest Department and the Soil Conservation Department can



take the initiative to provide technical raining for conducting this activity. Entrepreneurs need to be provided with good quality planting material. Currently material is being sourced from private nurseries for certification. The major forest-based industry in the district is wooden furniture with 457 units established involving capital investment of Rs. 523 lakhs and employing 1410 people. Apart from this other forest produce is consumed locally.

## **2.1.6 Animal Husbandry – Dairy**

### **2.1.6.1 Status of the Sector in the District**

In the district dairy is emerging as an important business to provide income generation and employment opportunities in rural areas. The agro-climatic conditions of the district are suitable for rearing crossbred and indigenous milk-producing animal breeds. Additionally a large portion of the rural population in the district comprises small and marginal farmers or landless laborers who can substantially engage in the economic activities of the area/block through animal husbandry. According to the Livestock Census 2019 there are approximately 158000 cows and 238000 buffaloes in the district. Of the total female livestock population in the district there are 18000 cross-bred cows and 140000 indigenous cows. In the district milk production is mainly for domestic consumption and local marketing. The rural milk trade is carried out by local milkmen and the milk marketing network is not well-developed.

### **2.1.6.2 Infrastructure and linkage support available, planned and gaps**

There are 180 milk cooperatives formed in the district through which 5000 liters of milk is collected daily. Only 5 milk routes are active in the district:

1. Isanagar Dhaurhara Ramiya Behad Route
2. Mohammadi Route
3. Behjam Route
4. Nighasan Phoolbehad Route
5. Palia Route.

The Pasagavan and Mitauli development blocks are not covered by milk routes.

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

## **2.1.7 Animal Husbandry – Poultry**

### **2.1.7.1 Status of the Sector in the District**

According to the 20th Livestock Census the total poultry population in Uttar Pradesh is 12.525 million. During 2021-22 the total egg production was 4.04 billion which was 3.12 of the all-India production. During 2021-22 the state registered an annual growth of 11.36 in egg production compared to the financial year 2020-21. In 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. In the district poultry farming is done on a very limited scale by people from economically weaker sections. This activity has not yet become popular from a commercial point of view. The supply of eggs in the district is done from outside. The total number of poultry birds in the district in 2019 was 73488. Even at present there has been no significant achievement in this. The estimated egg production in the district is around 5.9 million per year which comes to 6 eggs per person per year.

### **2.1.7.2 Infrastructure and linkage support available, planned and gaps**

Under the Zero Hunger category the state's Sustainable Development Goal for 2030 is to increase the availability of eggs per person from 15 in 2020 to 29 in 2030 and the availability of meat per person from 1527 grams in 2020 to 3053 grams in 2030. While there is potential in this area in the district of Lakhimpur 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**

According to the 2019 census the total population of sheep goats and pigs in the country is 74.26 148.8 and 9.06 million respectively. The sheep and goat populations have registered a growth of 14.13 and 10.14 respectively compared to the previous livestock census. However the pig population has declined by 12.03 compared to the previous livestock census. In the district the number of sheep goats and pigs was as follows: Sheep 15000 Goats 299330 Pigs 5400. Goat rearing has traditionally been done in the district. In the district improved breeds of goats like Jamunapari Barbari etc. should be promoted and units engaged in breeding rearing and selling of improved animals should be operationalized. Arrangement should be made by the government department to make available good quality male of foreign breed in each block for breeding purpose.

### **2.1.8.2 Infrastructure and linkage support available, planned and gaps**

In the district 17 veterinary hospitals one mobile veterinary hospital 21 veterinary service centers 04 D-grade hospitals 25 artificial insemination centers are operational. There are also 03 cattle markets



operating in the district. Similarly in the district the Sheep and Wool Extension Center is operational in Gohand. At the center 50 improved breed sheep are kept for breed improvement and are made available to sheep rearers for breeding purposes. In the district breeding facilities are being provided to pig rearers at five pig centers for breeding of female pigs. The decline in the population of sheep and pigs in the district is a matter of concern.

Since

this activity is important for livelihood in the villages steps should be taken to increase their population. Areas with limited resources can be developed by promoting integrated agriculture mixed cropping small animals.

## **2.1.9 Fisheries**

### **2.1.9.1 Status of the Sector in the District**

In the district the total number of ponds is 1005 with an area of 1008 hectares. Out of these ponds 293 ponds with an area of 585.17 hectares have been found suitable for improved fisheries.

### **2.1.9.2 Infrastructure and linkage support available, planned and gaps**

Insufficient availability of fingerlings in the district fish farmers often have to be procured it from Jalaun and Konch hatcheries. There are insufficient facilities for fish marketing and transportation in the district. Improvement in facilities is required. There is a lack of public demonstrations of advanced fish culture techniques such as integrated fish farming genetically improved tilapia fish fish-cum-shrimp culture pangasius fish culture ornamental fish culture biofloc recirculatory aquaculture systems etc. resulting in lack of interest among farmers in fish farming. The remote location of community ponds needs improvement and renovation. These ponds being under the ownership of Gram Panchayats their water is used for various purposes resulting in reduced fish productivity. Due to the absence of small hatcheries at the block level and modern hatcheries at the district level there is a shortage in the availability of high-quality fish seeds.

## **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**

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

#### **2.1.11.2 Infrastructure and linkage support available, planned and gaps**

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

### **2.2 Agriculture Infrastructure**

#### **2.2.1 Construction of Storage and Marketing Infrastructure**

##### **2.2.1.1 Status of the Sector in the District**

The Agricultural Value Chain (Agri Value Chain) depicts an agricultural process that goes through several related stages from cultivation to production processing and ultimately delivering the products to



consumers. This value chain involves farmers buyers manufacturers distributors retailers processing-related industries and other related stakeholders. This process studies cash transfers quality control packaging transportation insurance financial institutions and other related divisions during the process from cultivation to marketing of products. In the district there is no such agricultural value chain working where all the factors of the chain are working together to provide backward and forward linkages.

#### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

There are 6 mandis in the district which is not sufficient in terms of production and number of farmers. Under the eNAM scheme all 6 mandis are registered on e-NAM portal in the district. In the district 03 Farmer Producer Organizations are working with financial assistance from NABARD and 2 are registered on the eNAM portal.

**Warehouses:** In the district about 671563 metric tonnes of foodgrains and pulses are produced while the available storage capacity is 25620 metric tonnes which is less than the production. Considering this there is a need for additional storage capacity in the district. Currently there are a total of 69 warehouses (State Warehouses Co-operatives and others) in the district.

**Cold Storage:** In the district there has been a significant increase in the production of fruits and vegetables in the last decade. But in proportion to this there is not a single cold store in the district due to which farmers are not able to get the right price for their produce. Considering this there is a need for cold storage facilities for storing fruits and vegetables.

### **2.2.2 Land Development, Soil Conservation and Watershed Development**

#### **2.2.2.1 Status of the Sector in the District**

Activities related to land conservation and watershed development directly or indirectly increase agri- cultural productivity. In order to enhance land productivity several projects have been completed in the district in recent years under NABARD's RIDF for land leveling and development. Six watershed development programs being run by NABARD in the district focused mainly on natural resources such as land and water conservation.

#### **2.2.2.2 Infrastructure and linkage support available, planned and gaps**

NABARD is running one TDF WADI development project through non-governmental organization in about 500 acres of land in the district which are located in Palia and Nighasan blocks. Through these watershed projects efforts are being made to increase agricultural production through land development and provide employment to people at the local level. These projects are also trying to mitigate the adverse effects of climate change on agriculture. It will be necessary to motivate all concerned departments voluntary

organizations and Village Development Committees to work in a phased manner through the District Level Project Monitoring Committee. The Agriculture Department needs to conduct soil testing programs in the treated areas and orient towards adopting appropriate crop rotations.

### 2.2.3 Agri. Infrastructure – Others

#### 2.2.3.1 Status of the Sector in the District

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

#### 2.2.3.2 Infrastructure and linkage support available, planned and gaps

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

### 2.3 Agriculture – Ancillary Activities

#### 2.3.1 Food & Agro Processing

##### 2.3.1.1 Status of the Sector in the District

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

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

##### 2.3.1.2 Infrastructure and linkage support available, planned and gaps

There are units like flour mills and pulse mills operating for processing wheat and pulses produced in the district. About 50 of agricultural production is used for domestic consumption and the rest is available for marketing. There are small-scale oil mills for processing oilseed production. The district has abundant production of millets like jowar and bajra of which 10-20 is consumed and the rest is available for marketing in raw form. However due to marketing



difficulties and lack of processing units for jowar and bajra farmers do not get proper value for their produce. There is no effective arrangement for processing fruits and vegetables. Small-scale experiments are being done privately but due to the absence of any organized industry for processing fruit and vegetable production proper value is not obtained. In the 7 development blocks of the district there are some private units like flour mills rice mills pulse mills and grinding/packaging of spices for processing agricultural produce. Some units have also been approved under the Mukhyamantri Gramaudyog Yojana. Details of production marketing storage post-production processing - There is currently no cold storage facility in the district. Efforts are being made/considered to provide farmer training and planting material for cultivation of fruits spices vegetables flowers and organic manure etc. under the Horticulture Mission as well as expansion of departmental/government nurseries.

### **2.3.2 Agri Ancillary Activities – Others**

#### **2.3.2.1 Status of the Sector in the District**

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

#### **2.3.2.2 Infrastructure and linkage support available, planned and gaps**

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

## **Chapter 3**

### **Credit potential for MSMEs**

#### **3. Credit potential for MSMEs**

##### **3.1 Status of the Sector in the District**

The district has good presence of Sugar Mills. There are about 9 big sugar mills including two cooperative sugar mills. A new industry of plywood has started in last few years primarily in Isanagar block. Apart from this a large number of small and micro industries are operating in the district. UP govt has announced Bioplastic Park in Gola block with Balram Sugar Mill as promoter of Rs 2000 Crores for sustainable development and tackling the climate change. There are many small units of flour mill and Oil processing plant.

##### **3.2 Infrastructure and linkage support available, planned and gaps**

The number of micro small and medium enterprises are 10620 198 and 11 respectively in district. Under the One District One Product (ODOP) scheme tribal craft from the Palia and Nighasan blocks have been chosen for promotion and efforts are being made by the district administration through concerned departments and RSETI (Rural Self Employment Training Institute). The Indian Bank has been operating a Rural Self Employment Training Institute (RSETI) in the district for the last 07 years. Educated unemployed rural youth as well as members of self-help groups especially women members are provided free training in various employment-oriented activities and assisted in obtaining bank loans. NABARD also sponsors training programs. Schemes like Stand up India PMMudra yojna Start up India Pradhan Mantri Employment Generation Programme One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in district.



## **Chapter 4**

### **Credit Potential for Export Credit, Education & Housing**

#### **4.1 Credit Potential for Export Credit**

##### **4.1.1 Status of the Sector in the District**

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

The district has an abundance of stone (Diaspore & Pyrophyllite) which is used in talcum powder artistic sculptures and other industries. Banks should focus on financing these areas considering the export potential.

##### **4.1.2 Infrastructure and linkage support available, planned and gaps**

This sector requires a lot of encouragement.

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

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

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

#### **4.2 Credit Potential for Education**

##### **4.2.1 Status of the Sector in the District**

The purpose of education is to enable creative self-expression through physical mental aesthetic and moral development which contributes not only to individual growth but also to the development of the economy. The literacy rate in the district is 68.77 percent with the female literacy rate at 55.95 percent and the male literacy rate at 79.76 percent. The district has 1230 primary schools 600 upper primary schools 150 secondary schools 13 colleges 2 PG colleges 7 industrial training institutes and 1 teacher raining institute. There is no engineering college in the district.

#### **4.2.2 Infrastructure and linkage support available, planned and gaps**

According to the available educational institutions in the district there is no university engineering college or medical college in the district due to which students have to go to nearby cities like Lucknow and Kanpur.

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

### **4.3 Credit Potential for Housing**

#### **4.3.1 Status of the Sector in the District**

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

#### **4.3.2 Infrastructure and linkage support available, planned and gaps**

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



## **Chapter 5**

### **Credit Potential for Infrastructure**

#### **5.1 Infrastructure - Public investments**

##### **5.1.1 Status of the Infrastructure in the District**

District is agrarian and situated on the banks of river Sharda & river Ghagra is also passing through district so available infrastructure is in the nature of flood protection measures lift irrigation canal irrigation pump canals rural roads bridges schools and veterinary hospitals. Southern portion of district falls under Bundelkhand region due to which topography of this region is undulated and required infrastructure support for Land Development Small Irrigation and Afforestation.

##### **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 specially allied activities.

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

With the development of connectivity routes in rural areas diversification of agricultural areas became possible due to the introduction of new economic activities and new technologies in villages. A large number of agro-based units are being established in remote villages of the district. Rural people have been facilitated in transporting their produce to markets and mandis. Farmers received information about modern farming practices through farmer clubs formed by them and due to easy transportation transportation costs were reduced and villages were directly connected to cities and development centers. Through integrated watershed development soil erosion in villages has been controlled and water management has enabled the cultivation of higher-yielding crops increasing land productivity and converting barren and uncultivated land into productive land. The modernization of small tube wells has increased the area under irrigation in rural areas.

#### **5.2 Social Infrastructure involving Bank Credit**

##### **5.2.1 Status of the Sector in the District**

All 1323 village panchayat in the district have drinking water facilities under the Jal Jeevan Mission. In some pockets there is a complete lack of clean water facilities hence the need for RO plants - 1000 LPD. The district has a total of 92 hospitals healthcare facilities and dispensaries of all types with total 388 hospital beds which is very low; considering state average. Banks need to provide



adequate credit in this sector. This indicates that there is a good potential for public investment along with private participation through bank credit for establishing schools colleges and hospitals and modernizing/upgrading existing infrastructure.

### 5.2.2 Infrastructure and linkage support available, planned and gaps

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

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

The district has a total of 1323 villages all of which are electrified although the power supply situation is extremely poor. Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity. The PM Surya Ghar Bijali Yojana will boost efforts to harness the district's renewable energy potential.

### 5.3.2 Infrastructure and linkage support available, planned and gaps

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

## RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	482	417.498600	435.4423
B	Ongoing tranches	166	471.524700	377.8298
	Total (A + B)	648	889.023300	813.2721

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	100	172.932400	167.4552
B	Rural roads & bridges	138	141.191200	118.9687
C	Social Sector	0	0.000000	0
	Total (A + B + C)	238	314.123600	286.4239

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	100	Irrigation potential	ha	0
B	Rural roads	138	Road length	km	0
C	Bridges	0	Bridge Length	m	0

## **Chapter 6**

### **Informal Credit Delivery System**

#### **6.1 Status of the Sector in the District**

In the district 3 blocks are NRLM intensive. As on 31.3.2024 7437 SHGs were formed and 1575 were given credit of 2731.42 lakh by Banks. Some of the banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 1517.46 lakh was disbursed to JLGs by Banks.

#### **6.2 Infrastructure and linkage support available, planned and gaps**

In the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a major program of the Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM). ? Under the NRLM scheme NABARD's concessional refinance scheme is available to banks to promote lending to self-help groups under which Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4 (for loans up to ? 3 lakhs) and 3 (for loans from ? 3 lakhs to ? 5 lakhs). ? Under the National Rural Livelihoods Mission the department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income. In the last 03 years 03 MEDPs and 02 LEDPs have been conducted and keeping in view their utility and success the said training programs are also proposed during the year 2024-25.



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 For the past few years schemes like National Food Security Mission-Wheat National Food Security Mission-Rice Mission for Agricultural Mechanization etc. have also been running in Rampur district. Under these agricultural festivals various farmer training programs soil testing training etc. are organised every year.
- 2 The Government of India and the State Government have taken some steps to facilitate farmers which include reducing fertiliser prices making neem-coated urea and promoting fertiliser production so that farmers do not face a shortage of fertilisers for agriculture. Under the National Mission for Sustainable Agriculture across the country the government is testing the soil of all farmers' fields and issuing Soil Health Cards.
- 3 As per the directions of the Government of India the Kisan Credit Card (KCC) scheme for working capital requirements of farmers engaged in animal husbandry and fisheries has been implemented in Lakhimpur Kheri district from 1st April 2019. Currently to extend the benefits of the scheme to animal husbandry and fishery farmers the scale of finance for working capital for animal husbandry and fishery activities has been determined and issued to all banks.

#### 2. Water Resources

- 1 The Government of India has implemented the "Pradhan Mantri Krishi Sinchai Yojana" to bring about a paradigm shift in irrigation facilities. Based on the concept of "Per Drop More Crop" and "Har Khet Ko Pani" this scheme will formulate medium and long-term plans. The District Irrigation Plan has been prepared by the Agriculture Department and sent for approval.
- 2 In the district sprinkler and drip irrigation as well as irrigation through underground pipelines could become new and emerging activities under minor irrigation projects. Efforts should be made to popularise sprinkler and drip systems and field demonstration farms should be established for them.
- 3 Considering agricultural irrigation as an important point the Government of India has constituted two funds at the NABARD level for agricultural irrigation - the Long Term Irrigation Fund (LTIF) and the Micro Irrigation Fund.
- 4 The exploration of potential sites for groundwater extraction should be done through the study of remote sensing satellite imagery and resistivity surveys.

### 3. Farm Mechanization

- 1 To make the custom hiring system successful Farm Machinery Centers should be established at the village level with the help of the Panchayati Raj Department and FPOs. This would not only increase the income of the gram panchayat but also address the shortage of human labour for agriculture.
- 2 Generally tractors are considered an alternative to farm mechanisation but in reality we need machine-operated small equipment that can work in the smallest of fields with minimal energy. For example Japanese paddy transplanters and reaper binders costing between ₹1.5 to ₹2.0 lakh have been found suitable for agricultural work. These small machines should be included in the National Food Security Mission scheme and promoted through demonstrations.

### 4. Plantation and Horticulture

- 1 To encourage agricultural diversification in the district farmer clubs should be formed by banks/government departments/Krishi Vigyan Kendras with a special focus on agricultural technology transfer capacity building and awareness. A proper marketing system should be developed for the extensive cultivation and sale of medicinal crops and contract farming should be encouraged.
- 2 In Lakhimpur Kheri district fruit plant saplings are also distributed to farmers under the Horticulture Mission.

### 5. Forestry/ Waste Land Development

- 1 Agroforestry and farm forestry in the form of bamboo or other biofuel cultivation can be carried out on the available wasteland and fallow land in the district.
- 2 Farm forestry agroforestry commercial forestry nursery development are some bankable models. With the advent of clonal propagation technology there is now the possibility of taking advantage of high-tech clonal forestry plantations for better returns.

### 6. Animal Husbandry - Dairy

- 1 Adequate technical staff to be deployed at the government and bank level to guide farmers about the economic benefits of various animal husbandry schemes is required to provide technical guidance during their implementation.
- 2 Financing by the Bank of units of 2 5 10 and 20 animals – cross bred cattle (Holstein Friesian and Jersey cross)/milch native breed cattle (Sahiwal and Gir breed etc.) and graded Murrah buffaloes.



- 3 Kisan Credit Card (KCC) should be issued to the members of milk societies for working capital of animal husbandry activity so that bank loans can be easily available to the members of the societies.
- 4 There should be availability of fodder farm (commercial fodder farm) and feed mixing center. There should be availability of processing units and milk vans. More milk chilling plants should be established in the district at government and private level.

#### **7. Animal Husbandry – Poultry**

- 1 According to the guidelines of Reserve Bank of India working capital for animal husbandry will also be released as per eligibility under the KCC scheme. In this regard there is a need for publicity among bank managers and cattle farmers.
- 2 Various entrepreneurs and self-help groups who are interested in this field should be taken on a tour to successful entrepreneurs so that the wider impact of a successful entrepreneur is reflected.
- 3 Training programs for poultry development should be organized by the Animal Husbandry Department and District Rural Development Agency and people should be made aware about it through farmer clubs.

#### **8. Animal Husbandry – Sheep, Goat, Piggery**

- 1 According to the guidelines of Reserve Bank of India working capital for animal husbandry will also be released as per eligibility under the KCC scheme. In this regard there is a need for publicity among bank managers and cattle farmers.
- 2 Improved varieties of goat like Jamunapari Barbari etc. should be promoted in the district and units engaged in breeding rearing and selling of improved animals should be operated.

#### **9. Fisheries**

- 1 There is a need to set up demonstration farms to promote new potential activities like Integrated Fish Farming GIF (Genetically Improved Farmed) Tilapia Fish cum Prawn Culture Pangasius Fish Culture and Ornamental Fish Farming Biofloc Ray Circular Aquaculture (RAS) so that farmers can be encouraged to take up these activities.
- 2 Availability of modern fish markets i.e. fish markets and mobile vans at district and block levels are helpful in popularizing fish consumption. Cold chain facilities for transportation of fish to remote internal markets can fetch higher prices.



- 3 Community ponds are in poor condition and need renovation and improvement. These ponds are owned by village panchayats and are put to multiple uses. As a result the productivity of these ponds is very low.

#### **10. Construction of Storage and Marketing Infrastructure**

- 1 This scheme should be expanded by banks by identifying good beneficiaries/entrepreneurs and special initiative is needed in this area.
- 2 Training programs should be organized for bank officials by their controlling/head offices.
- 3 Bankers should guide entrepreneurs for construction of rural warehouses/cold storage.
- 4 Considering the immense potential for agriculture in the district storage infrastructure such as rural warehouses warehouses and cold storages can be constructed. Currently the Government of India's AMI and AIF schemes can play a crucial role in the construction of post-harvest structures.
- 5 In all the development blocks of the district some private units like flour mills rice mills oil mills and spice grinding and packaging units are operational for processing agricultural products. Small units are being encouraged under the Mukhyamantri Gramoudyog Yojana and Pradhan Mantri Rozgar Guarantee Yojana.

#### **11. Land Development, Soil Conservation and Watershed Development**

- 1 Due to the network of rivers in the district a situation of floods arises during the rainy season. For flood control the state government can submit proposals to NABARD under the Rural Infrastructure Development Fund (RIDF).
- 2 Land reforms soil conservation and watershed development are expected in Lakhimpur Kheri district under RIDF by NABARD.

#### **12. Agriculture Infrastructure: Others**

- 1 The work of manufacturing and propagating organic fertilizers should be done by various institutions like Krishi Vigyan Kendra NGOs AATMA etc. farmer clubs and self-help groups.
- 2 The Agriculture Department should emphasize on making biofertilizer and organic manure through farmers clubs.

- 3 It is absolutely necessary to train the self-help groups and joint liability groups being formed in the district in this business and it is also absolutely necessary for the banks to finance the said groups for this business.

### **13. Food and Agro. Processing**

- 1 Possibility of supporting services like storage cold chain and silo storage quality testing laboratory training and capacity building primary processing facility - drying cleaning grading weighing and packaging etc. necessary for proper development of food processing industries in the district.
- 2 There is a need to involve Farmer Producer Organizations (FPOs) in food processing who can act as aggregators or primary processors and the corporate sector. This will result in better transfer of technology awareness on quality among producers market/demand driven production etc.
- 3 Schemes like AIF and PMFME provide capital/interest subsidies to units involved in primary and secondary processing. Such units can be provided loans by facilitating benefits like Mudra and CGTMSE

### **14. Agri. Ancillary Activities: Others**

- 1 People who have graduated from agriculture can create a hub and give out agriculture related tools/equipment on rent.
- 2 Micro financial institutions can obtain loans through banks.
- 3 With the diversification and innovation of agricultural activities the need for support and extension services is also increasing year by year. In this direction the establishment of Agri-Clinics and Agri-Business Centers by graduates in agriculture or related subjects (such as horticulture animal husbandry veterinary science forestry dairy poultry fisheries etc.) is crucial.

### **15. Micro, Small and Medium Enterprises (MSME)**

- 1 The District Industries Center should identify potential non-agricultural activities arrange for training of rural entrepreneurs extension services supply of raw materials and proper marketing of manufactured goods.
- 2 Banks should promote entrepreneurship among women minorities and Scheduled Castes and Tribes by providing more loans under schemes like Mudra and Stand-Up India.



- 3 To create new employment opportunities in the district banks will have to provide more loans for micro small and medium enterprises in the manufacturing and service sectors in addition to government-sponsored schemes under these activities.
- 4 Banks should encourage entrepreneurs by taking advantage of the Credit Guarantee Scheme.

#### **16. Export Credit**

- 1 Exporters can be encouraged to avail export credit insurance facilities provided by ECGC.
- 2 With the implementation of new policies there are possibilities of some more export units coming up. The district has many industries related to the agricultural sector. There is a possibility of increased exports from the district through such industries as well.

#### **17. Education**

- 1 The private sector can actively invest in the education sector which can fill a significant gap in financing. Apart from the loan issue private financing can also address other issues like large industry-institution interface research faculty etc.
- 2 There is a lot of scope for further liberalising the process of private participation to attract the best investors and provide quality adaptability wider range and diversity of curricula.
- 3 Every possible effort should be made to revitalise the higher education infrastructure.
- 4 Awareness should be created at the ground level about the schemes. Bankers can identify needy students in schools and colleges.

#### **18. Housing**

- 1 Some procedures in this area need to be simplified such as the long 'gestation period' of six to eight years for housing projects the need to obtain multiple approvals from various authorities over a period of two to three years etc.
- 2 The process of sanctioning housing loans should be made easier and processing fees for priority sector advances should be waived.



#### **19. Social Infrastructure**

- 1 After the Covid-19 pandemic there is a need for large-scale improvement in the structure and management of health related infrastructure. Bankers need to meet obligations on priority basis to finance these activities.

#### **20. Renewable Energy**

- 1 Entrepreneurs in Lakhimpur Kheri district should be encouraged to use renewable energy as an alternative source of energy.
- 2 The rooftops of these industries can be used for solar energy production under the rooftop grid system in the district.
- 3 Such systems can also be used in educational institutions. The district has ample potential for solar energy production.
- 4 There has been a significant increase in the demand for houses at the city level in the district. Therefore it should be made mandatory to install solar water heaters on the rooftops of houses in residential colonies.

#### **21. Informal Credit Delivery System**

- 1 In Lakhimpur Kheri district banks especially commercial banks do not cooperate in lending to self-help groups and joint liability groups. Banks should follow the guidelines issued by the Reserve Bank of India for lending to Pradhan Mantri Jan Dhan Yojana self-help groups and joint liability groups and prepare a branch-wise lending action plan.
- 2 There is a lack of orientation among bank employees working in the district's banks. They should be provided regular training.

## **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.



- 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. 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:

2. a. Computerization of Primary Agricultural 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.  
b. Cooperative Education- Setting up of World's largest Cooperative University

Aims at introduction of cooperative education as a course curriculum and also as an independent degree/diploma in Schools and Universities. This will also take care of research in the field of cooperation.

- c. World's largest Cooperative Training Scheme  
This aims at revamping strengthening existing cooperative training structures in the country and modernising the training methods through a revamped scheme.

- d. To provide facilities at par with FPO for existing PACs.  
e. Establishing Multipurpose PACs/Dairy/Fisheries cooperatives in every panchayat.

- f. World's largest food grain storage scheme for cooperatives.

- g. Revival and computerization of PCARDBs/SCARDBs.

- h. Establishment of National Cooperative Database.

- i. Amendment to Multi State Cooperative Society Act 2002 and setting up of 3 new MSCS.

- j. 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 grass root upward in times to come.

#### **5. Status of Cooperatives in the District**

1. The state of Uttar Pradesh has a three-tier structure of cooperative institutions. At the top level is the Uttar Pradesh Cooperative Bank which has a total of 28 branches. At the middle



level there are 50 District Central Cooperative Banks with 1283 branches. At the primary level there are a total of 7577 PACS. In addition there are also committees for weavers industries dairy marketing agro-processing and sugar among others.

- 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.
2. New steps/initiatives taken by the state government to strengthen the outreach and activities of cooperative societies - There are a total of 7577 PACs in Uttar Pradesh out of which 6974 are active. The Uttar Pradesh government has contributed Rs 100.00 lakh towards increasing the share capital in District Cooperative Banks during the financial year 2022-23. For interest subvention the state government has approved a total of Rs 300.00 crore in the budget. Due to the active cooperation of the state government as per the status of March 31 2021 the balance sheets of a total of 6838 PACs were prepared and the audit of 5204 PACs was completed. Along with this as per the status of March 31 2022 the balance sheets of a total of 1632 PACs were prepared and the audit of 119 PACs was completed. The state government has an active role in the centrally sponsored scheme released by the central government and the PACs computerization scheme - such as the formation of SLAMIC and DLIMC. In addition under the AIF scheme 688 PACs were sanctioned godowns out of which construction of 100 godowns has been completed. Under the RKBY scheme 7479 micro ATMs have been provided to PACs. Internet facility has been made available at the state-level apex bank UPGB.
3. The district of Lakhimpur Kheri has a good network profile of cooperative societies covering all 15 block areas of the district. In the district there are 62 branches of District Central Cooperative Bank Ltd. Lakhimpur Kheri 23 branches of Urban Cooperative Banks and 9 branches of Land Development Banks. Apart from these there are also 132 Primary Agricultural Societies functioning in the district. Lakhimpur Kheri District Cooperative Bank Ltd. Lakhimpur Kheri is licensed and with the implementation of CBS the bank is providing NEFT/RTGS services. Lakhimpur Kheri District Cooperative Bank is having the highest net profit at 13.88 Crores during FY 2023-24 in the state of UP.

#### **6. Potential for formation of cooperatives**

1. There is a good potential for cooperative activities in the Lakhimpur Kheri region as the distribution of the operational area of cooperative societies in the district is not uniform and some

villages are not covered under the operational area of any cooperative society. Therefore there is a possibility of forming credit cooperative societies in all development blocks which can promote economic activities. According to the Department of Cooperatives in Lakhimpur Kheri district there is a possibility of forming around 352 new PACs in gram panchayats with a population of 4000 or more. Apart from Credit Cooperatives there is good potential of non credit societies also. Lakhimpur Kheri is hub of Chikankari Zari and Zardoji. So the women may be organised into Cooperative body and support from various institutions like banks DC Handicraft NABARD etc.

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	TDF NoN WADI	Non WADI Hunar Project for 500 tribal families	10 villages in Palia block	Grant support for establishment of 350 handicraft units 100 handloom units and 50 Tharu huts.	Convergence with DC Handicraft Office Tourism Office TRIFED.	500	Sale of handicrafts made of Banana Fiber Moonj and Jalkumbhi and Handloom products through OFPO. Income generation of tribals through 50 Tharu huts near Dudhwa National Park
2	TDF WADI	WADI project for 500 tribal families	9 villages in Palia block and 2 villages in Nighasan block	Grant support for establishment of 450 WADIs and 50 Goatary units	Convergence with DD Agri Office Horticulture Office.	500	Cultivation of Mango and Guava in 1/2 vegetables in 1/4th acre and medicinal plant in 1/4th acre. Increase in income generation through integrated farming.
3	DPR project on Banana Fiber based goods	Use of Banana Fiber for manufacture of Engineering board liquid fertilizer vermicompost and handicraft	4 villages in Palia block	Grant support for Engineering board manufacture vermicompost liquid fertilizer handicraft by 100 SHG women and 50 farmers	Convergence with DC Handicraft Office and Horticulture Dept.	150	Utilising Banana Fiber stem (considered as waste) for fiber extraction which in turn used for engg board making handicraft. Satcher and liquid collected to be used for vermicompost and liquid fertilizer.



4	LEDP on Chikankari and Zari Zardoji	Capacity Building of 90 SHG members on Chikankari Zari and Zardoji and establishment of Demo unit	Mohammadi block	Grant support for training exposure visit refresher training Demo unit etc	Convergence with Fab India and Aurelia brands for marketing of finished products	90	Formation of a registered body LCMUS called Lakhimpur Chikankari Mahila Udyog Sangh through which members are marketing chikankari clothes
5	Collectivisation	CSS - Formation and promotion of FPO in 01 block under the 10000 FPO scheme	Isanagar block	Grant assistance to CBBO and FPOs	Convergence with Agriculture Department PARAG NAFED Horticulture department	525	Provide agricultural inputs and equipment to farmer members of FPOs at reasonable rates Aggregation modern crops and trade them through the company Establish agro-processing units and value addition of products
6	Collectivisation	PODF(ID) - Formation and promotion of Farmer Producer Organizations (FPOs) under the FPO scheme	Lakhimpur block	Grant assistance	Convergence with Agriculture Department	300	Establishment of Poultry Units and sale of fertilizer pesticides and seeds through Input center. Selling of Bharat Brand NAFED products

7	Awareness Creation	Capacity Building for Technology Adoption through Exposure Visits and Training (CAT)	Chandancho wki Palia block	Grant assistance	NA	25	25 farmers from Dhanpatganj and Kudwar blocks of the district were taken for an exposure visit to the NDRI and IIWBR Karnal. Farmers learned about new technologies for dairy & wheat cultivation.
8	Skill Training	MEDP on Swachhta Kit making and its marketing	Mohammadi block	Grant Assistance	NA	60	Under this project 60 students were provided skill development training as per NSDC standards through Learnet Skills Limited.
9	Financial Inclusion	Center for Financial Literacy (CFL)	Phoolbehar Palia Nighasan Pagavan Nakaha blocks	Grant Assistance	NA		NABARD is providing grant assistance to Indian Bank to run 05 Centers for Financial Literacy (CFL) under the Financial Inclusion Fund.

## Success Stories

### Success Story 1: Training of 30 SHG members on Swachhata Kit Making and its Marketing in Lakhimpur Kheri district.



1. Scheme : Micro-Enterprise Development Programme (MEDP)
2. Project Implementing Agency : Sundaram Seva Sansthan
3. Duration of the project : 15 days
4. Beneficiary :
 

No. of beneficiaries :	30
Community :	SHG members
State :	Uttar Pradesh
District :	Kheri
Block :	Mohammadi
Village :	Dhamaula

#### 1.1 Support provided

- The initiative of 15 days skill training of SHG members was conducted by NABARD with the support of NGO Sunderam Seva Sansthan.



- The programme was conducted for 30 SHG members under MEDP on “Swachhata Kit making and its marketing.
- Since post covid the demand of swachhata products like handwash phenyl and toilet cleaner has grown over time the skill development in this trade was seen as an opportunity

### **1.2 Pre-implementation status**

- Initially the SHG members were doing no livelihood activities. One SHG sensitization meeting by NABARD identified the potential of this activity and interest of SHG members in doing it. Post Covid there has been huge demand of low cost swachhata kit in villages.
- Fundamental objectives of the training programme was to promote self-reliance and autonomy by equipping SHG members with the knowledge and abilities needed to secure employment and also become productive members of society.

### **1.3 Challenges faced**

- Procurement of raw materials was from other districts like Kanpur and Bareilly which the SHG members initially found difficult. But later they make arrangements to deliver the raw materials directly to the village
- Marketing of the product faced initial hiccups. But later the swachhta kit were sold to community toilets run by SHGs themselves and to retail shopkeepers in the market

### **1.4 Impact**

- Self-Employment- 20 trainees have started making Swachhata Kit products on their own and they continue to sell their products in the market
- Master Trainers- Post completion of programme 05 members have evolved as the Master trainer who continue to help in providing training to others of Swachhata Kit.
- Marketing Tie-ups and Market Information: Retail Shopkeepers Orders from Community toilets rund by SHGs Rural Mart sanctioned by NABARD and Exhibitions (NABARD Fagua Mahotsav Exhibitions in Lucknow etc.)
- Social Impact- Many SHG members started earning which lead to increase in their social status both in their families and in society.
- By working in a group each member has established a shared identity with other group members and they have also developed new approaches to resolving differences.

## Success Story 2: Training of SHG members on Chikankari Zari and Zardoji of Lakhimpur Kheri district



1. Scheme :	Livelihood-Enterprise Development Programme (MEDP)
2. Project Implementing Agency :	Sundaram Seva Sansthan
3. Duration of the project :	15 days
4. Beneficiary :	
No. of beneficiaries :	90
Community :	SHG members
State :	Uttar Pradesh
District :	Kheri
Block :	Mohammadi
Village :	Dhamaula Mangrainia Farainda

### 2.1 Support provided

- The initiative of skill training of 90 SHG members in 3 batches of 30 each was conducted by NABARD with the support of NGO Sunderam Seva Sansthan. The project period is 2 years.
- The programme was conducted for 90 SHG members of NRLM under LEDP on "Chikankari Zari and Zardoji".

- Expert trainers from Unnao Agra and Lucknow were deputed to give training to SHG members.
- Exposure visit to Dayalbagh Educational Institute Agra and in Chowk Lucknow was conducted under the project.
- Two Sewing machines were installed under the project.
- The trainees were directly linked to traders for orders of Chikankari thereby saving margin on middlemen activities.
- The members have been registered under Partnership Act and a registered body has been formed named "Lakhimpur Chikankari Mahila Udyog Sangh" for getting direct orders from reputed brands.

## **2.2 Pre-implementation status**

- Initially the SHG members were doing no livelihood activities. One SHG sensitization meeting by NABARD identified the potential of this activity and interest of SHG members in doing it. The SHG members are already doing Chikankari work but it is of poor quality and heavily dominated by middlemen.
- Before implementation of project they are getting very less payment due to multiple middlemen involved in single order of kadhai work
- Fundamental objectives of the training programme was to promote self-reliance and autonomy by equipping SHG members with the knowledge and abilities needed to secure employment and also become productive members of society.

## **2.3 Challenges faced**

- The sector is heavily dominated by middlemen. It was difficult to organise the SHGs in one umbrella body to source orders directly from traders.
- Many SHG members faced difficulty in going on exposure visits organised by NABARD under the project. However, after the fellow LEDP members convinced their families the SHG members went to Agra for exposure visit



## 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.

Initiatives of RBI

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

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

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

### 1.5 Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in



channelising climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

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

#### 1.6 Way Forward

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



## Appendix 1b

### Climate Action & Sustainability

#### 2 Climate Change Scenario – At the State Level

##### 2.1 State Action Plan for Climate Change

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

## 2.2 Any specific Climate Change initiative in the District by

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



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

- d. **NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA-Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO<sub>2</sub>. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.
- e. **Other Agencies:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.



## Appendix 1c

### Climate Action & Sustainability

#### 3 Climate Change Scenario - At the District Level

##### 3.1 Prospects of Climate Action in the District

Lakhimpur Kheri has a predominantly agrarian economy making it highly sensitive to the impacts of climate change. The district belongs to terai area and is characterized by semi-arid conditions with fluctuating rainfall patterns increasing temperatures and declining groundwater levels. These environmental changes pose significant risks to agriculture water resources and the overall livelihoods of the population.

The State Action Plan on Climate Change provides a comprehensive framework for addressing climate challenges in Lakhimpur Kheri. By focusing on sustainable agriculture water management afforestation renewable energy disaster preparedness and capacity building the district can enhance its resilience to climate impacts. Effective implementation of these strategies with active participation from local communities and stakeholders will be key to mitigating the effects of climate change and fostering sustainable development in the district.

##### 3.2 Any specific Climate Change initiative in the District by

One KVK has been opened by Indian Institute of Sugarcane Research Lucknow in Lakhimpur Kheri to address the issues of farmers and demonstration of new technologies particularly Sugarcane farmers.

One WADI development project under Tribal Development Fund is being implemented in the district for cultivation of horticulture crops and implementation of soil and water conservation measures by 450 tribal families. 50 families will be supported for Goatary units. The project also envisages increasing resilience of the local community to the adverse effects of climate change by implementation of various climate proofing measures. Interventions like Efficient use of water resources Soil fertility and productivity enhancement Sustainable farming practices and Climate risk mitigation measures will be grounded during the course of implementation of the project.

## Appendix 2

### Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 In Lakhimpur Kheri Tharu Embroidery has already availed GI tag. The other products which can be covered under GI tag are Gud Mohammadi ka khoya revdi Maigalganj ka rasgulla Pangi ka tamatar. These are the local produce and are very famous. People from all over the country come to the district to buy these products.

## 121

[illegible]



[illegible]

[illegible]

[illegible]



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Total Social Infrastructure															
Sr. No.	Activity	Bank Loan Project (₹)	Boat Size	Boat / Unit Cost (₹)	Bankage	Bojani	Bojani	Bojani	Bojani	Bojani	Bojani	Bojani	Bojani	Bojani	Bojani
1	MEP, Renewable Energy Solar Energy, Boat Solar PV System with battery	50	50	100000	50	50	50	50	50	50	50	50	50	50	50
Total Renewable Energy															
2	MEP, others	100	100	100000	100	100	100	100	100	100	100	100	100	100	100
3	MEP, others	100	100	100000	100	100	100	100	100	100	100	100	100	100	100
Total Property Sector															
Total Social Infrastructure															
District Total															

## 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	239330.00	231757.82	244259.00	196037.40	228352.00	179718.97	239987.58	
RCBs	77600.00	76566.00	78483.00	62799.40	71069.00	77152.00	76099.00	
SCARDB	700.00	698.00	12000.00	5500.00	0.00	0.00	0.00	
RRBs	93000.00	92154.00	98789.00	73123.00	65029.00	105183.00	68652.33	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	410630.00	401175.82	433531.00	337459.80	364450.00	362053.97	384738.91	

**Table 2: Term Loan (MT+LT)**

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	68430.00	68046.54	72957.07	37158.82	49489.00	64370.52	59576.67	
RCBs	22180.00	21820.00	23443.00	7311.60	0.00	426.00	0.00	
SCARDB	500.00	457.00	3100.00	2065.00	1710.00	574.00	1883.16	



RRBs	26250.00	25847.00	29508.00	2000.00	0.00	295.00	12345.19
Others	0.00	0.00	0.00	0.00	10387.00	3311.00	0.00
Sub total (A)	117360.00	117170.54	129008.07	48535.42	61586.00	68976.52	73805.02

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	307760.00	299804.36	317216.07	233196.22	277841.00	244089.49	299564.25
RCBs	99780.00	98386.00	101926.00	70111.00	71069.00	77578.00	76099.00
SCARDB	1200.00	1155.00	15100.00	7565.00	1710.00	574.00	1883.16
RRBs	119250.00	119001.00	128297.00	75123.00	65029.00	105478.00	80997.52
Others	0.00	0.00	0.00	0.00	10387.00	3311.00	0.00
Sub total (A)	527990.00	518346.36	562539.07	385995.22	426036.00	431030.49	458543.93

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	4475.00	4121.65	5408.20	3945.84	75195.00	149994.32	163445.89
RCBs	1831.00	1726.00	2200.00	1565.24	7000.00	1436.00	15234.62
SCARDB	229.00	221.00	275.00	101.40	0.00	0.00	0.00
RRBs	1907.00	1789.00	2292.00	1165.00	7999.00	4106.00	17410.99
Others	0.00	0.00	0.00	0.00	2500.00	2344.36	0.00
Sub total (A)	8442.00	7857.65	10175.20	6777.48	92694.00	157880.68	196091.50

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	3347.00	3125.88	3016.60	1683.00	11422.82	12389.75	4272.71	
RCBs	470.00	451.00	1257.00	737.00	619.53	0.00	1363.62	
SCARDB	0.00	0.00	154.00	69.30	0.00	0.00		
RRBs	1201.00	1185.00	1287.00	687.00	2792.00	141.00	1704.50	
Others	0.00	0.00	0.00	0.00	200.00	325.50		
Sub total (A)	5018.00	4761.88	5714.60	3176.30	15034.35	12856.25	7340.83	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	315582.00	307051.89	325640.87	238825.06	364458.82	406473.56	467282.85	
RCBs	102081.00	100563.00	105383.00	72413.24	78688.53	79014.00	92697.24	
SCARDB	1429.00	1376.00	15529.00	7735.70	1710.00	574.00	1883.16	
RRBs	122358.00	121975.00	131876.00	76975.00	75820.00	109725.00	100113.01	
Others	0.00	0.00	0.00	0.00	13087.00	5980.86	0.00	
Sub total (A)	541450.00	530965.89	578428.87	395949.00	533764.35	601767.42	661976.26	

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					Total	
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others		
C L	231757.82	76566	698	92154	0	196037.4	62799.4	5500	73123	0	337459.80	0
Table 1: Crop Loan												
Particulars	2023-24					2024-25					Total	
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others		
C L	179718.97	77152.00	0.00	105183.00	0.00	239987.58	76099.00	0.00	68652.33	0.00	384738.91	0.00
Table 2: Term Loan												
Particulars	2021-22					2022-23					Total	
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others		
C L	231757.82	76566	698	92154	0	196037.4	62799.4	5500	73123	0	337459.80	0
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	179718.97	77152.00	0.00	105183.00	0.00	362053.97	239987.58	76099.00	0.00	68652.33	0.00	384738.91
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total	64370.52	426.00	574.00	295.00	3311.00	68976.52	59576.67	0.00	1883.16	12345.19	0.00	73805.02
Grand Total (I +II)	244089.49	77578.00	574.00	105478.00	3311.00	431030.49	299564.25	76099.00	1883.16	88997.52	0.00	458543.93

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.	1500000
2	Aquaculture inputs production			No.	400000
3	Aquaculture inputs production			No.	3000000
4	Bee Keeping			No.	371500
5	Biofertilizers			No.	160000
6	Buffalo Farming			1+1	248000
7	Bulk Milk Cooling Unit			No.	1250000
8	Cold Storage			No.	4000000
9	Combine harvester			No.	2450000
10	Commercial Broiler Farming			5000	2458000
11	Commercial Broiler Farming			5000	5846000
12	Commercial Layer Farming			10000	11642000
13	Compost/ Vermi Compost	Vermi Compost		No.	750000
14	Compost/ Vermi Compost	Vermi Compost		No.	31000
15	Crossbred Cattle Farming			1+1	219000
16	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	194000
17	Dairy Marketing Outlet/ Parlour			No.	400000
18	Dairy Processing Unit			No.	150000
19	Dal/ Pulses Mill			No.	3500000
20	Diesel Pump Sets			No.	55550
21	Diesel Pump Sets			No.	44750

22	Diesel Pump Sets			No.	49500
23	Drip Irrigation			ha	99000
24	Education			No.	10000000
25	Education Loans	Study Abroad		No.	1500000
26	Education Loans	Study in India		No.	1000000
27	Export Credit	Pre Shipment Export Credit		No.	50000
28	Farm Ponds/ Water Harvesting Structures			No.	224000
29	Finance to FPOs/FPCs			No.	2000000
30	Fish Culture			ha	100000
31	Fish marketing			No.	300000
32	Floriculture			sq. m.	89400
33	Floriculture			sq. m.	89000
34	Floriculture			ha	337200
35	Floriculture			ha	584000
36	Food Grain Processing	Flour Mill		No.	1500000
37	Goat	Rearing Unit		20+1	414000
38	Godown			No.	1500000
39	Godown			No.	3500000
40	Integrated Farming			ha	250000
41	Integrated Farming			ha	450000
42	Integrated Pisciculture			ha	100000
43	Loan for Affordable Housing Projects			No.	600000
44	Loan to PACS/ FSS/ LAMPS			No.	1500000

45	Manufacturing Sector	Working Capital	Small	No.	5000000
46	Manufacturing Sector	Term Loan	Medium	No.	125000000
47	Manufacturing Sector	Term Loan	Micro	No.	2500000
48	Manufacturing Sector	Term Loan	Small	No.	25000000
49	Manufacturing Sector	Working Capital	Micro	No.	500000
50	Manufacturing Sector	Working Capital	Medium	No.	25000000
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
52	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
53	Nursery			ha	1967700
54	Oil Extraction			No.	1000000
55	On Farm development (OFD) Works			m.	75000
56	Ornamental Fish Hatchery			No.	50000
57	Ornamental Fish Hatchery			No.	2500000
58	Other machinery			No.	132000
59	Other machinery			No.	670000
60	Overdraft to PMJDY Account Holders			No.	10000
61	Pig Breeding Unit			10+2	1095000
62	Plantation			Acre	149022
63	Plantation	Poplar		ha	235040
64	Plantation	Bamboo		ha	86636
65	Plantation	Eucalyptus		ha	93176
66	Precision Farming	Use of Kisan Drones		ha	2200000
67	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3000000



68	Refrigerated Tanker Van			No.	3450000
69	Repair of Dwelling Units			No.	600000
70	Rice Processing			No.	3000000
71	Sanitation			No.	25000
72	Seed Processing	All Seed Types		No.	2500000
73	Sericulture			No.	280000
74	SHGs/ JLGs			No.	150000
75	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
76	Solar PV Pump Sets (AC)			No.	213700
77	Sprinkler Irrigation			ha	107000
78	Thresher			No.	220000
79	Tube Well			No.	480000
80	Tube Well			No.	33000
81	Veterinary Clinic	Mobile		No.	3500000

### 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	Broiler Farming	Others_Gorakhpur	500	160000
2	Buffalo Farming	Buffalo Farming_Jaunpur	1+1	160000
3	Cage Culture	Others_Input for cage culture	60 to 100 Cu. M	150000
4	Cereals	Sorghum/ Jowar (Irrigated)	Acre	11926
5	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	14131
6	Cereals	Maize/ Makka (Irrigated)	Acre	17061
7	Cereals	Wheat/ Gehu (Irrigated)	Acre	24862
8	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	31794
9	Goat Farming	Rearing Unit _ Semi_intensive_Kheri	10+1	132000
10	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	15957
11	Oil Seeds	Groundnut/ Moongfali (Irrigated)	Acre	19783
12	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	13160
13	Pulses	Lentil/ Masur/ Masoor (Irrigated)	Acre	16091
14	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	Acre	16393

15	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	Acre	16393
16	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	Acre	16503
17	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	Acre	18110
18	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	78065



### 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
RKVV	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group



**Name and address of DDM**

Name	Prasun
Designation	DDM NABARD
Address 1	C/O Devi Lal Singh Kothi No 4 Gopal Nagar
Address 2	Near Old Don Bosco College Lakhimpur Kheri
Post Office	Lakhimpur
District	KHERI
State	Uttar Pradesh
Pincode	262701
Telephone No.	5872796842
Mobile No.	9452949825
Email ID	lakhimpur.up@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



## NABFINS LIMITED | A Subsidiary of NABARD

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



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

<b>OFFERS CONSULTANCY AND ADVISORY SERVICES</b> Pan India Presence with offices in 31 State/UTs	<ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul>
<b>Registered Office:</b> NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051 ☎: 022-26539419      ✉ : headoffice@nabcons.in <b>Corporate Office:</b> NABCONS, 7 <sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125 ☎: 011-41538678/25745103      🌐 : www.nabcons.com		

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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**NAB FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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