



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



ललितपुर
Lalitpur

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: Lalitpur

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

Lalitpur, PLP 2025-26

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Lalitpur

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 | Lalitpur covers an expanse of 5039 sq. km area and encompasses the latitudinal parallels and longitudinal meridians of 24° 11' to 25° 13' North and 78° 11' to 79° East respectively. Jhansi Sagar Tikamgarh Chhatarapur Shivpuri and Guna districts form Lalitpur geographic boundaries. |
| 2 | Type of soil | The soils of Lalitpur characteristic of Bundelkhand consist of four varieties derived from the Vindhyan ranges: Rakar Parwa Kabar and Mar. These soils originate from gneiss granite quartzite sandstone limestone and slate. |
| 3 | Primary occupation | In Lalitpur District Uttar Pradesh agriculture is the main occupation with most residents farming key crops like wheat oilseed gram soybean and pulses making agriculture the backbone of the local economy. |
| 4 | Land holding structure | Lalitpur is characterized by a mix of small and marginal farmers with a significant portion of the land being rain-fed and dependent on monsoons. |

3. Sectoral trends in credit flow

| | | |
|---|---|--|
| 1 | Achievement of ACP in the previous year | During FY 2023-24 the banking sector performed well with an achievement of Rs. 217432.68 Lakh against target of Rs 198626.05 Lakh making the achievement of 109.47 percent. |
| 2 | CD Ratio | As of 31st March 2024, the Credit Deposit ratio stood at 80.10 percent showing increasing trend from previous year CD ratio of 69.48 percent. This was due to the increase in advances |

| | | |
|---|---------------------------------------|---|
| | | by 51.19 percent while deposit grown by 9.43 percent. |
| 3 | Investment credit in agriculture | Investment credit increased from Rs. 13857.00 Lakh (2022-23) to Rs. 28942.72 Lakh (2023-24). |
| 4 | Credit flow to MSMEs | MSME has been promising sector showing 111.44 percent growth from 2022-23. The credit flow in MSME during 2023-24 stood at Rs. 41737.44 Lakh. |
| 5 | Other significant credit flow, if any | The credit flow in other priority sector has also witnessed a huge growth of 128.18 percent growth from Rs. 4084.27 Lakh (2023-24) from Rs. 1789.90 Lakh (2022-23). |

4. Sector/Sub-sector wise PLP projections

| | | |
|---|---|---|
| 1 | Projection for the year | The PLP credit potential for 2025-26 is estimated at Rs. 341587.87 Lakh representing a 37.62 increase from Rs. 248217.85 Lakh in 2024-25. |
| 2 | Projection for agriculture and its components | The agri sector's projection for 2025-26 is Rs. 240121.60 Lakh a 23.07 increase from 2024-25. Sub-sector projections are Rs. 183165.83 Lakh for crop production Rs. 38529.12 Lakh for investment credit Rs. 15012.00 Lakh for ancillary activities and Rs. 3414.65 Lakh for infrastructure. |
| 3 | Projection for MSMEs | The projection under MSME sector for 2025-26 is Rs. 73872.00 Lakh showing 53.15 percent increase from 2024-25. |
| 4 | Projection for other purposes | The projection Other Priority sector for 2025-26 is Rs. 27594.288 Lakh 82.37 percent increase from 2024-25. The projected growth majorly pertains to solar rooftop potential in the district. |

5. Developmental Initiatives

1. Various developmental works are underway in the district under various schemes being implemented by the Government of India and the State Government such as PM-KUSUM Yojna, Mukhyamantri Yuva Swarojgar Yojna, Baba Saheb Ambedkar Rojgar Protsahan Yojna, etc.
2. NABARD is implementing various developmental projects in Lalitpur covering the most part of the Lalitpur. Few ongoing

- projects include WDF project in Madawara Block Wadi Project in Bar 04 FPOs under CSS in 04 blocks and 2 FPOs under PODF-ID with grant support of around Rs. 900 Lakh.
3. Additionally, the district is also implementing various strategies under the Atmanirbhar Bharat Abhiyan such as the KCC saturation campaign for PM-KISAN beneficiaries KCC facility for livestock and fishery farmers and continued focus on the development of the MSME sector.
 4. As on 31.03.2024 44807 KCC has been issued in Lalitpur. While 448 and 10 KCC were issued under Animal Husbandry & fisheries.
 5. Various Government sponsored schemes are also being implemented in the district such AMI, AIF, PMFME, PM Swanidhi, Stand up India, MUDRA etc.
 6. NABARD has sanctioned projects under RIDF for the construction of rural bridges roads minor irrigation etc. in the district many of which have been completed or are in various stages of completion.
 7. Currently 14 projects are ongoing in Lalitpur district with a financial outlay of Rs. 13085.49 Lakh. 155 projects have been completed in the district with a financial outlay of Rs. 115697.08 Lakh.

6. Thrust Areas

1. Focus Areas for 2025-26

NABARDs key areas include the Kisan Credit Card (KCC) campaign, financing FPOs, building modern storage under the Agriculture Infrastructure Fund (AIF), financing SHGs and JLGs, expanding irrigation and dairy development.

2. KCC Campaign and FPO Financing

The KCC campaign supports farmers with timely credit. NABARD also focuses on financing FPOs to enhance farmers market access and price realization.

3. Infrastructure Development

NABARD promotes modern storage and cold storage facilities under the AIF to reduce post-harvest losses and improve supply chain efficiency.

4. Support for SHGs and JLGs

NABARD strengthens SHGs and JLGs by promoting supportive institutions and organizing capacity-building workshops and seminars.

5. Additional Development Activities

NABARDs initiatives include forming farmer clubs, implementing the Agriculture Productivity Improvement Scheme, managing natural resources, developing the non-agricultural sector, and forming clusters for holistic development.

6. Climate Change Initiatives

Lalitpur in Bundelkhand faces significant climate challenges, including frequent droughts and water scarcity. Climate change activities here can focus on enhancing water resource management, promoting drought-resistant crops, and improving irrigation techniques.

7. Initiatives like rainwater harvesting, watershed management, and afforestation can help mitigate adverse effects. Additionally, promoting sustainable agricultural practices and leveraging modern technologies can boost resilience.

8. Collaborative efforts involving government, NGOs, and local communities are essential to implement these strategies effectively and ensure sustainable development in the region

9. Strengthening of Cooperative Structure and Cooperation amongst Cooperatives

Strengthening of Cooperative banks at district level and formation of new cooperative societies to cover all uncovered or underserved GPs through new cooperative societies in agri, dairy and fishery sector.

7. Major Constraints and Suggested Action Points

1. Agriculture is the primary economic activity in Lalitpur Bundelkhand with 86 percent of landholdings being small and marginal. This is the biggest hurdle in farm mechanization & technology adoption. These constraints and ideological barriers are preventing its transformation into an agri-business.

2. The inadequate infrastructure under sub-sectors like crop production horticulture land development minor irrigation and animal husbandry slow down economic growth and capacity to exploit available potentials.

3. Necessary critical support is also required to create a lasting impact. This includes the development of infrastructure and resources that can help transform traditional agricultural practices into more modern and efficient agri-business models.

4. To ensure the success of the efforts being made in the district it is essential to discuss disseminate and regularly review them at all available forums like DCC/BLBC meetings etc.

5. By addressing these challenges and implementing the suggested improvements the district can exploit its agricultural potential and create a more sustainable and prosperous future for its farmers.
6. We should focus on Literacy since it plays a crucial role in rural development by empowering individuals with the knowledge and skills needed to improve their livelihoods access better opportunities and participate more effectively in community and economic activities.
7. State Government should strengthen agri extension services and cooperative sector to provide adequate credit to farmers for development of agriculture sector. Similarly focus attention required for MEME sector for employment creation.
8. Availability of adequate storage place and processing units are essential to stop distress sale and wastage of agriculture produce. PPP model is effective tool for implementation of this.

8. Way Forward

1. To improve the standard of living and double the income of those at the last rung of development in the district a multi-dimensional action plan is needed. Adequate financial resources must be ensured and stakeholders should adopt a convergence approach through coordinated efforts.
2. In the district 41 cooperative societies are functioning with 18 societies undergoing computerization in the first phase. Additionally, 57 Farmer Producer Organizations including 6 supported by the Government of India aim to increase farmers income. We should work for their strengthening.
3. Given issues like declining agricultural productivity and increasing costs the Credit Potential Plan prioritizes increasing farmers' income. Banks are expected to significantly contribute to the Uttar Pradesh government's 01 Trillion Economic Vision.
4. The banks need to increase credit flow to MSME sector which will boost economic growth and employment generation. Rurbasiation due to MSME development will improve residents' livelihood.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

| | | |
|---|-----------------------------|---|
| | | - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; |
| | | - Adjustment of tractor potential with land holdings; and |
| | | - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc. |
| 4 | Plantation and Horticulture | - Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; |
| | | - Feasibility and possibility of shifting from food crops to plantation crops; |
| | | - Estimation of replanting by taking into account approximate economic life of a few plantation crops; and |
| | | - Estimation of potential for rejuvenation of existing plantations. |
| 5 | Animal Husbandry - Dairy | - Collection of data on number of milch animals as per the latest census; |
| | | - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and |
| | | - 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance. |

5. Agency wise Use/ Utility

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

| | | |
|---|---------|--|
| 1 | Bankers | - Provides inputs/ information on Exploitable potential vis-a-vis credit possible; |
| | | - Potential High Value Projects/ Area Based schemes; and |
| | | - Infrastructure support available which can form basis for business/ development plans. |

| | | |
|---|-------------------------------------|---|
| 2 | Government Agencies/ Departments | - Infrastructure required to support credit flow for tapping the exploitable potential; |
| | | - Other support required to increase credit flow; and |
| | | - Identification of sectors for Government sponsored programmes. |
| 3 | Individual/ Business entities | - Private investment opportunities available in each sector; |
| | | - Availability of commercial infrastructure; and |
| | | - Information on various schemes of Govt. & Banks. |

6. Limitations and constraints

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

| | | |
|---|----------------------------------|--|
| | | - 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. |

Part - A

District Map



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

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

(₹lakh)

| Sr. No. | Particulars | Amount |
|---------|---|------------------|
| A | Farm Credit | 222447.29 |
| 1 | Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities | 184218.52 |
| 2 | Term Loan for agriculture and allied activities | 38228.77 |
| B | Agriculture Infrastructure | 15172.35 |
| C | Ancillary activities | 2501.35 |
| I | Credit Potential for Agriculture A+B+C) | 240120.99 |
| II | Micro, Small and Medium Enterprises | 73872.00 |
| III | Export Credit | 70.00 |
| IV | Education | 675.00 |
| V | Housing | 3060.00 |
| VI | Social Infrastructure | 1248.64 |
| VII | Renewable energy | 20141.10 |
| VIII | Others | 2399.50 |
| | Total Priority Sector | 341587.23 |

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

(₹lakh)

| Sr. No. | Particulars | Amount |
|-------------|--|------------------|
| I | Credit Potential for Agriculture | |
| A | Farm Credit | |
| 1 | Crop Production, Maintenance and Marketing | 183165.28 |
| 2 | Water Resources | 10683.96 |
| 3 | Farm Mechanization | 8070.79 |
| 4 | Plantation & Horticulture with Sericulture | 1787.65 |
| 5 | Forestry & Waste Land Development | 768.62 |
| 6 | Animal Husbandry - Dairy | 9627.64 |
| 7 | Animal Husbandry - Poultry | 1626.25 |
| 8 | Animal Husbandry - Sheep, Goat, Piggery | 2960.09 |
| 9 | Fisheries | 2413.90 |
| 10 | Farm Credit- Others | 1343.11 |
| | Sub total | 222447.29 |
| B | Agriculture Infrastructure | |
| 1 | Construction of storage | 10062.50 |
| 2 | Land development, Soil conservation, Wasteland development | 4319.27 |
| 3 | Agriculture Infrastructure - Others | 790.58 |
| | Sub total | 15172.35 |
| C | Ancillary activities | |
| 1 | Food & Agro. Processing | 1209.85 |
| 2 | Ancillary activities - Others | 1291.50 |
| | Sub Total | 2501.35 |
| II | Micro, Small and Medium Enterprises | |
| | Total MSME | 73872.00 |
| III | Export Credit | 70.00 |
| IV | Education | 675.00 |
| V | Housing | 3060.00 |
| VI | Social Infrastructure | 1248.64 |
| VII | Renewable energy | 20141.10 |
| VIII | Others | 2399.50 |
| | Total Priority Sector | 341587.23 |

District Profile

Key Agricultural and Demographic Indicators

| Particulars | Details |
|-------------|----------------------|
| Lead Bank | Punjab National Bank |

1. Physical & Administrative Features

| Sr. No. | Particulars | N0s. |
|---------|---------------------------------|---------|
| 1 | Total Geographical Area (sq.km) | 5039.00 |
| 2 | No. of Sub Divisions | 5 |
| 3 | No. of Blocks | 6 |
| 4 | No. of revenue villages | 691 |
| 5 | No. of Gram Panchayats | 415 |

1.a Additional Information

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

2. Soil & Climate

| Sr. No. | Particulars | N0s. |
|---------|----------------------|---|
| 1 | State | Uttar Pradesh |
| 2 | District | Lalitpur |
| 3 | Agro-climatic Zone 1 | Bundel Khand |
| 4 | Climate | Sub-Tropical |
| 5 | Soil Type | Red Soil, Black Soil, Rakar, Parwa, Kabar & Maar Soil |

3. Land Utilisation [Ha]

| Sr. No. | Particulars | NØs. |
|---------|-------------------------------------|--------|
| 1 | Total Geographical Area | 503900 |
| 2 | Forest Land | 77177 |
| 3 | Area not available for cultivation | 50299 |
| 4 | Barren and Unculturable land | 5157 |
| 5 | Permanent Pasture and Grazing Land | 3138 |
| 6 | Land under Miscellaneous Tree Crops | 3086 |
| 7 | Cultivable Wasteland | 9704 |
| 8 | Current Fallow | 1111 |
| 9 | Other Fallow | 13092 |

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

| Sr. No. | Classification of Holding | Holding | | Area | |
|---------|---------------------------|---------|------------|--------|------------|
| | Particulars | NØs. | % to Total | Ha. | % to Total |
| 1 | <= 1 ha | 110310 | 51 | 60080 | 20 |
| 2 | >1 to <=2 ha | 65315 | 30 | 93064 | 31 |
| 3 | >2 to <=4 ha | 28999 | 13 | 55625 | 18 |
| 4 | >4 to <=10 ha | 9770 | 5 | 15769 | 5 |
| 5 | >10 ha | 1100 | 1 | 80459 | 26 |
| 6 | Total | 215494 | 100 | 304997 | 100 |

6. Workers Profile [In '000]

| Sr. No. | Particulars | NØs. |
|---------|---------------------------------------|--------|
| 1 | Cultivators | 218.88 |
| 2 | Of the above, Small/ Marginal Farmers | 177.29 |
| 3 | Agricultural Labourers | 59.28 |

| | | |
|---|---|--------------------|
| 4 | Workers engaged in Household Industries | 9.24 |
| 5 | Workers engaged in Allied agro activities | Data not available |
| 6 | Other workers | 69.64 |

7. Demographic Profile [In '000]

| Sr. No. | Category | Total | Male | Female | Rural | Urban |
|---------|-----------------|---------|--------|--------|---------|--------|
| 1 | Population | 1221.59 | 641.01 | 580.58 | 1046.21 | 175.38 |
| 2 | Scheduled Caste | 240.52 | 126.33 | 114.19 | 215.11 | 25.41 |
| 3 | Scheduled Tribe | 71.61 | 36.83 | 34.78 | 69.78 | 1.84 |
| 4 | Literate | 641.19 | 397.58 | 243.61 | 517.43 | 123.76 |
| 5 | BPL | 66.00 | 36.00 | 30.00 | 55.00 | 11.00 |

8. Households [In '000]

| Sr. No. | Particulars | N0s. |
|---------|------------------|--------|
| 1 | Total Households | 222.09 |
| 2 | Rural Households | 177.99 |
| 3 | BPL Households | 66.00 |

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

| Sr. No. | Particulars | N0s. |
|---------|------------------------------------|--------------------|
| 1 | Having brick/stone/concrete houses | Data not available |
| 2 | Having source of drinking water | 222.09 |
| 3 | Having electricity supply | Data not available |
| 4 | Having independent toilets | Data not available |

10. Village-Level Infrastructure [Nos.]

| Sr. No. | Particulars | N0s. |
|---------|--|--------------------|
| 1 | Villages Electrified | 691 |
| 2 | Villages having Agriculture Power Supply | 691 |
| 3 | Villages having Post Offices | 147 |
| 4 | Villages having Banking Facilities | 113 |
| 5 | Villages having Primary Schools | 691 |
| 6 | Villages having Primary Health Centres | 25 |
| 7 | Villages having Potable Water Supply | 691 |
| 8 | Villages connected with Paved Approach Roads | Data not available |

Sources

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

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

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

| Sr. No. | Particulars | Nos. |
|---------|----------------------------|------|
| 1 | Anganwadis | 1124 |
| 2 | Primary Health Centres | 25 |
| 3 | Primary Health Sub-Centres | 190 |
| 4 | Dispensaries | 3 |
| 5 | Hospitals | 3 |
| 6 | Hospital Beds | 472 |

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

| Sr. No. | Particulars | Nos. |
|---------|-----------------------------------|------|
| 1 | Fertiliser/Seed/Pesticide Outlets | 288 |
| 2 | Registered FPOs | 18 |
| 3 | Agro Service Centres | 240 |
| 4 | Soil Testing Centres | 3 |
| 5 | Approved nurseries | 32 |
| 6 | Agriculture Pumpsets | 1365 |
| 7 | Pumpsets Energised | 3 |
| 8 | Krishi Vigyan Kendras | 1 |

13. Irrigation Coverage ['000 Ha]

| Sr. No. | Particulars | Nos. |
|---------|---|--------|
| 1 | Area Available for Irrigation (NIA + Fallow) | 250.00 |
| 2 | Irrigation Potential Created | 100.00 |
| 3 | Net Irrigated Area (Total area irrigated at least once) | 230.00 |
| 4 | Area irrigated by Canals/ Channels | 57.00 |
| 5 | Area irrigated by Wells | 62.00 |
| 6 | Area irrigated by Tanks | 31.00 |
| 7 | Area irrigated by Other Sources | 80.00 |
| 8 | Irrigation Potential Utilized (Gross Irrigated Area) | 236.00 |

14. Infrastructure For Storage, Transport & Marketin

| Sr. No. | Particulars | NØs. |
|---------|---------------------------------|--------|
| 1 | Pucca Road [km] | 2329 |
| 2 | Railway Line [km] | 85 |
| 3 | Public Transport Vehicle [Nos] | 260084 |
| 4 | Goods Transport Vehicles [Nos.] | 7532 |

15. Processing Units

| Sr. No. | Type of Processing Activity | No. of units | Capacity [MT] |
|---------|--|--------------------|---------------|
| 1 | Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.) | Data not available | |
| 2 | Sugarcane (Gur/ Khandsari/ Sugar) | | |
| 3 | Fruit (Pulp/ Juice/ Fruit drink) | | |
| 4 | Spices (Masala Powders/ Pastes) | | |
| 5 | Dry-fruit (Cashew/ Almond/ Raisins, etc.) | | |
| 6 | Cotton (Ginning/ Spinning/ Weaving) | | |
| 7 | Milk (Chilling/ Cooling/ Processing, etc.) | | |
| 8 | Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.) | | |
| 9 | Animal Feed (Cattle/ Poultry/ Fishmeal, etc.) | | |
| 10 | Others | | |

16. Animal Population as per Census [Nos.]

| Sr. No. | Category of animal | Total | Male | Female |
|---------|----------------------|--------|--------|--------|
| 1 | Cattle - Cross bred | 13110 | 3702 | 9408 |
| 2 | Cattle - Indigenous | 351404 | 100518 | 250886 |
| 3 | Buffaloes | 291743 | 80187 | 211556 |
| 4 | Sheep - Cross bred | 3 | 0 | 3 |
| 5 | Sheep - Indigenous | 3587 | 1758 | 1829 |
| 6 | Goat | 180189 | 97302 | 82887 |
| 7 | Pig - Cross bred | 0 | 0 | 0 |
| 8 | Pig - Indigenous | 521 | 260 | 261 |
| 9 | Horse/Donkey/Camel | 242 | 121 | 121 |
| 10 | Rabbit | 0 | 0 | 0 |
| 11 | Poultry - Improved | 312 | 156 | 156 |
| 12 | Poultry - Indigenous | 23123 | 11561 | 11562 |

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

| Sr. No. | Particulars | Nos. |
|---------|-----------------------------------|------|
| 1 | Veterinary Hospitals | 19 |
| 2 | Veterinary Dispensaries | 6 |
| 3 | Disease Diagnostic Centres | 19 |
| 4 | Artificial Insemination Centers | 25 |
| 5 | Animal Breeding Farms | 9 |
| 6 | Animal feed manufacturing units | 0 |
| 7 | Fodder Farms | 0 |
| 8 | Dairy Cooperative Societies | 106 |
| 9 | Milk Collection Centres | |
| 10 | Fishermen Societies | 14 |
| 11 | Animal Husbandry Training Centres | 4 |
| 12 | Animal Markets | 1 |
| 13 | Fish Markets | 0 |
| 14 | Livestock Aid Centers (No.) | 19 |
| 15 | Licensed Slaughter houses [Nos.] | 0 |

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

| Sr. No. | Particulars | Production | | Per cap avail. | |
|---------|-------------|------------|-----------|--------------------|-----------|
| | | Quantity | Unit | Availability | Unit |
| 1 | Fish | 8.00 | MT | 136 | gm/day |
| 2 | Egg | 49.00 | Lakh Nos. | 4 | nos/p. a. |
| 3 | Milk | 201000.00 | MT | 422 | gm/day |
| 4 | Meat | 767.50 | MT | 487 | gm/day |
| 5 | Wool | 0.00 | MT | Data not available | |

Sources

| Table Name | Source(s) and reference year of data |
|---|--|
| 11. Infrastructure Relating to Health & Sanitation [Nos.] | District Statistical Handbook |
| 12. Infrastructure & Support Services for Agriculture [Nos.] | District Statistical Handbook FPO Shakti Portal |
| 13. Irrigation Coverage ['000 Ha] | District Statistical Handbook |
| 14. Infrastructure for Storage, Transport & Marketing | District Statistical Handbook |
| 15. Processing Units | District Statistical Handbook FOSCOS FSSAI Portal |
| 16. Animal Population as per Census [Nos.] | Livestock Census 2019 |
| 17. Infrastructure for Development of Allied Activities [Nos.] | District Statistical Handbook |
| 18. Milk, Fish, Egg Production & Per Capita Availability - Year-2 | Livestock Census 2019 Dairying In Uttar Pradesh A Statistical Profile 2017 |

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 | 39.08 | 39.08 | 39.08 |
| 2 | Land Holdings - SF (%) | 30.00 | 30.00 | 30.00 |
| 3 | Land Holdings - MF (%) | 51.00 | 51.00 | 51.00 |
| 4 | Rainfall -Normal (mm) | 1526 | 1526 | 1526 |
| 5 | Rainfall - Actual (mm) | 786 | 700 | 700 |
| 6 | Cropping Pattern | Kharif crops Maize, Jowar, Bajra, Urd and Moong | Kharif crops Maize, Jowar, Bajra, Urd and Moong | Kharif crops Maize, Jowar, Bajra, Urd and Moong |
| | | Rabi crops Wheat, Gram, Mustard/Sar son, etc. | Rabi crops Wheat, Gram, Mustard/Sa rson, etc. | Rabi crops Wheat, Gram, Mustard/Sar son, etc. |
| | | Vegetables Tomato, Green chili, Green peas, Onion and Potato | Vegetables Tomato, Green chili, Green peas, Onion and Potato | 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) | 96046.82 | 113660.55 | 175436.40 |

Table 3: Major Crops, Area, Production, Productivity

| Sr. No. | Crop | 31/03/2022 | | | 31/03/2023 | | | 31/03/2024 | | |
|---------|----------|----------------|-----------------|----------------------|----------------|-----------------|----------------------|----------------|-----------------|----------------------|
| | | Area (' 000ha) | Prod. (' 000MT) | Productivity (kg/ha) | Area(' 000 ha) | Prod. (' 000MT) | Productivity (kg/ha) | Area(' 000 ha) | Prod. (' 000MT) | Productivity (kg/ha) |
| 1 | Wheat | 189.12 | 548.41 | 2899.80 | 189.12 | 535.28 | 2830.37 | 171.46 | 556.82 | 3247.52 |
| 2 | Urdbean | 156.61 | 15.91 | 101.59 | 156.61 | 62.11 | 396.59 | 173.72 | 35.57 | 204.75 |
| 3 | Pea | 63.78 | 101.78 | 1595.80 | 63.78 | 85.81 | 1345.41 | 64.56 | 112.52 | 1742.87 |
| 4 | Chickpea | 12.16 | 32.19 | 2647.20 | 12.16 | 27.69 | 2277.14 | 18.21 | 26.07 | 1431.63 |
| 5 | Lentil | 10.81 | 25.49 | 2358.00 | 10.81 | 22.73 | 2102.68 | 20.00 | 25.56 | 1278.00 |

Table 4: Irrigated Area, Cropping Intensity

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------------|------------|------------|------------|
| 1 | Gross Cropped Area (lakh ha) | 2.94 | 2.94 | 5.42 |
| 2 | Net sown area (lakh ha) | 2.91 | 2.91 | 2.97 |
| 3 | Cropping intensity (%) | 101.03 | 101.03 | 182.49 |

Table 5: Input Use Pattern

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | Fertilizer consumption - Kharif (kg/ha) | 5.01 | 5.01 | 5.01 |
| 2 | Fertilizer consumption - Rabi (kg/ha) | 86.09 | 86.09 | 86.09 |
| 3 | Total (kg/ha) | 91.10 | 91.10 | 91.10 |

Table 6: Trend in procurement/ marketing

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | RMCs/ eNAM platforms (No.) | 2 | 2 | 2 |
| 2 | Volume of marketing through RMCs/eNAM platforms (MT) | 372558 | 674345 | 407288 |

Table 7: KCC Coverage

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------|------------|------------|------------|
| 1 | KCC coverage (No.) | 59395 | 89808 | 55054 |
| 2 | GLC through KCC (Rs. lakh) | 122766.62 | 119849.13 | 156116.12 |

Table 8: PM Kisan & Other DBTs

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | PM Kisan Coverage (No.) | 246625 | 246625 | 246625 |
| 2 | State Govt Sponsored Schemes Coverage (No.) | 246625 | 246625 | 246625 |

Table 9: Soil testing facilities

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------------------|------------|------------|------------|
| 1 | Soil Testing Laboratories (No.) | 3 | 3 | 3 |
| 2 | Soil Health Cards Issued (No.) | 301518 | 301518 | 301518 |

Table 10: Crop Insurance

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | Crop Insurance Coverage (No.) | 234017 | 248579 | 136083 |
| 2 | Crop Loss Compensation, if any (Rs. lakh) | 24574.00 | 3310.00 | 949.00 |

Table 11: Seed Replacement Ratio %

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------|------------|------------|------------|
| 1 | Wheat | 46.00 | 46.00 | 45.00 |
| 2 | Urdbean | 30.00 | 31.00 | 31.00 |
| 3 | Pea | 34.00 | 33.00 | 36.00 |
| 4 | Chickpea | 33.00 | 34.00 | 33.00 |
| 5 | Lentil | 24.00 | 23.00 | 23.00 |

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 | https://soilhealth.dac.gov.in/ |
| 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) | | | |

Table 2: Irrigated Area & Potential

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------------------|------------|------------|------------|
| 1 | Net Irrigation Potential ('000 ha) | 0.01 | 0.01 | 0.01 |
| 2 | Net Irrigated Area ('000 ha) | 245 | 245 | 230 |
| 3 | Gross Irrigated Area ('000 ha) | 249 | 249 | 236 |

Table 3: Block level water exploitation status

| Sr. No. | State | District | Block Name | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------|----------|------------|---------------|---------------|---------------|
| 1 | Uttar Pradesh | Lalitpur | Bar | Semi-critical | Semi-critical | Semi-critical |
| 2 | Uttar Pradesh | Lalitpur | Birdha | Semi-critical | Semi-critical | Semi-critical |
| 3 | Uttar Pradesh | Lalitpur | Jakhaura | Semi-critical | Semi-critical | Semi-critical |
| 4 | Uttar Pradesh | Lalitpur | Madawara | Semi-critical | Semi-critical | Semi-critical |
| 5 | Uttar Pradesh | Lalitpur | Mehrauni | Semi-critical | Semi-critical | Semi-critical |
| 6 | Uttar Pradesh | Lalitpur | Talbehat | Semi-critical | Semi-critical | Semi-critical |

Sources:

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

Farm Mechanization

Table 1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------|------------|------------|------------|
| 1 | GLC flow (Rs. lakh) | 65.82 | 176.39 | 202.21 |

Table 2: Mechanization in District

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------|------------|------------|------------|
| 1 | No. of tractors | 28176 | 30349 | 32646 |
| 2 | Power Tillers | | | |
| 3 | Threshers/Cutters | | | |

Table 3: Service Centers

| Sr. No. | State | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | Custom Hiring & Agro Service Centers (No.) | 108 | 108 | 106 |
| 2 | Other minor repair & service centers (No.) | 40 | 609 | 204 |

Sources

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

Plantation & Horticulture including Sericulture

Table 1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------|--------------------|------------|------------|
| 1 | GLC flow (Rs. lakh) | Data not available | | |

Table 2 : 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 | Turmeric | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 2 | Coriander | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| 3 | Ginger | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| 4 | Garlic | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| 5 | Fenugreek | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 |

Table 3: Production Clusters

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------|--------------------|------------|------------|
| 1 | Clusters | Data not available | | |

Table 4: Crop Identified for One District-One Product

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------------|--------------------|------------|------------|
| 1 | Crop Name | Turmeric | Turmeric | Turmeric |
| 2 | Area cultivated (Ha) | 100 | 100 | 100 |
| 3 | Processing Units (No.) | Data not available | | |
| 4 | Value of products (Rs.) | | | |

Table 5: Sericulture

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------------|--------------------|------------|------------|
| 1 | Area under sericulture (ha) | Data not available | | |
| 2 | Production - kg | | | |

Table 6: Weavers Clusters

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------------|--------------------|------------|------------|
| 1 | Popular variety (ies) | Data not available | | |
| 2 | Weavers' population (No.) | 241 | 30 | 30 |
| 3 | Reeling Units (No.) | Data not available | | |

Sources

| Table Name | Source(s) and reference year of data |
|---|--------------------------------------|
| Table 1: GLC | LDM Office & SLBC India Portal |
| Table 2: Production and Productivity | District Horticulture Office |
| Table 3: Production Clusters | District Horticulture Office |
| Table 4: Crop Identified for One District-One Product | District Horticulture Office |
| Table 5: Sericulture | District Horticulture Office |
| Table 6: Weavers Clusters | 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) | 77 | 77 | 77 |
| 2 | Waste Land ('000 ha) | 25 | 25 | 25 |
| 3 | Degraded Land ('000 ha) | 14 | 14 | 14 |

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 | 32 | 32 | 32 |

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) | 105.04 | 206.29 | 124.80 |
| 2 | KCC for working capital (₹ lakh) | 46.99 | 29.35 | 9.15 |
| 3 | KCC for working capital (No.) | 31 | 20 | 10 |
| 4 | Finance under group mode (₹lakh) | Data not available | | |

Table 2: Processing Infrastructure

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------|--------------------|------------|------------|
| 1 | Chilling Centers (No.) | Data not available | | |

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

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

Sources

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

Animal Husbandry - Poultry

Table 1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------------|------------|------------|------------|
| 1 | GLC flow (₹lakh) | 132.97 | 18.53 | 58.96 |
| 2 | KCC for working capital (₹ lakh) | | | |
| 3 | KCC for working capital (No.) | | | |
| 4 | Finance under group mode (₹lakh) | | | |

Table 2: Poultry

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------|------------|------------|------------|
| 1 | Bird population (No.) | 23435 | 23435 | 23435 |
| 2 | Of the above, male (No.) | | | |
| 3 | Of the above, female (No.) | | | |
| 4 | Broiler Farms (No.) | 0 | 0 | 0 |
| 5 | Hatcheries (No.) | | | |
| 6 | Popular breeds | | | |

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) | | | |

Table 2: Popular Breed(s)

| Sr. No. | Particulars | 31/03/2024 |
|---------|------------------------|-------------------------|
| 1 | Popular sheep breed(s) | Indigenous/Non-Descript |
| 2 | Popular goat breed(s) | Barbari |
| 3 | Popular pig breed(s) | Indigenous/Non-Descript |

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) | 4.21 | 35.17 | 10.35 |
| 2 | Finance under group mode (₹ lakh) | | | |
| 3 | KCC for working capital (No.) | 4.21 | 29.35 | 9.15 |
| 4 | KCC for working capital (₹lakh) | 1 | 20 | 10 |

Table 2: Inland Fisheries Facilities

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

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 | Mechanized/ non-mechanized boats | 0 | 0 | 0 |
| 3 | Marine Fishing Equipment Service Centers | 0 | 0 | 0 |

Table 4: Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

| Table Name | Source(s) and reference year of data |
|---|--------------------------------------|
| Table 1: GLC | 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) | 3446.02 | 4700.98 | 3338.43 |
| 2 | Credit to bullocks (₹lakh) | | | |
| 3 | Credit to bullock carts (₹ lakh) | | | |
| 4 | Credit to Two wheelers (₹ lakh) | | | |

Table 2: Area under Integrated Farming

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | Area under IF ('000 ha) | 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) | 19.62 | 19.62 | 392.52 |
| 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) | | | |

Table 2: Agri Storage Infrastructure

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | Cold Storages (No.) | 0 | 0 | 0 |
| 2 | Cold Storages (Capacity - '000 MT) | 0 | 0 | 0 |
| 3 | Storage Godowns (No.) | 48 | 48 | 49 |
| 4 | Storage Godowns (Capacity - '000 MT) | 15 | 15 | 16 |
| 5 | Rural/Urban Mandi/Haat/ Rythu Bazaar (No.) | 39 | 39 | 39 |
| 6 | Market Yards [Nos] / Wholesale Market (No.) | 2 | 2 | 2 |
| 7 | Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT) | 338 | 612 | 369 |

Sources

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

Land Development, Soil Conservation & Watershed Development Table
1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1 | GLC flow (₹lakh) | | | |
| 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) | 38.26 | 38.26 | 14.86 |
| 2 | Area treated for soil & water conservation treatment ('000 ha) | 0 | 0 | 1 |
| 3 | Gap ('000 ha) | 38.16 | 38.13 | 13.81 |

Table 3: NABARD's interventions

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | Watershed Projects (No.) | 1 | 1 | 2 |
| 2 | Watershed Projects - Area treated ('000 ha) | 0 | 0 | 1.05 |
| 3 | Wadi Projects (No.) | 10 | 10 | 10 |
| 4 | Wadi Projects - Area of plantation ('000 ha) | 5 | 5 | 5 |

Sources

| Table Name | Source(s) and reference year of data |
|---|--------------------------------------|
| Table 1: GLC | LDM Office and SLBC India Portal |
| Table 2: Area requiring Soil Treatment & Area Treated | Soil and Conservation Department |
| Table 3: NABARD's interventions | NABARD |

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others Table

1: GLC

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

Table 2: Fertilizer Consumption

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------------|------------|------------|------------|
| 1 | Fertilizer Consumption ('000 kg) | 62724 | 64238 | 51570 |
| 2 | Pesticides Consumption ('000 kg) | | | |

Table 3: Production of inputs

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

Table 4: Facilities Available

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------|------------|------------|------------|
| 1 | Food Parks (No.) | 0 | 0 | 0 |
| 2 | Ripening chambers | 0 | 0 | 0 |

Sources

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

Agri Ancillary 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) | 2205.92 | 2841.45 | 6238.69 |
| 2 | Loans to MFIs for Agri. & Non- | | | |

| | | | | |
|---|----------------------------|---------|----------|---------|
| | Agri activities (Rs. lakh) | | | |
| 3 | MUDRA Loans (Rs. lakh) | 4151.65 | 10103.15 | 6485.30 |

Table 2: Procurement

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | Procurement by Civil Supplies Corporation (MT) | 0 | 310 | 10096 |
| 2 | Procurement through PACS and LAMPS (MT) | | | |

Table 3: Other Ancillary Services

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------|------------|------------|------------|
| 1 | PACS as MSC (No.) | 41 | 41 | 41 |
| 2 | ACABCs (No.) | 2 | 1 | 7 |

Sources

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

MSME
Table 1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | GLC flow (Rs. lakh) | 15074.75 | 23844.72 | 41737.45 |
| 2 | No. of units financed | 2292 | 3346 | 5810 |
| 3 | Loans under Stand-Up India Scheme (Rs. lakh) | 23.97 | 56.00 | 123.14 |
| 4 | Loans to Weavers' Coop. Societies (Rs. lakh) | | | |

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.) | 0 | 0 | 0 |
| 3 | Small Units (No.) | 9838 | 11300 | 13909 |
| 4 | Medium Units (No.) | 590 | 663 | 768 |
| 5 | Udyog Aadhar Registrations (No.) | 3640 | 3640 | 3640 |

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.) | 1 | 1 | 1 |
| 3 | Weavers' Coop. Societies (No.) | 8 | 1 | 1 |

Table 4: DIC interventions

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

Table 5: Skill Development Trainings

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | PMEGP/ DDU-GKY Schemes (No. of trainees) | | | |
| 2 | EDP for artisans/ entrepreneurs by DIC/ NABARD (No.) | 1 | 0 | 0 |

Sources

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

Export/ Education/ 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) | 119.73 | 103.87 | 188.96 |
| 3 | GLC under Housing (Rs. lakh) | 1361.32 | 4550.60 | 4091.98 |

Table 2: Progress under PMAY

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------------------|------------|------------|------------|
| 1 | No. of units sanctioned | 13213 | 8548 | 6083 |
| 2 | Amt of subsidy released (Rs. lakh) | 19819.50 | 12822.00 | 9124.50 |

Table 3: Progress under SBM

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------------------|------------|------------|------------|
| 1 | No. of units sanctioned | 51392 | 51392 | 51392 |
| 2 | Amt of subsidy released (Rs. lakh) | | | |

Sources

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

Public Infrastructure Investments Table
1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | GLC flow under PPP projects (Rs. lakh) | | | |
| 2 | Amt of RIDF assistance (Rs. lakh) | 1.44 | 101.89 | 3211.50 |

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 | RIDF Projects | 1 | 2 | 8 |

Sources

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

Social Infrastructure Investments

Table 1: GLC

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

Table 2: Projects (Cumulative)

| Sr. No. | Project Name | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--------------------------------|-----------------|-----------------|-----------------|
| | | No. of Projects | No. of Projects | No. of Projects |
| 1 | Social Infrastructure Projects | 0 | 0 | 0 |

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

Renewable Energy

Table 1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | GLC flow under Climate Change projects (Rs. lakh) | 0.00 | 0.00 | 0.00 |
| 2 | Assistance under Green Climate Fund (Rs. lakh) | 0.00 | 0.00 | 0.00 |
| 3 | Assistance under other Renewable Energy Initiatives (Rs. lakh) | 0.00 | 0.00 | 2.30 |

Table 2: Go Green Initiatives

| Sr. No. | Project Name | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------------|-----------------|-----------------|-----------------|
| | | No. of Projects | No. of Projects | No. of Projects |
| 1 | Renewable Energy Projects | 0 | 0 | 1 |

Table 3: Renewable Energy Potential

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

Sources

| Table Name | Source(s) and reference year of data |
|-------------------------------------|--------------------------------------|
| Table 1: GLC | LDM Office & SLBC India Portal |
| Table 2: Go Green Initiatives | NABARD |
| Table 3: Renewable Energy Potential | PLP 2024-25 |

Informal Credit Delivery

Table 1: GLC

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | SHG Bank Linkage (Rs. lakh) | 643.61 | 833.69 | 2332.75 |
| 2 | JLG Bank Linkage (Rs. lakh) | 16.96 | 10.54 | 10.30 |
| 3 | Loans through SHPIs (Rs. lakh) | 0.00 | 0.00 | 0.00 |
| 4 | Loans under zero interest scheme/ similar schemes (Rs. lakh) | 0.00 | 0.00 | 0.00 |

Table 2: Promotional Interventions

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh) | 0.00 | 0.00 | 0.00 |
| 2 | Mission Shakti (SRLM) (Rs. lakh) | | | |
| 3 | NRLM (Rs. lakh) | | | |
| 4 | Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh) | 0.00 | 0.00 | 0.00 |
| 5 | Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh) | 3.30 | 0.00 | 0.00 |

Table 3: Status of SHGs

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | No. of intensive blocks | 6 | 6 | 6 |
| 2 | No. of SHGs formed | 1039 | 937 | 800 |
| 3 | No. of SHGs credit linked (including repeat finance) | 578 | 640 | 1415 |
| 4 | Bank loan disbursed (Rs. lakh) | 643.61 | 833.69 | 2332.75 |
| 5 | Average loan per SHG (Rs. lakh) | 1.11 | 1.30 | 1.65 |
| 6 | Percentage of women SHGs % | 99.0 | 99.0 | 99.0 |

Sources

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

Status and Prospects of Cooperatives
Table 1: Details of non-credit cooperative societies

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1 | AH Sector - Milk/ Fisheries/ Poultry (No.) | 106 | 112 | 120 |
| 2 | Consumer Stores (No.) | 0 | 0 | 0 |
| 3 | Housing Societies (No.) | 2 | 2 | 2 |
| 4 | Weavers (No.) | 241 | 30 | 30 |
| 5 | Marketing Societies (No.) | 2 | 2 | 2 |
| 6 | Labour Societies (No.) | | | |
| 7 | Industrial Societies (No.) | 9 | 1 | 1 |
| 8 | Sugar Societies (No.) | 0 | 0 | 0 |
| 9 | Agro Processing Societies (No.) | 0 | 0 | 0 |
| 10 | Others (No.) | | | |
| 11 | Total (No) | 360 | 147 | 155 |

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.) | 41 | 41 | 41 |
| 2 | Multi state cooperative societies (No.) | 3 | 3 | 3 |

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 | Lalitpur | Bar | Marketing Societies | 5 | Deficient | Marketing Societies | 5 | Deficient | Marketing Societies | 5 | Deficient |
| 2 | Uttar Pradesh | Lalitpur | Birdha | Marketing Societies | 5 | Deficient | Marketing Societies | 5 | Deficient | Marketing Societies | 5 | Deficient |
| 3 | Uttar Pradesh | Lalitpur | Jakhaura | Marketing Societies | 10 | Deficient | Marketing Societies | 10 | Deficient | Marketing Societies | 10 | Deficient |
| 4 | Uttar Pradesh | Lalitpur | Madawara | Marketing Societies | 7 | Deficient | Marketing Societies | 7 | Deficient | Marketing Societies | 7 | Deficient |
| 5 | Uttar Pradesh | Lalitpur | Mehrauni | Marketing Societies | 5 | Deficient | Marketing Societies | 5 | Deficient | Marketing Societies | 5 | Deficient |
| 6 | Uttar Pradesh | Lalitpur | Talbehat | Marketing Societies | 9 | Deficient | Marketing Societies | 9 | Deficient | Marketing Societies | 9 | Deficient |

Sources

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

Banking Profile

1. Network & Outreach

| Agency | No. of Banks/ Societies | No. of Banks/ Societies | | | No. of non-formal agencies associated | | | | Per Branch Outreach | |
|------------------------------|-------------------------|-------------------------|-------|------------|---------------------------------------|------------|------------|---------|---------------------|------------|
| | | Total | Rural | Semi-urban | Urban | mFIs/mF Os | SHGs/JLG s | BCs/BFs | Villages | Households |
| Commercial Banks | 11 | 53 | 25 | 8 | 20 | 0 | 3948 | 224 | 14 | 3908 |
| Regional Rural Bank | 1 | 31 | 25 | 2 | 4 | 0 | 2913 | 0 | 24 | 6682 |
| District Central Coop. Bank | 1 | 12 | 6 | 2 | 4 | 0 | 1 | 0 | 63 | 17261 |
| Coop. Agr. & Rural Dev. Bank | 1 | 3 | 2 | 1 | 0 | 0 | 0 | 0 | 251 | 69045 |
| Primary Agr. Coop. Society | 41 | 41 | 40 | 1 | 0 | 0 | 0 | 0 | 18 | 5052 |
| Others | 7 | 14 | 4 | 3 | 7 | 2 | 0 | 1487 | 54 | 14795 |
| All Agencies | 62 | 154 | 102 | 17 | 35 | 2 | 6862 | 1711 | 424 | 116743 |

2. Deposits Outstanding

| Agency | No. of accounts | | | Amount of Deposit [Rs. lakh] | | | |
|------------------|-----------------|------------|------------|------------------------------|------------|------------|-----------|
| | 31/03/2022 | 31/03/2023 | 31/03/2024 | 31/03/2022 | 31/03/2023 | 31/03/2024 | Share (%) |
| Commercial Banks | | | | 305112.99 | 343194.39 | 372009.18 | 72.33 |

| | | | | | | | | | | | | |
|---------------------|---|---|---|---|---|---|---|-----------|-----------|-----------|------|--------|
| Regional Rural Bank | | | | | | 0 | 0 | 70400.25 | 79389.76 | 83592.65 | 5.3 | 16.25 |
| Cooperative Banks | | | | | | 0 | 0 | 22563.62 | 23145.09 | 25924.06 | 12.0 | 5.04 |
| Others | | | | | | 0 | 0 | 22602.76 | 24302.96 | 32825.99 | 35.1 | 6.38 |
| All Agencies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 420679.62 | 470032.20 | 514351.88 | 9.4 | 100.00 |

3. Loans & Advances Outstanding

| Agency | No. of accounts | | | | Amount of Deposit [Rs. lakh] | | | |
|---------------------|-----------------|------------|------------|-----------|------------------------------|------------|------------|-----------|
| | 31/03/2022 | 31/03/2023 | 31/03/2024 | Share (%) | 31/03/2022 | 31/03/2023 | 31/03/2024 | Share (%) |
| Commercial Banks | | | | 0 | 210873.72 | 226265.80 | 249558.71 | 10.3 |
| Regional Rural Bank | | | | 0 | 89795.48 | 100149.69 | 105647.05 | 5.5 |
| Cooperative Banks | | | | 0 | 13109.25 | 12822.43 | 15027.30 | 17.2 |
| Others | | | | 0 | 7385.45 | 22788.49 | 43676.72 | 91.7 |
| All Agencies | 0 | 0 | 0 | 0 | 321163.90 | 362026.41 | 413909.78 | 14.3 |

4. CD Ratio

| Agency | CD Ratio % | |
|------------------|-----------------|------------|
| | No. of accounts | |
| | 31/03/2022 | 31/03/2023 |
| Commercial Banks | 69.1 | 65.9 |
| | | 67.1 |

| | | | |
|---------------------|-------|-------|-------|
| Regional Rural Bank | 127.5 | 126.1 | 126.4 |
| Cooperative Banks | 58.1 | 55.4 | 58.0 |
| Others | 32.7 | 93.8 | 133.1 |
| All Agencies | 76.3 | 77.0 | 80.5 |

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

| Agency | Cumulative up to | | | |
|---------------------|------------------|--------|--------|-------|
| | 31/03/2024 | | | |
| | PMJDY | PMSBY | PMJJBY | APY |
| Commercial Banks | 542742 | 259786 | 92679 | 49355 |
| Regional Rural Bank | 73343 | 92997 | 31950 | 19826 |
| Cooperative Banks | 0 | 836 | 81 | 372 |
| Others | 1625 | 2896 | 758 | 1021 |
| All Agencies | 617710 | 356515 | 125468 | 70574 |

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 | 205698.94 | 82.4 | 167759.41 | 67.2 | 148137.09 | 59.4 | 4210.71 | 1.7 |
| Regional Rural Bank | 102175.14 | 96.7 | 98428.09 | 93.2 | 0.00 | 0.0 | 0.00 | 0.0 |
| Cooperative Banks | 12323.54 | 82.0 | 12166.88 | 81.0 | 0.00 | 0.0 | 0.00 | 0.0 |
| Others | 24347.24 | 55.7 | 11718.47 | 26.8 | 8521.84 | 19.5 | 2133.24 | 4.9 |
| All Agencies | 344544.86 | 83.2 | 290072.85 | 70.1 | 156658.93 | 37.8 | 6343.95 | 1.5 |

7. Agency-wise Performance under Annual Credit Plans

| Agency | 31/03/2022 | | | 31/03/2023 | | | 31/03/2024 | | | Avg. Ach [%] in last 3 years |
|---------------------|-------------------|---------------------|-----------|-------------------|---------------------|-----------|-------------------|---------------------|-----------|------------------------------|
| | Target [Rs. Lakh] | Ach'ment [Rs. Lakh] | Ach't [%] | Target [Rs. Lakh] | Ach'ment [Rs. Lakh] | Ach't [%] | Target [Rs. Lakh] | Ach'ment [Rs. Lakh] | Ach't [%] | |
| Commercial Banks | 121969.50 | 88359.05 | 72.4 | 128057.54 | 121914.06 | 95.2 | 138559.36 | 132293.56 | 95.5 | 87.7 |
| Regional Rural Bank | 37760.00 | 51072.99 | 135.3 | 38892.60 | 33859.34 | 87.1 | 42520.47 | 57875.43 | 136.1 | 119.5 |
| Cooperative Banks | 11000.00 | 6267.23 | 57.0 | 11703.12 | 4901.73 | 41.9 | 12836.79 | 9051.57 | 70.5 | 56.5 |
| Others | 5138.50 | 1276.02 | 24.8 | 4758.03 | 488.38 | 10.3 | 4709.43 | 18212.12 | 386.7 | 140.6 |
| All Agencies | 175868.00 | 146975.29 | 83.6 | 183411.29 | 161163.51 | 87.9 | 198626.05 | 217432.68 | 109.5 | 93.7 |

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't [%] | Target [Rs. Lakh] | Ach'ment [Rs. Lakh] | Ach't [%] | Target [Rs. Lakh] | Ach'ment [Rs. Lakh] | Ach't [%] | |
| Crop Loan | 68819.20 | 137070.61 | 199.2 | 115482.70 | 125777.36 | 108.9 | 126745.73 | 142668.19 | 112.6 | 140.2 |
| Term Loan (Agri.) | 37057.74 | 1817.30 | 4.9 | 52054.98 | 13857.00 | 26.6 | 6711.77 | 22311.56 | 332.4 | 121.3 |
| Total Agri. Credit | 105876.94 | 138887.91 | 131.2 | 167537.68 | 139634.36 | 83.3 | 133457.50 | 164979.75 | 123.6 | 112.7 |
| MSME | 11000.80 | 5866.84 | 53.3 | 11408.73 | 19739.25 | 173.0 | 12057.34 | 41737.45 | 346.2 | 190.8 |

| | | | | | | | | | | |
|-------------------------|-----------|-----------|------|-----------|-----------|------|-----------|-----------|-------|------|
| Other Priority Sectors* | 58990.26 | 2220.54 | 3.8 | 4464.88 | 1789.90 | 40.1 | 53111.21 | 10715.48 | 20.2 | 21.4 |
| Total Priority Sector | 175868.00 | 146975.29 | 83.6 | 183411.29 | 161163.51 | 87.9 | 198626.05 | 217432.68 | 109.5 | 93.7 |

9. NPA Position (Outstanding)

| Broad Sector | 31/03/2022 | | | 31/03/2023 | | | 31/03/2024 | | | Avg. NPA [%] in last 3 years |
|---------------------|----------------------|---------------------|-------|----------------------|---------------------|-------|----------------------|---------------------|-------|------------------------------|
| | Total o/s [Rs. Lakh] | NPA amt. [Rs. lakh] | NPA % | Total o/s [Rs. Lakh] | NPA amt. [Rs. lakh] | NPA % | Total o/s [Rs. Lakh] | NPA amt. [Rs. lakh] | NPA % | |
| Commercial Banks | 167641.05 | 21381.35 | 12.8 | 188248.19 | 32793.96 | 17.4 | 205698.94 | 33511.07 | 16.3 | 15.5 |
| Regional Rural Bank | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 102175.14 | 0.00 | 0.0 | 0.0 |
| Cooperative Banks | 0.00 | 0.00 | 0 | 9702.58 | 1634.70 | 16.8 | 12323.54 | 757.74 | 6.1 | 7.6 |
| Others | 8125.71 | 64.80 | 0.8 | 19655.53 | 387.60 | 2.0 | 24347.24 | 313.48 | 1.3 | 1.4 |
| All Agencies | 175766.76 | 21446.15 | 12.20 | 217606.30 | 34816.26 | 16.00 | 344544.86 | 34582.29 | 10.04 | 12.75 |

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

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

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. Jan Samarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

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

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

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

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):

PM JANMAN is a recently launched initiative by the Government of

India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 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.

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

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

x. 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.

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

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

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

xiv. 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.

xv. 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.

xvi. 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.

2.2. 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.

2.3. 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

2.4. 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 lakhs 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 lakhs with an additional Rs. 6 lakhs 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 lakhs 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 crores.

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 crores.

Under the Uttar Pradesh Food Processing Industry Policy-2022 Rs. 300 crores 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 crores have been proposed which double of the previous FY.

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

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

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 21 percent higher than the previous year.

Under the Uttar Pradesh milk Production Promotion Scheme-2022 for incentivizing the Milk industry units Rs. 25 crores 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 crores 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 68 percent 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 crores 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 crores in the textile and apparel sector which will create about 1 lakh direct and 2 lakh indirect employment opportunities. A provision of Rs 200 crore is proposed for the establishment of the park.

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

Uttar Pradesh Mukhyamantri Yuva Udyami Vikas Abhiyan: Aims to all educated and trained youth in the state who are eligible for several benefits. These include access to a loan facility for establishing a new enterprise with no interest payable on the

loan. The scheme offers an interest-free loan of up to Rs 5 lakh for setting up an enterprise and this limit can be increased to Rs 5 lakh if the loan is repaid on time. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of Lalitpur district is primarily based on agriculture. The district belongs to the Bundelkhand Zone VI in the agro-climatic classification. The geographic area of the district is 5039 square km. The soil here is red and block soil with mixture of small stones. The climate is sub-tropical type with hot and humid summers and cold winters. The main crop seasons are Kharif Rabi and Zaid. The major Kharif crops in the district are Urd, Soybean, black gram, green gram, Moong, groundnut, and till while the major Rabi crops are wheat, barley, gram, and peas. Wheat is a major crop in the district. A large number of farmers grow vegetables during Zaid. Apart from that ginger turmeric and Beetles are grown in Lalitpur.

The Net Sown Area (NSA) of the district Lalitpur is 297000 hectares. The Gross Cropped Area (GCA) is 542000 hectares and the Cropping Intensity is 182.49. Agriculture and agriculture-based activities are the main livelihoods for 76.00 percent of the district's population. According to land classification, the district has a total of 215780 land holdings with a total area of 305000 hectares out of which 177563 holdings belong to small and marginal farmers (up to 2 hectares) covering an area of 15314 hectares which is 50.21 percent of the total area. The average holding size in the district is 1.41 ha.

There is strong demand for Kisan Credit Cards in the district as crop loans form a major portion of the total priority sector lending.

Infrastructure and linkage support available, planned and gaps

Cooperative societies are a major area for the distribution of agricultural inputs. They need to be more proactive and service-oriented. Societies need to diversify their business to make it more profitable.

To reduce post-harvest losses and encourage farmers to store their produce in accredited warehouses the Government of India launched a scheme in 2011-12 to provide concessional Post-Harvest Loans of up to Rs. 3 lakhs for a period to KCC-holding small and marginal farmers. Banks are also eligible for an interest subvention of 1.5 percent for providing loans at 7 percent interest per annum for up to six months against Negotiable Warehouse Receipts (NWRs) issued by accredited warehouses.

Millets Revival Program - From January 1 2023 to the year 2026-27 the State Government is implementing a new scheme called the Uttar Pradesh Millets Revival Program to promote the cultivation processing and consumption of millets in the state. An amount of Rs. 186.26 crore has been allocated for the years 2023-24 to 2026-27.

The Soil testing laboratory is available in 03 block which needs to be modernized.

Storage Infrastructure- The Storage capacity is 53040 metric tonnes

which needs to be expanded to 85000 metric tonnes. Schemes like AIF AMI may cater to bridge the gap.

There are 57 FPOs in the district which needs to be strengthened to support in production processing and marketing of produce.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The irrigation in the district is dependent on both surface water and groundwater sources. The Net Irrigated Area (NIA) in the district from various irrigation facilities is 230000 hectares which is 77.44 percent of the Net Sown Area (NSA) of 297000 hectares.

Betwa Dhasan Sajnam & Shahzad rivers flow in the district. There are 15 irrigation dams in the district providing water for irrigation throughout the year. The average annual rainfall in the district is 989.66 mm.

All 6 blocks in the district namely Bar Birdha Jakhaura Mehrauni Madawara and Talbehat fall in the Semi-Critical category.

The length of canals in the district is 649 Km and the number of tubewells and borewells in the district is 2115. Around 25838 dug wells exist in the district. An area of 82083 hectares is irrigated through canals 77943 through dug wells 29036 hectares through tubewells and borewells and 8524 hectares through other sources.

Infrastructure and linkage support available, planned and gaps

Mukhyamantri Laghu Sinchai Yojana: Under this scheme implemented in the state farmers are provided with subsidies for installing shallow tube wells medium deep tubewells and deep tubewells. The subsidy is provided for boring pump sets water distribution systems and electrification. This scheme is being implemented in the district by the Minor Irrigation Department. In Lalitpur district around 42 of the total irrigated area is covered by minor irrigation projects. There is a need for expansion of these projects and at the same time the policy of promoting historical traditions of water conservation such as ponds wells and stepwells should be adopted.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The average farm power availability in India increased from 1.1 kW/ha in 1995-96 to 2.02 kW/ha in 2013-14. The Government India has set an ambitious target of increasing farm power from 2.02 kilowatts per hectare to 4 kilowatts per hectare by 2030.

As of March 2017, the farm power availability in Lalitpur district is 2.169 kW/ha. This is slightly lower than the average farm power availability of 2.83 kW/ha in Uttar Pradesh. However, there is ample scope to increase agricultural mechanization in the district to achieve the ambitious target set by the Government of India. (Source: Monitoring Concurrent Evaluation and Impact Assessment of Sub-Mission on Agricultural Mechanization WAPCOS May 2018)

Dealers and retailers of various companies are present in the district and all kinds of facilities are available for repair and proper maintenance. Due to the unavailability of agricultural machinery like tractors power tillers etc. or lack of proper guidance for their use farmers waste a significant amount of fuel leading to higher production costs.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Under the Crop Residue Management Scheme (In-Situ Management of Crop Residue) by the State Government farmers/groups/FPOs etc. are provided with a subsidy of 40 to 80 percent for purchasing machinery for establishing Custom Hiring Centres and Farm Machinery Banks. The Sub-Mission on Agricultural Mechanization is designed to support small and marginal farmers by promoting farm mechanization through training testing and demonstrations providing financial assistance with a 40 to 50 percent subsidy for the purchase of agricultural machinery and establishing agricultural machinery banks for custom hiring.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Lalitpur accounts for 21.43 percent of the total horticulture production in the Bundelkhand Zone which consists of seven districts. The productivity of horticulture crops is 14.05 MT per hectare. Out of the total fruit cultivation in the Bundelkhand Zone Lalitpur has the highest share with 31.47 percent. In vegetable cultivation Lalitpur shares 21.06 percent and in spices cultivation Lalitpur accounts for 74.81 percent of the total production in the Bundelkhand Zone.

MIDH which is sub-scheme under NHM provides assistance for new orchard plantations rejuvenation of guava orchards cultivation of loose flowers (marigold) cultivation through greenhouses/polyhouses and beekeeping in the district.

NABARD has promoted 10 wadi projects in the district with grant support of Rs. 300 Lakh benefitting more than 5000 tribal farmers.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

To promote this sector the Horticulture Department is providing assistance under various schemes including the National Medicinal Plants Mission Pradhan Mantri Krishi Sinchai Yojana Scheme for Medicinal Plants Development in Scheduled Caste and Scheduled Tribe Areas ATMA Scheme and support from government nurseries.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

A forest refers to land with an area of 1.0 hectare or more and tree canopy cover of 10 percent or more irrespective of ownership land use and legal status. (Source: FSI).

The 17th Indian State of Forest Report (2021) reveals that India's total forest area has increased by 0.21 percent from 712249 square kilometres to 713789 square kilo meters since its last assessment in 2019. This accounts for approximately 1.8 percent of the world's total forest area. According to the National Forest Policy one-third of the total available area should be under forest cover.

In Uttar Pradesh forests account for only 6.86 percent of the total geographical area but according to a survey report the actual forest area in Uttar Pradesh is less than 5 percent.

In Lalitpur district forests cover an area of 581.29 Sq. Km which has decreased by 5.71 0.45 percent compared 2017 (India State of forest Report 2019).

The available cultivable wasteland and other fallow land area in the district is 25000 hectares and degraded land is 14000 hectares a portion of which can be developed under the forestry sector.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

To increase the total gross forest area of the state from the current 9 percent to 15 percent by 2026-27 the State Government organized a massive afforestation program called 35 Crore Plantation 2022 to increase the state's afforestation by at least 6 percent.

The proposal is to implement this program in all 75 districts of the state where 8-12 feet tall saplings will be planted and 3 to 4 locations will be developed as Green Belts. The Forest Department and Social Forestry Department are operational in the district.

There is no processing unit for non-timber forest produce like medicinal plants etc.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

According to the 2019 Livestock Census the available data for Lalitpur district shows 182590 indigenous cows 5463 crossbred cows 322 exotic cows and 291743 buffaloes. Buffaloes are the most preferred milch animal in the district and are relatively easier to rear. In the district 106 Milk Supply Co-operative Societies are operating. On average 25000 litres of milk is collected daily under the cooperative system.

Few private dairies such as Balini is present in the district. They have active milk collection units in the district. Significant investments are also being made in the district to establish and strengthen the basic infrastructure for milk procurement.

There is a shortage of veterinary facilities including veterinary hospitals and artificial insemination centres in the district. Dairy farms grapple with the problem of fodder for animals. There are many local shops selling animal feed which generally procure feed from

outside and sell it to consumers in the local market. The lack of a milk route in the district is an impediment leading to issues in selling milk on a commercial scale.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The Animal Husbandry Infrastructure Development Fund (AHIDF) has been approved with a corpus of Rs.15000 crore for incentivizing investments. The objective of scheme is to provide eligible borrowers with a 3 percent interest subvention and up to 25 percent credit guarantee facility for MSME units.

Sustainable Development Goals 2030 - Under the Zero Hunger category for 2030 the states sustainable development goal is to increase per capita milk availability from 427 grams in 2021 to 971 grams by 2030. Formalization of Micro Food Processing Enterprises - With an outlay of Rs.10000 crore the centrally sponsored scheme aims to cover 2 lakh enterprises over 5 years from 2020-25. Scheme will adopt a One District One Product (ODOP) approach to leverage the benefits of scale in input procurement availing common services and marketing of products. For the upgradation of individual micro food processing units including dairy processing a credit-linked capital subsidy at 35 percent of the eligible project cost with a maximum ceiling of Rs. 10 lakh per unit is available.

The central government has extended the KCC facility to livestock and fish farmers to meet their working capital requirements. Farmers whether individuals joint borrowers joint liability groups or self-help groups who own/lease/rent sheds can avail benefits. The loan limit is determined based on the Scale of Finance (SOF) method and loans up to Rs. 2 lakh are eligible for interest subvention.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The poultry sector in India has witnessed unprecedented growth in the last two decades. Due to the abundance of nutrients, there has been a tremendous increase in the consumption of eggs and chicken. The district has considerable potential in the poultry sector but the flow of credit in this sector has not been satisfactory in previous years mainly due to the indifference of banks/insurance companies and the inflow of poultry from other states.

In the district, there are 10 poultry farms in the organized sector all of which are broiler farms with a rotation of approximately 35000 to 40000 chicks. Day-old chicks are being supplied from other cities at the rate of Rs. 13.00 to Rs. 16.00. There is one layer farm in the district. Efforts are being made for layer farming through FPOs in the district. In Lalitpur, the supply of poultry meat and eggs is coming from nearby districts/states like Jhansi Jabalpur and distant places like Hyderabad etc. Despite good maize production in the district, there is no poultry feed unit due to a lack of knowledge. There is a lack of knowledge about poultry farming in the district and culturally most of the population is averse to it. However, if this activity is undertaken at a commercial level it can supply to

the surrounding districts. The strategic location of the district is favourable for this.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

During the year 2021-22, a total of 129.60 billion eggs were produced in India registering an annual growth rate of 6.19.

According to the 20th Livestock Census, the total poultry population in Uttar Pradesh is 125.25 lakh. During 2021-22 the total egg production was 4.04 billion which was 3.12 percent of the all-India production. During the financial year 2021-22, the state witnessed an annual growth of 11.36 percent in egg production compared to the financial year 2020-21. In the year 2021-22 the availability of eggs in the state was only 15 eggs/person/year whereas at the national level, the availability was 95 eggs/person/year.

The district has considerable potential in the poultry sector but the flow of credit in this sector has not been satisfactory in previous years mainly due to the indifference of banks/insurance companies and the inflow of poultry from other states.

The Government of India has decided to provide working capital for poultry farming through the KCC which will be an additional facility beyond agricultural activities. Interest subvention will also be provided up to a combined limit of Rs. 3 lakhs. The formation of FPOs for organized poultry farming should be promoted which will aid in technology development reducing input costs and fetching better prices for farmers.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The geographical and climatic conditions of the district are favourable for sheep/goat/pig rearing but the development in this area has not been satisfactory in recent years. Pig rearing is negligible in the district and only goat rearing is practiced which is a very good source of income for the poor. According to the Livestock Census of 2019, the total number of sheep goats, and pigs in the district is 3590, 180189, and 521 respectively.

There has been a significant decline in sheep rearing and pig rearing in the district. This is due to a decrease in grazing land competition with food grain production relocation of the business and lack of marketing facilities. In the district, most of the goats belong to the Barbari breed. Similarly, apart from the local breed of pigs the "White Yorkshire" breed is mostly found.

Infrastructure and linkage support available, planned and gaps

Under the Zero Hunger category the states Sustainable Development Goal for 2030 is to increase the per capita availability of meat from 1527 grams in 2020 to 3053 grams in 2030.

The Central Government has decided to extend the facilities of Kisan Credit Card (KCC) to farmers associated with animal husbandry and fisheries to help them meet their working capital requirements.

According to the Reserve Bank of India circular RBI/2018-19/112

FIDD.CO.FSD.BC.12/ 05.05.010/2018-19 dated 04.02.2019 there is a provision for issuing Kisan Credit Cards (KCCs) to farmers engaged in animal husbandry/fisheries. The KCC is intended to meet short-term loan requirements for animal husbandry poultry fisheries shrimp and other aquatic organisms.

The formation of FPOs for organized sheep goat and piggery farming should be promoted which will aid in technology development reducing input costs and fetching better prices for farmers.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

In Lalitpur district 13 fisheries cooperative are functioning in the district. There are 15 dams in Lalitpur which acts as water reservoir for irrigation and fishing activities.

Integrated fish farming is highly suitable for farming families who have ponds or have ponds and also keep livestock. With the largest population of buffaloes and cattle in the state the development potential of integrated fish farming is immense. Fish farming can also be done in combination with poultry ducks and vegetable crops. Integrated farming can increase productivity and farmers income.

Infrastructure and linkage support available, planned and gaps

Fisheries and Aquaculture Infrastructure Development Fund: Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was implemented during 2018-19 with a total budget outlay of Rs. 7522 Crore. Further GoI vide letter dated 26 February 2024 has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

Interest subvention on working capital to Fisheries KCC: From the year 2018-19 GoI has introduced the KCC scheme for Animal Husbandry and Fisheries in order to provide short-term working capital loans to Fisheries farmers. Interest subvention of 1.5 to banks and 3 to farmers towards Prompt Repayment incentive is extended on short-term loans up to Rs. 2 lakh fisheries farmers apart from the existing KCC for crop loans provided the loans are extended by banks @7 per annum. In the case of farmers possessing KCC for raising crops and involved in activities related to Fisheries the Interest Subvention on short-term loans is available on an overall limit of Rs.3 lakh per annum.

The Union Budget 2024-25 highlighted that India's seafood exports reached a record high of over Rs. 60000 crores in the last financial year with frozen shrimp making up about two-thirds of these exports. To boost competitiveness the budget proposes reducing the Basic Customs Duty (BCD) on certain broodstock polychaete worms shrimp and fish feed to 5 along with exempting customs duty on various inputs used for manufacturing shrimp and fish feed.

Farm Credit – Others

2.1.9.2 Status of the Sector in the District

Mechanization in agriculture has certainly improved productivity but it is not possible to operate tractors or other agricultural machinery

on many small agricultural holdings. Small and marginal farmers still find it more convenient to practice traditional farming using bullocks and they mainly rely on bullock carts for transporting their produce. It can be said that despite the modernization of agricultural operations and the availability of various expensive and more efficient machines the importance of animals especially bullocks and bullock carts will always remain for farming. However, in recent years it has been observed that the dependence of small and marginal farmers on bullock carts is decreasing gradually as the availability of tractors on rent is increasing. Farmers are increasingly using two-wheelers to transport agricultural inputs and produce from one place to another. There are 19 veterinary hospitals and 32 veterinary dispensaries operating in the district for the health needs of animals. Necessary facilities are available in the district regarding bullocks and animal-drawn carts.

2.1.9.3 Infrastructure and linkage support available, planned and gaps

Two-wheelers in agriculture: Two-wheelers are the most prominent means of transportation in rural areas as they can access remote and uneven areas. They are mostly used for ferrying small quantities of inputs as well as produce to be sold in nearby towns. Under the investment credit component of KCC financing is being provided by various financial banks for the purchase of two-wheelers. Nowadays two-wheeler motorcycles are being developed as agricultural equipment that can be used to perform necessary agricultural operations for crop cultivation in areas where landholdings are small and scattered. From a bankers' perspective financing a motorcycle is a low-risk proposition for the bank. Given the high recovery rate more banks can venture into this area.

2.1.10 Sustainable Agricultural Practices

2.1.10.1 Status of the Sector in the District

The Integrated Farming System (IFS) has been defined as "a combination of two or more components which utilises the principles of complementarity and supplementary in such a way that the maximum sustainable profits are derived from the system with minimum competition among the components." The diversified farms with two or more enterprises receive 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 such as - 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) Exotic Vegetable-based

Integrated Farming System Model for Marginal Farmers (0.4 ha) and so on.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

National Mission for Sustainable Agriculture (NMSA) - The National Mission for Sustainable Agriculture (NMSA) is one of the eight missions envisaged under the National Action Plan on Climate Change (NAPCC). The NMSA aims to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development (RAD) program implemented by the RFS Division is a component of this mission.

Rainfed Area Development (RAD) Program - This program focuses on an integrated farming system approach to enhance productivity and mitigate risks associated with climate variability.

The Union Budget 2024-25 has placed a strong emphasis on Priority 1: Building productivity and resilience in the agriculture sector. The areas to be cover are as under:

Transforming agriculture research -Government of India will undertake a comprehensive review of the agriculture research setup to bring the focus on raising productivity and developing climate resilient varieties.

Release of new varieties -New 109 high-yielding and climate-resilient varieties of 32 field and horticulture crops will be released for cultivation by farmers.

Natural Farming: In the next two years 1 crore farmers across the country will be initiated into natural farming supported by certification and branding. Implementation will be through scientific institutions and willing gram panchayats. 10000 need-based bio-input resource centres will be established.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Lalitpur district is an important district in terms of food grain and fruit-vegetable production. In the year 2021-22, the district produced 927112 MT of total foodgrains (2.54 percent growth from 2021-22). The production includes 623617 MT of wheat 239266 MT of pulses 36977 MT of rapeseed and mustard 39584 MT of maize 25565 MT of gram 5303 MT of paddy 8626 MT of groundnut and 342 MT of jowar. In the year 2020-21 also the district produced 904143 MT of food grains production. For the storage of this production, there are 49 warehouses in the district with a storage capacity of 16000 MT. Therefore, creating additional storage capacity in the district is the need of the hour. The arrangement for transportation from rural areas to warehouses/storage facilities is also inadequate.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The Government of India launched the Negotiable Warehouse Receipt scheme in 2012-13 for providing post-harvest loans to small and marginal farmer KCC holders at crop loan interest rates for 6 months against Negotiable Warehouse Receipts allowing them to sell their produce at remunerative prices in the future. For this, banks need to encourage warehouse owners to improve their storage standards so that the districts warehouses can be accredited and registered enabling them to issue Negotiable Warehouse Receipts.

The Agriculture Marketing Infrastructure (AMI) sub-scheme of ISAM is being implemented by the Directorate of Marketing and Inspection (DMI). Under this scheme capital subsidy up to 33.33 within the prescribed limit is provided for the construction of storage infrastructure projects. Additionally, under the Agriculture Infrastructure Fund (AIF) scheme these projects can be taken up with interest subvention and credit guarantee. Total 22 AIF projects are sanctioned under AIF in Lalitpur District.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

In Lalitpur district out of a total area of 503900 hectares, 25000 hectares are wasteland and 14000 hectares are uncultivable degraded land. Enhancing the productivity of this land requires improvement programs like land leveling soil conservation bunding water management and organic farming. Given the challenging conditions in the Bundelkhand region farmers typically rely on family efforts rather than bank loans for land cultivation. To boost agricultural productivity, especially in irrigated areas land development activities are essential. The region's topography features slopes of 0.5 to 3.1 percent with red and black soils that have low productivity. While black soils can retain more water and respond well to fertilizers red soils have poor water-holding capacity. Additionally, wastelands could be utilized for seed production and organic input processing.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Field Pond Scheme

The Field Pond Scheme aims to enhance water resources through the construction of ponds. In the first phase, 2000 ponds are being built across 7 districts in Bundelkhand with a proposed expenditure of Rs. 12.20 crore. The second phase plans to construct 3384 ponds in 167 key development blocks across 44 districts including Bundelkhand with an expenditure of Rs. 27.88 crore. The cost for small ponds (22x20x3 meters) is Rs. 105000 each while medium ponds (35x30x3 meters) cost Rs. 228400 each. Farmers receive a 50 percent subsidy distributed in three installments through Direct Benefit Transfer.

Gypsum Distribution for Soil Improvement

Gypsum distribution focuses on small and marginal farmers. UP Agro supplies gypsum to approved centres which then provide subsidized

gypsum to farmers with a maximum allocation of 2 hectares per farmer. A subsequent subsidy can be obtained after 3 years from the first. Under the Central Scheme farmers receive a 50 percent subsidy from the Central Government and 25 percent from the State Government (totalling 75 percent). Under the State Scheme, a 75 percent subsidy is available for general-category farmers.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

There is a great need to carry out land development activities to increase land productivity in the district. Seed is the basic and most crucial input for sustainable agriculture in the district. The gap between demand and supply can be effectively bridged only by increasing private participation in this activity.

The district has 6 soil testing laboratories one in each block where testing facilities for NPK are available.

The Krishi Vigyan Kendra KVK Lalitpur has developed a model farm where farmers and others are trained in crop cultivation.

In recent years farmers in the district have shown an inclination towards vermicompost. Farmers are being made aware through FPOs and farmer clubs.

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

Due to the higher cattle population in the district, there is a good potential for vermicompost.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Under the Uttar Pradesh government's Vision Plan, 4 FPOs in the Lalitpur district have been provided a grant of Rs. 60 lakhs per FPO for seed production. These FPOs have set up seed production plants which will increase the availability of quality seeds for farmers. The role of e-NAM (eNAM) is being emphasized as a crucial marketing infrastructure. e-NAM has registered a user base of 1.77 crore farmers 2.60 lakh traders 1.13 Lakh commission agents and 4080 FPOs across the country. Three mandis in the district are linked to the e-NAM system and efforts are being made to make farmers aware of 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

Only 10 percent of agricultural produce in India is processed resulting in a lot of wastage. A study projected that at the national level, the annual value of harvest and post-harvest losses of major agricultural produce (calculated based on 2012-13 production data at 2014 wholesale prices) was equivalent to Rs. 92651 crores. According to the study, the percentage of post-harvest losses is as follows:

Cereals - 4.65-5.99 percent, Pulses - 6.36-8.41 percent, Oilseeds - 3.08-9.96 percent, Fruits and Vegetables - 4.58- 15.88 percent, Milk - 0.92 percent, Inland Fisheries - 5.23 percent, Marine Fisheries - 10.52 percent, Meat - 2.71 percent, Poultry - 6.74 percent. In such a scenario value addition through food and agricultural processing is the best way to derive better benefits from agricultural products.

The market arrivals of the major crops in the district indicate that a significant portion of their production is available for processing. There is potential for establishing new units for processing grains pulses oilseeds potatoes garlic and milk in the district. Moreover, there is a need to provide working capital to the previously established units.

A total of 22 projects have been sanctioned under the Agriculture Infrastructure Fund (AIF) in Lalitpur District.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Stand-Up India Scheme: The Stand-Up India Scheme was launched by the Government of India in April 2016 to facilitate bank loans between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste/Scheduled Tribe borrower and at least one-woman borrower per bank branch for setting up a greenfield enterprise. This scheme is intended to facilitate at least one borrower from each category to become a job creator rather than a job seeker. The government has extended the scheme up to the year 2025. The objective of the scheme is to facilitate at least 2 such projects per category borrower bank branch. Sustained efforts are being made for this in the district.

UP Krishi Utpadan Mandi Adhyadesh 2023 facilitates waiver of market fee and development cess on specified agricultural produce brought from outside the state to facilitate processing units in UP provided such produce is directly purchased by the processing unit. This amendment will lead to the establishment of processing units in UP and the supply of raw materials even from outside the state.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Various ancillary activities are associated with agriculture and providing technical and extension services for the diversification and development of agricultural activities is crucial. According to the Economic Survey 2022-23 the Indian agriculture sector has been growing at an average annual rate of 4.6 percent over the past six years. This sector registered a growth of 3.0 percent in 2021-22 compared to 3.3 percent in 2020. In 2020-21 exports of agricultural and ancillary products from India increased by 18 percent.

Total 21 candidates have been trained in the district in ACABC and Agri ventures have been established.

Lalitpur District Central Cooperative Bank has 41 Primary Agricultural Credit Cooperative Societies (PACS) operating in the district. Additionally, there are 02 marketing societies 106 milk cooperative societies in the district.

Although a few MFIs are active in the district they do not obtain loans from any bank in the district. These MFIs obtain loans from banks at the corporate level and then disburse the loans to those in need.

The demand for soil testing livestock health services and agricultural inputs in villages is increasing the potential for Agri-Clinics and Agri-Business Centres.

Currently 57 Farmer Producer Organizations (FPOs) are operational in the district out of which 17 FPOs were formed by NABARD. **Infrastructure and linkage support available, planned and gaps**

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Pradhan Mantri Jan Dhan Yojana was launched by the Government of India in 2014 under a mission mode as a National Mission for Financial Inclusion focusing on opening bank accounts for "every household and every adult." Digital transactions and other financial facilities can be availed through the Jan Dhan-Aadhaar-Mobile Trinity. As per the current guidelines Jan Dhan bank accounts have a Rs. 2 lakh accidental insurance cover Rs. 30000/- life insurance cover and an overdraft facility of up to Rs. 10000/-.

Under the ACABC scheme in Uttar Pradesh subsidies have been provided for 1232 claims so far since inception with Rs. 3021.92 lakhs sanctioned and a cumulative subsidy of Rs. 3006.24 lakhs disbursed. As of today 1227, claims have been issued. (source-SFP 2023-24).

Under this scheme eligible candidates are provided training by open NTIs in various districts of the state. Often not all trained candidates can secure bank loans after training which prevents them from starting their ventures. Therefore, there is a need for banks to extend loans to all candidates trained under this scheme.

Approval has been received to continue the ACABC scheme in 2023-24. There is a need to create awareness about the ACABC scheme among various stakeholders.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The MSME sector contributes up to 30 percent to India's gross domestic product. It accounts for 48 percent of India's total exports. In Uttar Pradesh, the MSME sector contributes 65 percent to the state's annual industrial production. Also, MSME units contribute 45 percent to the state's total exports. After agriculture, this is the second-largest employment-generating sector in the state. There is one RSETI established in the district. It is operated by the Bank of India. Free training is provided to rural youth for setting up their employment.

The state government has been running a scheme called ODOP (One District One Product) under which Zari Silk Saree (Chanderi Saree) has been chosen as the district's product for Lalitpur. These elegant Sarees are known all over the world for their transparency exquisite designs and engraved buti work. These are supplied to be sold in all major cities of the country. As many as 5000 Cotton and Silk Sarees are made here every year.

The major MSME manufacturing clusters of Lalitpur include Lead Acid Storage Battery Readymade Garments and Shoe & Leather Products while the service sector includes Repairing & Maintenance of automobiles & machinery and the Repair of agricultural equipment.

Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature qualities and characters linked to that location. Kathiya Gehu is a registered GI product of the district.

GLC flow under the MSME sector for the financial year 2023-24 is Rs. 41737.45 Lakh against a target of Rs. 12057.37 Lakh.

The number of MSME registered units available in the district is 11682, 243, and 26 under the Micro, Small, and Medium categories respectively.

3.2 Infrastructure and linkage support available, planned and gaps

Govt of India under Union Budget 2024-25 has announced the following new initiatives for MSME Sector:

1. Mudra Loans: The limit was enhanced to 20 lakhs from the current Rs. 10 lakhs under the Tarun category.
2. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector

3. Credit Support to MSMEs during Stress Period: A new mechanism for facilitating the continuation of bank credit to MSMEs during their stress period. While being in the special mention account (SMA) stage for reasons beyond their control MSMEs need credit to continue their business and to avoid getting into the NPA stage.

4. Under the Pradhan Mantri Mudra Yojana the limit of Mudra loans will be enhanced to Rs. 20 lakhs from the current Rs. 10 lakhs for those entrepreneurs who have availed and successfully repaid previous loans under the Tarun category

Emerging Stars: The Ministry of Finance has launched an Emerging Stars Alternative Investment Fund (AIF) jointly by EXIM Bank and SIDBI (Small Industries Development Bank of India) to provide credit and equity funding facilities to export-oriented micro small and medium enterprises.

Startup India: The Startup India initiative aims to promote entrepreneurship and innovation by creating an enabling ecosystem for startups to grow. The Government of India has also created a website www.startupindia.gov.in.

Prime Minister Employment Generation Programme (PMEGP): PMEGP is a central government scheme implemented by the MSME Ministry launched in 2008. The primary objective of this scheme is to establish new self-employment ventures/projects/micro enterprises in rural and urban areas of the country to generate employment opportunities. One District One Product (ODOP) is a major scheme of the state government. The objective of this scheme is to promote the distinct identity of handicrafts agricultural and processed products and other unique products of various districts of the state.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Exports and imports play a crucial role in the country's economy. Exports are a national priority for both the government and private sectors. The Government of India's "Make in India" campaign aims to enhance self-reliance and build the brand image of "India." In the context of exports Lalitpur has limited capacity. The Gora stone statue from Kelguvan in the Bar block of Lalitpur district has immense potential for export.

4.1.2 Infrastructure and linkage support available, planned and gaps

One District One Product Scheme (ODOP): The Government of Uttar Pradesh launched the One District One Product Scheme on 24.01.2018. The primary objective of this scheme is to focus on a specific product and enhance its quality to compete in the international market. The scheme provides for financial assistance for infrastructure marketing and marginal money.

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

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

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

According to the 2011 census the literacy rate in Uttar Pradesh is 67.68 percent (8th lowest in the country) with male literacy at 77.28 percent and female literacy at 57.18 percent. Over a decade from 2001, Uttar Pradesh saw a 13.45 percent increase in the literacy rate but there are widespread regional disparities: in the northeastern

district of Shravasti, the literacy rate is 49 while in the best-performing western district of Ghaziabad, it is 85. The state has the worst student-teacher ratio (PTR) in the country's most populous state with one teacher for every 39 students at the primary level. As per the Right to Education Act (RTE) requirement of 30 students per teacher at the primary level the state should have 840000 teachers but there is a shortage of 21 or 176000 teachers. As per the 2022-23 data the district has 1121 primary schools 725 upper primary schools 110 higher secondary schools and 35 degree colleges. (Source: District Statistical Handbook 2023).

In Lalitpur district there is an extreme shortage of professional education; the district does not have a single engineering college medical college or management college. Most students go to nearby districts like Gwalior or Indore for professional education.

4.2.2 Infrastructure and linkage support available, planned and gaps

National Education Policy 2020 (NEP 2020) - The new education policy replaces the previous National Policy 1986. This policy provides a comprehensive framework for both rural and urban India covering elementary education to higher education as well as vocational training. The policy aims to transform the country's education system by 2021.

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

Govt of India in Union Budget 2024-25 has announced that to help our youth who have not been eligible for any benefit under government schemes and policies financial support for loans up to Rs.10 lakh for higher education in domestic institutions. E-vouchers for this purpose will be given directly to 1 lakh students every year for annual interest subvention of 3 percent of the loan amount Samagra Shiksha is a comprehensive scheme for the school education sector covering pre-school to class 12. It has been prepared with the broader goal of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. Additionally, there are schemes like the Central Sector Scheme of Scholarship for College and University Students (CSSS) for the Economically Weaker Sections (EWS) and fee waivers in IITs aimed at bringing underprivileged students into the fold of education. Padho Pardesh Loans for interest subsidy on education loans for pursuing approved courses of study abroad at Masters M.Phil. and Ph.D. levels under the scheme for interest subsidy on education loans for studying abroad.

Vidyalakshmi Portal - Vidyalakshmi is a portal for students seeking education loans. Students can apply for and track education loans from banks using the portal.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

In Uttar Pradesh as per the Socio-Economic and Caste Census 2011 (SECC 2011) there are a total of 3.25 crore households in the state and 31.76 percent of the households live in kachcha houses. According to the 2011 census there are 301832 houses out of which 19169 are vacant which indicate migration in Lalitpur. Lalitpur district is undergoing rapid urbanization where significant progress has been made in the housing construction sector leading to a surge in the demand for housing loans. Banks need to provide adequate loans in this area. There is ample scope for new houses as well as renovation of existing houses in both rural and urban areas.

The Jhansi-Sagar Expressway and the development of Lalitpur-Rajghat road will increase the demand for housing loans in the district. Additionally, the urbanization of 6 blocks in the district has led to a significant increase in housing construction activities and a consequent rise in the demand for housing construction loans.

4.3.2. Infrastructure and linkage support available, planned and gaps

Pradhan Mantri Awas Yojana (PMAY) This is an initiative by the Government of India to provide affordable housing to the poor with a target of constructing 2 crore affordable houses by 31st March 2022. It has two components: Pradhan Mantri Awas Yojana (Urban) for the construction of 1.12 crore houses for the urban poor and Pradhan Mantri Awas Yojana (Rural) for the construction of 0.88 crore houses for the rural poor.

Housing finance loans under Priority Sector:

Individual loans up to Rs.35 lakh in metropolitan centres (with a population of 10 lakh and above) and Rs.20 lakh in other centres for the purchase/construction of a dwelling unit per family provided the total cost of the dwelling unit does not exceed Rs.45 lakh in metropolitan centres and Rs.30 lakh in other centres. Housing loans sanctioned to bank employees will be excluded.

Loans up to Rs.5 lakh per family for repairs to damaged dwelling units in metropolitan centres and up to Rs.2 lakh in other centres. Bank loans for the construction/renovation of dwelling units in rural areas by governmental agencies for slum clearance and rehabilitation of slum dwellers are subject to a maximum loan component of Rs.10 lakh per dwelling unit.

Loans sanctioned by banks for housing projects exclusively for the economically weaker sections and low-income groups where the total cost of the project does not exceed Rs.10 lakh per dwelling unit. The family income limit of Rs.2 lakh per annum irrespective of the location has been prescribed for identifying the economically weaker sections and low-income groups.

Govt of India in Union Budget 2024-25 has announced that PM Awas Yojana Urban 2.0 housing needs of 1 crore urban poor and middle-class families will be addressed with an investment of Rs 10 lakh crore. This will include the central assistance of Rs. 2.2 lakh crore in the next 5 years. A provision of interest subsidy to facilitate loans at affordable rates is also envisaged.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Roads and Bridges: The district has a total of 2070 km of roads including state highways major district roads other district and rural roads under the Public Works Department. the district has 31.18 Km stretch of NH-26 under NHA.

Irrigation Facilities: An area of 57398 hectares is irrigated through canals 141982 hectares through tubewells and wells and 30995 hectares through reservoir/ tanks. However, due to power and mechanical breakdowns and the lack of an adequate distribution system the government tubewells are unable to support irrigation.

Animal Health Services: The district has the facility of 19 veterinary hospitals 32 veterinary dispensaries 51 artificial insemination centres 5 Sheep & Wool Extension Centres and 1 pig breeding farm. For 754 villages in the district the nearest veterinary hospital is more than 8 km away. Similarly for 754 villages the nearest animal development centre is more than 8 km away. More veterinary hospitals need to be established to connect these villages to animal health facilities.

Storage: The district has 49 warehouses in the district with a storage capacity of 16000 metric tons. which is insufficient for the storage of foodgrains in the district. It is essential that the government invests in building public storage warehouses.

Electricity: All villages in the district have been electrified except few in very remote villages of Madawara block. For irrigation purposes there are 3959 private electricity-based tubewells

Health Facilities: The district has 3 hospitals 25 public health centres and 190 primary sub-health centres. Additionally, there are 3 dispensaries. There are 754 villages in the district for which the nearest hospital or health centre is 5 km or more away.

5.1.2 Infrastructure and linkage support available, planned and gaps

NABARD Infrastructure Development Assistance (NIDA): NABARD Infrastructure Development Assistance (NIDA) has been designed as a dedicated customized window to provide loan assistance to the state government specifically for the construction of rural infrastructure.

Long-Term Irrigation Fund: The LTIF has been established to ensure the completion of long and medium-term identified irrigation projects. Out of a total of 99 identified projects funded by NABARD Uttar Pradesh has 4 projects (Baan Sagar Canal (Central Part only) Arjun Sahayak Middle Ganga Canal Phase II and Saryu Canal).

Micro Irrigation Fund: The objective is to provide loans to the state government at an appropriate rate for the development of micro-irrigation structures.

Warehouse Infrastructure Fund (WIF): This fund envisages providing loans to both the public and private sectors for the construction of warehouse silos and cold storage infrastructure. Under this fund with NABARD's financial assistance construction of storage godowns with a capacity of 2 lakh metric tons at 40 locations at a cost of Rs. 146.86 crore.

Agricultural Marketing Infrastructure: The scheme aims to develop 22000 rural haats into agricultural marketing markets (GrAMs) and upgrade them in due course.

Rural Infrastructure Assistance to State Governments (RIAS): NABARD has launched a new product Rural Infrastructure Assistance to State Governments (RIAS) for financing the long-term infrastructure needs of State Governments with a special focus on Eastern & Northeastern States and Aspirational & Border districts.

NABARD has sanctioned 169 projects in the district with a financial outlay of Rs. 128782.37 Lakh out of which 14 projects are ongoing with a financial outlay of Rs. 13085.49. The projects include roads bridges irrigation projects and social projects such as schools and hospitals.

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

The various benefits associated with RIDF projects are as follows:

1. Rural Development and Economic Growth:

- **Infrastructure improvement:** It supports the creation of vital rural infrastructure including roads irrigation systems schools and health centres which directly improve the quality of life in rural areas.
- **Employment generation:** Large-scale infrastructure projects create employment opportunities for skilled and unskilled labour improving livelihood in rural regions.

2. Improved Financial Accessibility:

- **Low-cost funds to state governments:** RIDF provides loans at concessional interest rates to state governments ensuring financial resources for rural development projects are accessible.
- **Focus on underdeveloped areas:** Funds are directed towards the development of economically backward regions reducing disparities and boosting inclusivity.

3. Environmental Sustainability:

- **Watershed management and flood protection:** RIDF projects in watershed management soil conservation and flood protection help reduce environmental degradation.
- **Climate resilience:** Sustainable agriculture and water management projects improve resilience against climate change impacts.

4. Collaboration and Capacity Building:

- **State-NABARD collaboration:** RIDF encourages cooperation between state governments and NABARD fostering capacity building in rural projects.
- **Better Governance:** With NABARD's technical assistance state governments benefit from better governance and monitoring of rural infrastructure projects.

5. Inclusive Growth and Poverty Alleviation:

- **Empowerment of rural communities:** By focusing on rural infrastructure RIDF plays a vital role in poverty alleviation as infrastructure investments enhance access to services markets and livelihoods.
- **Reduction of migration:** With better facilities and employment opportunities RIDF projects help reduce rural-to-urban migration stabilizing rural economies.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Due to rapid changes in social and economic sectors high levels of technological advancement and a growing population the demand for amenities such as schools hospitals drinking water arrangements etc. is increasing rapidly which cannot be met solely through public investment by the government.

The number of hospitals in the district is 32 which means there is approximately one hospital per 38174 persons which is very low. The appropriate number should not be more than one hospital per 10000 persons. Apart from the hospitals there are 190 Sub health centres in the district. Thus, compared to the total requirement of 122 hospitals the existing 32 hospitals indicate a shortage of 90 hospitals. The district has 1121 primary schools 725 upper primary schools 110 higher secondary schools and 35 degree colleges.

According to the 2011 census all 754 villages in the district have drinking water facilities but there is a complete lack of clean water facilities. Therefore, there is a need to install RO plants with a capacity of 1000 LPH.

Under the Swachh Bharat Mission - Gramin the 692 villages of 415 gram panchayats has been covered in the district. However, for the success of the mission there is a need to raise awareness among people and repair the constructed toilets. Emphasis should also be given to the construction of bathing facilities along with toilets. People can also avail loans from banks for these works. This indicates that there is a good potential for both public investment and private participation through bank loans for the establishment of schools colleges hospitals and the modernization/upgradation of existing infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps

The Government of India and the Government of Uttar Pradesh are taking the following initiatives in this sector:

Health for All: The government is committed to enhancing public health facilities reducing health inequalities and ensuring accessible healthcare for all to achieve the goals of universal affordable and quality healthcare. With this objective the Ayushman Bharat scheme is being implemented aimed at providing health coverage to more than 50 crore people.

The National Health Mission envisions universal access to affordable and quality health services that are responsive and accountable to people needs through its two sub-missions the National Urban Health Mission and the National Rural Health Mission.

Through the National AYUSH Mission 12500 Health and Wellness Centres will be set up. These AYUSH HWCs will be established by upgrading the existing AYUSH dispensaries (10000) and sub-health centres (2500). **Jal Jeevan Mission (JJM):** The government by announcing the Jal Jeevan Mission (JJM) in 2019 has given top priority to "improving the quality of life" and "ease of living" especially for people living in rural areas.

Har Ghar Jal (Water to Every Household) is a scheme initiated by the Ministry of Jal Shakti of Government of India under Jal Jeevan Mission in 2019 with the aim to provide 55 litres of tap water to every rural household per capita per day regularly on long term basis.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

There is a considerable gap between the demand and supply of electricity in the district. If emphasis is given on renewable and solar energy production not only can this gap be reduced but this energy is also environment friendly. Through UPNEDA (New and Renewable Energy Development Agency) there is a proposal to connect each block office and identify villages with solar energy but there is still a lack of any concrete plan at the district level. In this direction the district is completely dependent on the state government. Out of 754 villages in the district most of the villages are electrified except few in the remote areas. However, it has been found that the supply of electricity in villages is much less than required. According to the figures for 2022-23 there are 1200 biogas plants in the district. According to the Livestock Census 2019 there are 3.45 lakh cows and buffaloes in the district about 20 percent of whose dung can be used for biogas. Technical expertise is required in this regard.

The condition of electricity and fuel costs are adversely affecting farmers and poor rural people. The district has a favourable capacity for solar power systems. However, this requires long-term investment. In addition, there are also favourable prospects for solar water pumps among farmers.

5.3.2 Infrastructure and linkage support available, planned and gaps

The Non-Conventional Energy Development Agency (NEDA) is the nodal agency for the development of renewable energy sources in Uttar Pradesh. NEDA has appointed a senior project officer in the district. In addition, an Akshay Urja Shop is also available in the district. New beneficiaries need to be encouraged to invest in these media. Electricity Production Program from Alternative Energy Sources: Solar Energy Based Electricity Generation (Grid Connected) Solar Energy Policy-2017 - With the objective of promoting the establishment of solar power generation projects in the private sector the state government has promulgated the Solar Energy Policy-2017. Under the policy out of the total targeted capacity of 10700 MW 6400 MW of utility-scale grid-connected solar power plants are targeted to be set up.

Under the same scheme for residential areas, the Government of India provides a subsidy of 40 percent for up to 1 to 3 kW capacity and 20 percent for 3 kW to a maximum of 10 kW to individual beneficiaries. In addition, the state government is providing a state subsidy of Rs.15000 per kW maximum Rs. 30000 to domestic consumers.

Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM KUSUM Scheme): The PM KUSUM Scheme has three components A B and C. Under Component-A of the scheme, farmers can set up solar power generation plants with a capacity ranging from 500 kW to a maximum of 2 MW on their unused land.

Under Component B standalone solar energy pump sets are being installed for small and marginal farmers primarily in off-grid mode. It is proposed to install plants up to a capacity of 7.5 HP under the scheme.

Under Component-C it is envisaged to solarize the previously installed grid-connected electric irrigation tubewells.

PM Surya Ghar Muft Bijli Yojana: PM Surya Ghar Muft Bijli Yojana has been launched to install rooftop solar plants to enable 1 crore households to obtain free electricity up to 300 units every month.

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 | 155 | 1156.970800 | 1089.8983 |
| B | Ongoing tranches | 14 | 130.854900 | 99.2944 |
| | Total (A + B) | 169 | 1287.825700 | 1189.1927 |

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 | 24 | 1095.191200 | 1040.4306 |
| B | Rural roads & bridges | 143 | 191.725700 | 147.9897 |
| C | Social Sector | 2 | 0.908700 | 0.7724 |
| | Total (A + B + C) | 169 | 1287.825600 | 1189.1927 |

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 | 16 | Irrigation potential | ha | 0 |
| B | Rural roads | 135 | Road length | km | 0 |
| C | Bridges | 8 | Bridge Length | m | 0 |

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

| Sr. No. | Sector | Projects sanctioned (No.) | Likely benefit | Unit | Value |
|---------|-------------|---------------------------|----------------|------|-------|
| 1 | Social | 1 | Schools | 2 | 0 |
| 2 | Agriculture | 8 | Watersheds | 8 | 0 |

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD's SHG-Bank Linkage Program

Launched by NABARD in 1992 the SHG-Bank Linkage Program (SHG-BLP) connects rural poor with the banking system while maintaining flexibility. As the world's largest microfinance program it supports over 13.4 million SHGs and 150 million rural households in India significantly impacting women's empowerment. NABARD's SHG-2 model enhances flexibility with features like voluntary savings and risk mitigation strategies. In Lalitpur there's a need for greater bank involvement and information dissemination about SHGs.

Status of SHGs in Lalitpur

The Self-Help Groups (SHGs) in Lalitpur district Uttar Pradesh are aiming to empower rural women through financial support and sustainable livelihood opportunities.

In Lalitpur 5604 new SHGs has been formed and 259 SHGs has been revived under NRLM. The integration of 2357 pre-NRLM SHGs ensures continued support and resources. With a total membership of 71781 across various blocks these SHGs are crucial in promoting economic empowerment and social cohesion in the region.

During 2023-24 Birdha stands out with the highest number of Self-Help Groups (SHGs) at 428 and the highest total disbursement amount of Rs. 668.09 lakhs. In contrast Madawara has the lowest total disbursement amount at Rs. 129.47 lakhs. BAR has the lowest total outstanding amount of Rs. 51.62 lakhs indicating efficient repayment or lower borrowing. Jakhaura has 177 SHGs with a total disbursement amount of Rs. 299.54 lakhs and an outstanding amount of Rs. 176.44 lakhs. Mehrauni has 225 SHGs with a total disbursement amount of Rs. 266.36 lakhs and an outstanding amount of Rs. 114.60 lakhs. Talbehat has 257 SHGs with a total disbursement amount of Rs. 521.70 lakhs and an outstanding amount of Rs. 161.79 lakhs. Overall, the total number of SHGs across all blocks is 1342 with a cumulative disbursement amount of Rs. 2273.31 lakhs and an outstanding amount of Rs. 1056.60 lakhs.

6.2 Infrastructure and linkage support available, planned and gaps

NABARDs Joint Liability Groups (JLGs) scheme introduced in 2006 aims to improve loan access for small marginal and tenant farmers by forming groups of 4 to 10 members who share loan repayment responsibilities. NABARD incentivizes banks and NGOs with Rs. 4000 per JLG for the first three years. Despite increased agricultural credit 82 percent of the farming community still struggles with loan access. With 125000 small/marginal farmers in the district, there's potential for over 12500 JLGs and in 2022-23 680 JLGs were funded.

NABARD Financial Services Ltd. provides loans to Self-Help Groups (SHGs). Additionally, the Micro Enterprise Development Programme (MEDP) and Livelihood and Enterprise Development Programme (LEDP) offer skill development and long-term livelihood support. Microfinance Institutions (MFIs) also provide loans through JLGs ranging from Rs. 15000 to Rs. 20000 per person repaid over 18-24 months at 20-24 percent interest making them popular in rural areas for their accessibility and timely services. According to the Socio-Economic Caste Census 2011 38.7 percent of the total households are landless and their livelihood source is daily wage labour. It has also come to light that in 54.49 percent of these households, the monthly income is less than Rs.5000. By covering such households under the JLG and SHG model economic assistance can be provided to them for livelihood generation.

Additionally, under the Pradhan Mantri Jan Dhan Yojana Overdraft facility, a loan of Rs.10000 can be provided by banks.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 In the district schemes like the National Food Security Mission-Wheat National Food Security Mission-Rice Mission for Farm Mechanization etc. have been running for the past few years under which agricultural festivals various farmer training programs, soil testing training, etc. are conducted annually.
- 2 The Government of India and the State Government have taken some steps to facilitate farmers including reducing fertilizer prices making neem-coated urea and promoting fertilizer production to ensure that farmers do not face a shortage of fertilizers 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) facility for meeting the working capital requirements of livestock and fishery farmers has been implemented in the district from 01 April 2019. Currently to extend the benefits of the scheme to livestock and fishery farmers all banks have been issued the scale of finance for determining the working capital required for livestock and fishery activities.

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 concepts of "Per Drop More Crop" and "Har Khet Ko Pani" a medium and long-term plan will be formulated under this scheme. The district irrigation plan has been prepared by the Agriculture Department and sent for approval.
- 2 In the district under minor irrigation projects sprinkler and drip irrigation as well as underground pipeline irrigation can become new and emerging activities. Efforts should be made to popularize sprinkler and drip systems and field demonstrations should be established.
- 3 The Government of India recognizing irrigation as an important aspect of agriculture has established two funds at 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 centres should be established at the village level with the help of the Panchayati Raj Department and FPOs. This will 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 mechanization, 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 Rs. 1.5 to Rs. 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 promote agricultural diversification in the district farmer clubs should be formed by banks/government departments/Krishi Vigyan Kendras with a special emphasis on agricultural technology transfer capacity building and awareness. Proper marketing arrangements should be developed for the extensive cultivation and sale of medicinal crops and contract farming should be encouraged.
- 2 In Lalitpur 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 Some bankable models are farm forestry agroforestry commercial forestry and nursery development. With the advent of clonal propagation techniques, there is now an opportunity to benefit from 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.

- 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 could 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 activities is also available as per eligibility under the KCC scheme. In this regard there is a need for publicity among bank staff and cattle farmers.
- 2 Various entrepreneurs and self-help groups who are interested in this area should be taken on exposure visit 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.
- 4 Increasing GLC flow through SHG, JLG, FPO, KCC, etc.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 According to the guidelines of Reserve Bank of India working capital for animal husbandry is also available as per eligibility under the KCC scheme. In this regard there is a need for publicity among bank staff 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 animal breeds should be encouraged.

9. Fisheries

- 1 The district has ample potential for fisheries. Banks need to approve integrated projects for farmers. Banks should provide loans for fish culture production and infrastructure management under the Pradhan Mantri Matsya Sampada Yojana.
- 2 To enhance the fisheries sector in Lalitpur district Bundelkhand several key strategies should be implemented. Start by developing infrastructure including modern aquaculture facilities with controlled environments such as upgraded fish ponds and rearing tanks. Establish cold storage units and processing facilities to preserve fish and add value through methods like filleting and packaging.
- 3 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.
- 4 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.
- 5 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 Agriculture Marketing Infrastructure (AMI) 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 the 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 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 employment Guarantee Program (PMEGP).

11. Land Development, Soil Conservation and Watershed Development

- 1 Revamping the land development sector in Lalitpur Bundelkhand requires a multifaceted approach aimed at optimizing land use enhancing agricultural productivity and ensuring sustainability. Start with comprehensive land use planning including detailed mapping and zoning to ensure that land is utilized effectively for agriculture residential industrial and recreational purposes. This planning should be integrated with local development goals and involve community input to address their needs and preferences.
- 2 To boost agricultural productivity focus on improving soil health through regular testing and the adoption of modern farming techniques such as crop rotation and conservation tillage. Develop efficient irrigation systems including drip and sprinkler irrigation and promote rainwater harvesting to manage water resources better. These measures will help increase crop yields and reduce dependency on rainfall.
- 3 Infrastructure development is crucial for supporting land use and agricultural productivity. Upgrade road networks to improve connectivity for transporting goods and accessing markets. Develop local markets and cold storage facilities to ensure better distribution and reduce post-harvest losses.
- 4 Sustainable land management practices are essential. Promote afforestation and erosion control methods such as terracing to restore degraded land and prevent soil erosion. Implement climate-resilient agricultural practices and develop strategies for disaster preparedness to mitigate the impact of climate change.
- 5 Secure land tenure by improving documentation and addressing land disputes and support sustainable practices with favorable policies and incentives. Build capacity through training programs for farmers on modern techniques and public awareness campaigns on the benefits of sustainable land management.
- 6 Finally establish robust monitoring and evaluation systems to track progress gather feedback and make necessary adjustments. This comprehensive approach will enhance agricultural output infrastructure and land management in Lalitpur fostering economic growth and environmental sustainability.

12. Agriculture Infrastructure: Others

- 1 The work of manufacturing and propagating organic fertilizers should be done by various institutions like Krishi Vigyan Kendra, NGOs, ATMA, etc. farmer clubs and self-help groups.
- 2 The Agriculture Department should emphasize on producing biofertilizer and organic manure through farmer 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 their 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. is 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 under 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 District Industry Centres should identify potential non-agricultural activities provide training to rural entrepreneurs' extension services supply of raw materials and facilitate marketing of manufactured goods.
- 2 Banks should promote entrepreneurship among women minorities Scheduled Castes and Scheduled Tribes by providing more loans under schemes like Mudra and Stand-Up India.
- 3 To create new employment opportunities in the district banks should provide maximum credit to micro small and medium manufacturing and service units along with government-sponsored schemes.
- 4 Banks should encourage entrepreneurs to take 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 is a possibility of more export units being set up. The district has many industries related to the agricultural sector indicating potential for increased exports from the district.

17. Education

- 1 The private sector can actively invest in the education sector which can bridge a significant funding gap. Private funding can address issues beyond just loans such as industry-institution linkages research faculty etc.
- 2 There is ample scope to liberalize the process of private participation to attract the best investors and provide quality adaptability wider range and diversity of curriculum.
- 3 Every possible effort should be made to revitalize the higher education infrastructure.
- 4 Awareness about schemes should be created at the ground level. Bankers can identify needy students in schools and colleges.

18. Housing

- 1 It is necessary to simplify some processes in this sector such as the long gestation period of six to eight years for housing projects the need to obtain multiple approvals from various authorities over two to three years etc.

- 2 The process of sanctioning housing loans should be made easier and processing fees should be waived for priority sector advances.

19. Social Infrastructure

- 1 To improve social infrastructure in a district in Bundelkhand a multifaceted approach is essential. First conducting a thorough needs assessment by gathering data and engaging with local communities will identify gaps and priorities. Developing a strategic plan addressing key area–healthcare education sanitation and transportation–is crucial.
- 2 In healthcare upgrading existing facilities and establishing new ones in underserved areas are key. Implementing mobile health units and focusing on preventive measures such as vaccination drives and health awareness campaigns will enhance access and quality of care. For education renovating schools providing new facilities and enhancing teacher training are necessary. Updating curricula and supporting students through scholarships and after-school programs will also improve educational outcomes.
- 3 Improving sanitation involves developing reliable water supply systems and constructing sanitation facilities like public toilets. Efficient waste management practices including recycling programs should be implemented to manage waste and reduce environmental impact. Community education on hygiene is also essential.
- 4 Transportation infrastructure needs attention through road improvements and expanded public transport services to enhance connectivity. Ensuring accessibility for people with disabilities and improving rural connectivity are crucial.
- 5 Community and social services should be strengthened by establishing social welfare programs for vulnerable groups and developing community centers that offer various support services. Creating public spaces for recreation and cultural activities will enhance community life.
- 6 The effective implementation and monitoring are vital. Collaborating with local authorities and exploring public-private partnerships can provide additional resources and expertise. Regular assessments and feedback mechanisms will help refine projects and ensure they meet community needs effectively. This holistic approach will significantly improve the social infrastructure in Lalitpur fostering better quality of life and sustainable development.

20. Renewable Energy

- 1 Entrepreneurs in Lalitpur district should be encouraged to use renewable energy as an alternative source of energy.
- 2 The rooftops of these industries can be utilized 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 After industrialization in the district there has been a significant increase in the demand for housing in the city. Therefore, it should be made mandatory to install solar water heaters on the roofs of residential colonies in the district.
- 5 Promotion of Govt. Schemes for renewable energy.
- 6 There exists a very high potential for the installation of solar rooftops in the district. The estimated potential of Rs. 19808.1 Lakh exists in the district considering the coverage of 22009 households (10 of total households) in the district.

21. Informal Credit Delivery System

- 1 The district banks especially commercial banks do not cooperate in providing loans to Self- Help Groups (SHGs) and Joint Liability Groups (JLGs). Banks should comply with the guidelines issued by the Reserve Bank of India regarding the Pradhan Mantri Jan Dhan Yojana lending to SHGs and JLGs and prepare branch-wise lending plans.
- 2 Bank employees in the district lack orientation. 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 businesses for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon'ble Prime Minister, "The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism".

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

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

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

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

1. There are a total of 7577 PACS in Uttar Pradesh out of which 6974 are active. The Government of Uttar Pradesh has contributed Rs.100.00 lakh for equity capital increase in District Cooperative Banks during the financial year 2022-23. The State Government has approved a total of Rs.300.00 crore in the budget for interest subvention. With the active cooperation of the State Government as of March 31 2021 the balance sheets of a total of 6838 PACS were prepared and the audits of 5204 PACS were completed. Additionally, as of March 31 2022 the balance sheets of a total of 1632 PACS were prepared and the audits of 119 PACS were completed. The State Government is actively involved in the Central Sector Scheme released by the Central Government and the PACS Computerization Scheme - such as the formation of the State Level Implementation and Monitoring Committee (SLIMC) and DLIMC. Furthermore, under the AIF scheme 688 PACS have been sanctioned godowns out of which the 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 apex bank UPGB at the State level.
2. Cooperative movement is the backbone of the rural economy. At present more than 29 crore people in India are directly associated with the cooperative sector. Basic financial and inputs for crores of small and marginal farmers Considering the crucial role being played by PACS at the ground level in meeting needs there is a need to make concerted efforts to strengthen them and enable them to transform themselves into vibrant and dynamic economic institutions.
3. In line with the Government of India's vision of "Prosperity from Cooperation" and to strengthen the cooperative movement at the grassroots level the Government of Uttar Pradesh has taken various initiatives to deepen and fortify the cooperative movement and make them self-reliant by promoting and propagating a cooperative-based inclusive development model. The key features of the development of cooperative societies in the state are given below:

4. Model byelaws for PACS - To encourage PACS at the ground level to transform into multi-purpose credit societies the Government of India has formulated and operationalized Model byelaws for adoption by states. The Model bye-laws have been notified by the UP- State Government and subsequently adopted by each PACS in the state. These bye-laws have converted the agriculture-centric PACS into multi-purpose PACS (B-PACS). Now PACS can undertake more than 25 business activities related to dairy fisheries storage warehousing Common Service Centres (CSCs) banking correspondents new and renewable energy and other emerging areas. The Model bye-laws have the potential to enhance operational efficiency transparency and collective community responsibility.
5. PACS as MSCs: The Government of Uttar Pradesh has encouraged the Uttar Pradesh Cooperative Bank to diversify its activities to obtain grants and easy loan assistance. 727 PACS affiliated with 28 DCCBs have been identified for the construction of godowns. As of June 30 2023, UP CB has been provided an amount of Rs. 112.83 crore under the special refinance assistance under PACS as MSCS. Efforts are also being made under this scheme to include diverse activities and increase the coverage of PACS. As part of establishing new multi-purpose PACS a targeted approach has been adopted for the establishment of 7000 new sub-centres and new societies as per the powers granted under the Uttar Pradesh Cooperative Act. In 2023-24 9000 new societies i.e. PACS: 4000 Dairy: 3000 and Fisheries: 2000 will be formed.
6. The formation of the State Cooperative Development Committee (SCDC) in Uttar Pradesh and its coordination with the District Cooperative Development Committees (DCDC) is a significant initiative to enhance the cooperative sector at multiple levels. Here is a breakdown of the key aspects and objectives of this initiative:

Structure and Composition

State Cooperative Development Committee (SCDC):

Chairman: Chief Secretary of Uttar Pradesh Convener:

Secretary of Cooperation Uttar Pradesh

Members: Secretaries of various state government departments (Agriculture Food and Civil Supplies Rural Development Revenue Horticulture Finance), Registrar of Cooperative Societies representatives from NABARD, NDDB, NFDB and officials from organizations like STCB, FCI, WDRA, CWC, SWC.

District Cooperative Development Committee (DCDC):

Chairperson: District Magistrate

Members: Representatives from Agriculture Food and Civil Supplies Cooperation, Animal Husbandry and Dairy, Fisheries, Revenue Department, District Development Manager of NABARD, Managing Director of DCCB, and other line departments.

Convener: District Cooperation Officer/Deputy Registrar Cooperative Societies

5. Status of Cooperatives in the District

1. Cooperatives are voluntary associations that meet member's social economic and cultural needs through democratic control. They operate on seven principles: voluntary membership democratic control economic participation autonomy education cooperation among cooperatives and community concern. This model empowers members enhances bargaining power reduces costs and fosters community development.

The Indian Government established the Ministry of Cooperation in 2021 to strengthen this sector. Key initiatives include computerizing 63000 Primary Agricultural Cooperative Societies (PACS) launching the world's largest Cooperative University and implementing a comprehensive training scheme. In Uttar Pradesh the government has provided financial support for cooperative banks promoted PACS diversification through model byelaws and established infrastructure for storage.

Efforts aim to create 200000 multipurpose PACS over five years enhancing rural economies. These initiatives highlight a commitment to strengthening cooperatives driving sustainable development and improving livelihoods making them vital for socio-economic transformation in India.

2. There are total 41 PACS in a district covering 414 Gram Panchayat this indicates that one PACS is catering to the needs of average 10 GPs. Most of the GPs are under served due to this composition resulting in these PACS are not in position to reach to every agriculture household because of geographical constraints and limited financial resources.

6. Potential for formation of cooperatives

1. The underserved Gram Panchayat by PACS indicates the acute need for formation of new MPACS which will have rational allocation of 3-4 GPs per PACS. On the other hand, there is scope for exploring possibility of formation of new Multi Dairy Cooperative Societies (MDSC) in district by enrolling new members and opening of their accounts with the district cooperative bank and linkage of these dairy cooperatives with the PACS or district cooperative bank for issue of KCC under Animal Husbandry. This will serve dual purpose of formation of MDSC and KCC saturation through district cooperative bank under AH-KCC.
2. The Ministry of Cooperation led by Union Home Minister Amit Shah recently launched White Revolution 2.0. This initiative aims to transform India's dairy sector.
3. Empowering Women Farmers: The program emphasizes the role of women in the dairy sector aiming to enhance their self-reliance and empowerment.

4. **Enhancing Local Milk Production:** The goal is to increase milk procurement by dairy cooperative societies by 50 over the next five years.
5. **Strengthening Dairy Infrastructure:** This includes setting up and strengthening 100000 new and existing district cooperative societies and Primary Agriculture Credit Societies (PACS).
6. **Boosting Dairy Exports:** The initiative also aims to improve India's dairy export capabilities⁵.

Additionally, the program includes the nationwide rollout of RuPay Kisan Credit Cards for dairy farmers and the installation of micro-ATMs at dairy cooperative societies to bring banking services to farmers doorsteps.

7. This comprehensive approach is expected to significantly boost the dairy sector benefiting farmers and contributing to the overall economic development of regions like Lalitpur. Therefore, there exists a huge potential in the cooperative sector in Lalitpur.

| Chapter 9 | | | | | | | |
|---|--------------------|---|---|----------------------------|---|----------------------|--|
| NABARD's Projects and Interventions in the District | | | | | | | |
| Sr. No. | Broad Area | Name of the Project/ Activity | Project Area | Nature of support provided | CSR collaboration/ Convergence , etc. | No. of Beneficiaries | Likely impact/ Outcome |
| 1 | Collectivisation | 11 FPOs under Produce Fund (2015-16) | Jakhaura Birdha Mehrauni Talbehath Bar and Madawara. | Grant | Not applicable | 5500 | 1) To provide agricultural inputs and equipment at reasonable rates to farmer members through FPO. 2) Collective buying and selling by forming an organization of farmers. 3) Working by making a business plan. |
| 2 | Collectivisation | 4 FPOs under 10000 Central Sector Scheme | Jakhaura Talbehath Mehrauni and Madawara | Grant | Not applicable | 2800 | 1) To provide agricultural inputs and equipment at reasonable rates to farmer members through FPO. 2) Collective buying and selling by forming an organization of farmers. 3) Working by making a business plan. |
| 3 | Tribal Development | Under the Integrated Tribal Development Programme 08 programs were conducted in | Jakhaura, Birdha Mehrauni Talbehath Bar and Madawara. | Grant | CSR convergence in Wadi projects sanctioned to Bajaj Foundation | 4400 | Through the program to ensure the livelihood of tribal families the various components of the program such as horticulture soil water resources vermicompost micro-enterprises for landless families training and capacity |

| | | | | | | | |
|---|-----------------------|---|----------------------------|-------|---|------|---|
| | | the district. This program was started from 2009 through which all the development blocks of the district was saturated. 02 Program was done through CSR with Kamalanayan Jannalal Bajaj Foundation. | | | | | building women's development and health programs are carried out for sustainable development. The objective is to benefit 550 families through the program out of which 50 families are landless. |
| 4 | Watershed Development | 2 Watershed Projects are ongoing | Madawara and Bar | Grant | CSR convergence in Wadi projects sanctioned to Bajaj Foundation | 5000 | Treatment area around 1600 hectares in rainfed area Soil water conservation climate proofing increase in livelihood for landless and vulnerable women increase in cultivated area increase in agricultural productivity increase in credit flow in the area security of livelihood through climate mitigation |
| 5 | Sensitisation | Capacity building for technology adoption through exposure | various development blocks | Grant | Not applicable | 100 | Fifty farmers from the NABARD district were trained in various agricultural practices including organic farming medicinal and aromatic crops milk production industrial crop farming mushroom cultivation and advanced grain and goat farming techniques. |

| | | | | | | | |
|---|-------------------------|---|----------------------------|-------|----------------|-----|--|
| 6 | Skill Training | visits and training (CAT Visit) | various development blocks | Grant | Not applicable | 30 | <p>This training enhanced their skills and boosted their income through modern and diversified farming methods.</p> <p>NABARD is providing grant assistance for selected training programs for skill development through R-SEI (Rural Self-Employment Training Institute) run by Punjab National Bank for training on livelihood-based activities for the rural people of the district.</p> <p>Apart from this NABARD provides training related materials and equipment like computers to the R-SEIs of the district.</p> <p>Grant is being given for purchase of sewing machines etc.</p> |
| 7 | Banking Technology | Mobile ATM and Demonstration Van | various development blocks | Grant | Not applicable | 1 | <p>District Cooperative Bank Ltd. Lalitpur has been given 1 mobile ATM and demonstration van to promote the schemes related to the bank and to provide banking facilities to the remote parts of the district.</p> |
| 8 | Awareness Creation | Financial Literacy Program and Street Play Scheme | various development blocks | Grant | Not applicable | 400 | <p>To increase the goal of financial literacy NABARD gives grants to various banks of the district for conducting financial literacy programs and street plays. In this Pratham U.</p> <p>Q. Bank State Bank of India District cooperative bank India Post Payment Bank is the main one.</p> |
| 9 | Institution Development | Scheme for computerization of PACS (Primary Agricultural Cooperative Society) | various development blocks | Grant | Not applicable | 41 | <p>To strengthen and modernize the primary agricultural cooperative societies computerization of all the PACS of the district is being done by NABARD. In its first phase 22 packs of the district have been selected and in the second phase 19 packs</p> <p>i.e. a total of 41 PACS in the district has been selected.</p> |

| | | | | | | | |
|----|-------------------------|---|----------------------------|-------|----------------|------|---|
| 10 | Institution Development | PACS Scheme as M.S.C. | various development blocks | Grant | Not applicable | 41 | Animal feed and RO water have been approved under this scheme in 8 packs affiliated to District Cooperative Bank Ltd. |
| 11 | Financial Inclusion | Formation and promotion of 750 self-help groups under the Self-Help Group promotion program | various development blocks | Grant | Not applicable | 7500 | 1) To do inclusive development of 750 women of 06 development blocks of the district by connecting them with self-help groups and connecting them with livelihood-based activities. At present most of the SHGs have joined the NRL scheme and are taking benefits of various schemes |
| 12 | Skill Training | Micro Entrepreneurs hip Development Program (MEDP) on Beauty Parlour Activities | Lalitpur | Grant | Not applicable | 30 | Providing training in tailoring activities to 30 self-help group women receiving loan assistance from the bank. To provide market contacts for marketing the products of trained women. Linking with bank loans and subsidy based schemes for entrepreneurship development of trained women. |

Success Stories

Success Story 1: Tribal Farmer Transforms Livelihood with Horticulture/Wadi



| | | |
|----|------------------------------|--|
| 1 | Scheme: | Integrated Tribal Development Programme in Bar Block under TDF (Bar CSR-I) |
| 2 | Project Implementing Agency: | Kamalnayan Jamnalal Bajaj Foundation |
| 3 | Duration of the project: | 6 Years |
| 4 | Beneficiary: | Chauda Saharia |
| 5 | No. of beneficiaries | 550 |
| 6 | Community: | Sahariya |
| 7 | State: | Uttar Pradesh |
| 8 | District: | Lalitpur |
| 9 | Block | Bar |
| 10 | Village | Darauni |

1.1 Support provided

- Support of orchid development in wadi
- Training and capacity Building of stakeholders
- Support of others agri inputs like organic Manure micro irrigation
- water Resource Management - Plastic drum for water storage Pump Set with Pipe

- Support for intercropping (Urd Groundnut Vegetables seed)
- Wage payment for wadi intercultural operations
- Plant Protection measures - Barbed wire for fencing
- Empowerment through formation & strengthening of wadi VPC
- Guidance for forward and backward linkages in Wadi area

1.2 Pre-implementation status

- Monocropping practices
- Lack of awareness about crop diversification and intercropping
- Poor natural resource management
- Absence of livelihood support from family members to the elderly farmers
- Due to lack of input support tribal farmers were forced to lease land
- Migration for employment

1.3 Challenges faced

- Apprehension for participative approach in project implementation
- Social mobilization at ground level
- scattered and fragmented land holding under project area
- Scarc natural resources specially water due to rainfed district and semi critical blocks
- Lack of awareness about horticulture cropping and intercropping
- Due to distress migration only, elderly farmers were available for project implementation
- Threat to the wadi crop due to Nilgai wild bores and stray animals
- Lack of awareness about horticulture cropping and intercropping
- High mortality rate due to water scarcity and lack of awareness amongst farmers

1.4 Impact

- Impact Assessment Year 2023-2024
- Construction of Borewell from own source
- Increase in productivity of crops
- Income enhancement from Crop diversification and inter cropping
- Food security
- Learning from Wadi project applied to other field crops
- Improvement in overall well being
- Minimize risk of total failure of crops
- Sustainable source of livelihood ensured through Wadi
- Construction of Pucca House in the farmland through convergence (PMAY Scheme)

Success Story 2: Support to Needy Landless Family Revitalized Livelihood



Latitude: 24.68924
Longitude: 78.658423
Elevation: 363.3134 m
Accuracy: 215.0 m
Time: 03-05-2024 12:28
Note: IGA visit at pah

Powered by NABARD

नावाई लड़ी परिवर्धना के तहत सहयोग हेतु आभार

महोदय

मैं रामवती 10/0 सनत कुमार लड़ी ग्राम पाह की निवासी हूँ। हमारे गांव में आदिकारी विकास परियोजना के तहत लड़ी कार्यक्रम चल रहा है, जिससे हमारे आदिकारी समुदाय की बेहतर होती है, मैंने उस बेहतर में हिस्सा लिया, और लड़ी सक्षम (इच्छा) व नावाई एवं बजाल फाउंडेशन के कार्यकर्ताओं से बात कर बताया कि मेरे पास कोई जमीन नहीं है मैं भूमिहीन हूँ मैंने मेहनत मजदूरी करके अपना परिवार चलाती हूँ अतः लड़ी परियोजना से मुझे भी लाभ हो सकता है क्या, VFC की मीटिंग में सभी किसानों ने भूमिहीन के लिये सहयोग हेतु अपनी सहमति प्रदान की तथा सभी सदस्यों द्वारा विचार विमर्श कर मुझसे मेरे किसानों की दुकान खुलवाये जाने सहमति प्रदान की, सभी ने जो भूमिहीन रामवती 10/0 सनत कुमार अपना स्वयं आजीवन का कार्य कर सकती हैं। नावाई व कमलनयन जमानालाल बजाल फाउंडेशन के संयुक्त सहयोग से, (आई.सी.ए.) एक्सप्लोरे के तहत किसानों की दुकान का सामान सहयोग किया गया, अतः महोदय मैं नावाई व बजाल फाउंडेशन से धन्यवाद प्रस्तुत करती हूँ, महोदय जब से मुझे किसानों की दुकान का सहयोग मिला है तब से मेरी आर्थिक स्थिति ठीक हुई है, अतः महोदय मैं अपनी दुकान से प्रतिदिन करीब 800 से 1000 रु तक की बिक्री होती है जिससे मुझे शुद्ध मुनाफा 180 से 200 रु प्रतिदिन का लाभ होता है, महोदय 1 महीना करीब 5800 से 6000 रु का लाभ हो जाता है अतः महोदय जो मुझे सहयोग मिला है उससे मैं अपने बच्चों को सही तरह से पालन पोषण व पढ़ा रही हूँ व धीरे धीरे मेरी दुकान विस्तार रूप से बढ़ती जा रही है

मेरी कहानी - मेरी जुबानी

रामवती

(रामवती 10/0 सनत कुमार)
ग्राम - पाह

| | | |
|----|------------------------------|--|
| 1 | Scheme: | Integrated Tribal Development Programme in Bar Block under TDF (Bar CSR-I) |
| 2 | Project Implementing Agency: | Kamalnayan Jamnalal Bajaj Foundation |
| 3 | Duration of the project: | 6 Years |
| 4 | Beneficiary: | Ramvati w/o Sanat Kumar |
| 5 | No. of beneficiaries | 550 |
| 6 | Community: | Sahariya |
| 7 | State: | Uttar Pradesh |
| 8 | District: | Lalitpur |
| 9 | Block | Bar |
| 10 | Village | Pah |

2.1 Support provided

- Promoting Land less farmers
- Guidance in identifying suitable income generation activity (IGA) and training
- Mobilization of nearby residents to convert them into potential customers of grocery shop
- Financial assistance of Rs 10000 for setting up income generation activity (Grocery Shop)

2.2 Pre-implementation status

- Engaged in seasonal labour work
- Distress migration for income generation
- Difficulty in meeting daily needs
- Dependency on money lenders
- Uncertain income and lack of ownership of assets

2.3 Challenges faced

- Apprehension for participative approach in project implementation
- Social mobilization at ground level
- Scattered and fragmented land holding under the project area
- Scarcity of natural resources specially water due to rainfed district and semi critical blocks

- Lack of awareness about horticulture cropping and intercropping
- Due to distress migration only, elderly farmers were available for project implementation
- Threat to the wadi crop due to Nilgai wild bores and stray animals
- Lack of awareness about horticulture cropping and intercropping
- High mortality rate due to water scarcity and lack of awareness amongst farmers

2.4 Impact

- Average sales per day reached to Rs 800-Rs 1000
- Average profit margin ranging 15-20 percent on selling grocery and other items
- Average monthly profit of Rs 5800 to Rs 6000
- Expansion of business over the last four years through addition of products on sale and increase in quantum of business
- Procurement and selling of agri grains produce as an additional activity
- Availability of credit facility from dealers due to trustworthiness help in expansion of business and giving credit facility to end customers
- Improvement in overall living standard
- Confidence boosting to undertake income generation activities amongst other villagers in the area
- Pilot model for bankers to finance landless villagers in JLG mode

Success Story 3: Wadi (Horticulture) Bringing Revolutionary Changes in Livelihood of Tribal Families



| | | |
|----|------------------------------|---|
| 1 | Scheme: | Integrated Tribal Development Programme in Bar Block under TDF (Bar CSR-II) |
| 2 | Project Implementing Agency: | Kamalnayan Jamnalal Bajaj Foundation |
| 3 | Duration of the project: | 6 Years |
| 4 | Beneficiary: | Anandi Sahariya |
| 5 | No. of beneficiaries | 550 |
| 6 | Community: | Sahariya |
| 7 | State: | Uttar Pradesh |
| 8 | District: | Lalitpur |
| 9 | Block | Bar |
| 10 | Village | Puradhankua |

3.1 Support provided

- Support of Fruit Sapling for wadi establishment
- Training and Knowledge Building
- Support of others inputs (organic Manure, micro irrigation)

- Plastic drum for water storage
- Seed support for intercropping (Urd, Vegetables seed)
- Wage payment for wadi intercultural operations
- Group Pump Set with Pipe
- Barbed wire for fencing
- Soil and water conservation works
- Existing Well deepening for water availability throughout the year
- Empowerment through formation & strengthening of wadi VPC

3.2 Pre-implementation status

- Monocropping practices
- Distress Migration
- Lack of knowledge of cropping pattern Crop diversification
- Poor resource management

3.3 Challenges faced

- Poor economic condition
- Traditional cropping pattern
- Lack of favorable environment towards wadi and income from wadi produce starts after a long time
- Lack of awareness and understanding of the wadi
- Prevalence of distressed migration patterns
- Limited resources (land water)
- Vulnerability to crop damage due to Nilgai and stray animals
- Fields are located far from residence of the beneficiaries
- Lack of proper exposure & knowledge

3.4 Impact

- Wadi established in Year 2017-2018
- Income from Wadi produce
- Besides income through selling of fruit crops additional income of Rs 14000 - Rs 18000 every year from vegetables intercropping
- Increase in productivity of field crops
- Income enhancement from Crop diversification, multi-cropping
- Food security
- Social-economic upliftment and improvement in standard of living

Story 4: Pappu Kirana Store brings change in life



| | | |
|---|------------------------------|--|
| 1 | Scheme: | Watershed Development Fund (Girar watershed Livelihood Activity) |
| 2 | Project Implementing Agency: | Ishara Sri Gayatri Vikas Samiti |
| 3 | Duration of the project: | 4 Years |
| 4 | Beneficiary: | Pappu |
| 5 | No. of beneficiaries | 5 villages |
| 6 | Community: | SC |
| 7 | State: | Uttar Pradesh |
| 8 | District: | Lalitpur |

| | | |
|----|---------|----------|
| 9 | Block | Madawara |
| 10 | Village | Girar |

4.1 Support provided

- Grant Support of Rs. 22500.00
- Training and Technical Support
- Market Linkage support.
- Furniture and rack purchase by Beneficiary

4.2 Pre-implementation status

- Due to lack of capital business growth could not happen.
- There was a need for market linkage at that time.
- Training was required.
- By working as a laborer one would earn 200-250 per day with work available for barely 20-22 days a month.
- Average income of Sri Pappu family is Rs 45-50 thousand per annum

4.3 Challenges faced

- Lack of capital
- Availability of market linkage
- No employment available at local level.
- Migration was the only means for livelihood
- Lack of capital and other resources and unavailability of loans from the bank

4.4 Impact

- With financial assistance from NABARDs project Mr. Pappu was able to start a kirana shop and as a result of the sales his income increased to ?10-12 thousand per month making it easier for him to make a living.
- With the income earned he bought a Luna vehicle and by selling vegetables in the mornings and evenings his daily income increased by ? 200.
- By setting up his shop in local Haat markets Pappus monthly income increased by an additional Rs. 5000.

Story 5: Bharat got new means of livelihood through mushroom cultivation



| | | |
|----|------------------------------|--|
| 1 | Scheme: | Watershed Development Fund (Girar watershed Livelihood Activity) |
| 2 | Project Implementing Agency: | Ishara Sri Gayatri Vikas Samiti |
| 3 | Duration of the project: | 4 Years |
| 4 | Beneficiary: | Bharat |
| 5 | No. of beneficiaries | 5 villages |
| 6 | Community: | SC |
| 7 | State: | Uttar Pradesh |
| 8 | District: | Lalitpur |
| 9 | Block | Madawara |
| 10 | Village | Girar |

4.1 Support provided

- Grant Support of Rs. 22500.00
- Training and Technical Support
- Market Linkage support.

4.2 Pre-implementation status

- The beneficiary Shri Bharat ji was landless and used to work as a laborer.
- Before doing mushroom activity, his annual income was Rs 50 thousand and he got it from labor.
- When they could not find work in their local villages, they

migrated to metro cities. Average income of Sri Bharata family is Rs 45-50 thousand per annum

4.3 Challenges faced

- Bharat may not have enough information on the ideal growing conditions, the types of mushrooms to cultivate, and proper techniques.
- Mushrooms require specific temperature, humidity, and light conditions. Maintaining these conditions can be difficult without proper infrastructure, leading to crop failure.
- For beginners, accessing the market to sell mushrooms can be tricky. Additionally, mushrooms are perishable, and without proper storage, they can spoil quickly.
- Non-Availability of Technical support agency in local level Impact
- By doing mushroom work and getting the facility of market linkage, he earned an additional profit of Rs 48 thousand in the first year.
- Due to Bharat ji doing mushroom work and being successful, other progressive landless families came forward.
- Due to branding packaging, additional income of Rs. 100 per kg in the market is huge.
- Due to mushroom activity at home, there was no hindrance in their doing other work.
- When migration stopped due to change in income, children started getting regular education.
- Bharat ji produced 320 kg mushroom in the first year, which earned him an additional profit of Rs 48 thousand and in the second year, he produced 200 kg mushroom in a short period, earning a profit of Rs 30,000.

Appendix 1a

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 utilization.

1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivize 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 mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing green deposits by REs.

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

1.5 Initiatives of NABARD

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

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic

Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

2.2 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.

2.3 Any specific Climate Change initiative in the State by

- a. **Govt. of India:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic

Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

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

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

d. NABARD: NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA- Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at

BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Climate Change is causing widespread disruption in every region of the world with just 1.1 degree Celsius of warming. Droughts extreme heat and record floods threaten food security and livelihood of millions of people. The IPCC projects that these risks will compound one another as multiple hazards occur at the same time in the same regions. The combined effects of heat and droughts will lead to significant losses in agricultural yields. This will further lower incomes and raise food prices—a combination that will threaten food security and exacerbate health risks like malnutrition. (WGI IPCC AR6 2021). There is vast scope for climate action in the district which can be achieved through:
- i. Awareness Creation: Localized and simplified information is the lifeline for climate change adaptation at grassroots. The communities need to be informed about problems and solutions related to climate change. While reactive adaptation is being undertaken by farmers in Bundelkhand – long term solutions are required to increase resilience and reduce vulnerability of small-scale farmers.
 - ii. Encourage multi-cropping and crop diversification to reduce risk: Diversification of crop types in the field decreases the crop loss chances in case of weather variability as few out of the multiple crops sown may resist the change hence reduce the risk.
- b
- iii. Enhancing Water use efficiency to improve efficiency and accessibility of water: To tackle drought and water scarcity in the semi-arid region its essential to improve water use efficiency. Promoting water-efficient agricultural practices water harvesting techniques and farm ponds can help ensure continued water availability for farmers.
 - iv. Groundwater recharging structures: Groundwater is essential for maintaining the ecological balance of water resources. Measures should be taken to increase groundwater recharge to address the drinking water crisis. In regions of overexploitation of groundwater water conservation practices such as drip irrigation or sprinkler irrigation should be used
 - v. Provision for weather-based crop insurance and fortification of the existing credit scheme linked with insurance.
 - vi. Strengthening knowledge sharing platform for better information dissemination for community empowerment.

- vii. Building Institutional capacities.
- viii. Establishment of Automatic weather station and dissemination of Weather advisory services at village level.
- ix. Promotion of drought tolerant varieties in the district.
- x. Creation of watershed structures

3.2 Any specific Climate Change initiative in the district by

- a. i. MGNREGA works are also helping reduce soil erosion and increase area under plantations. Overall, the study concludes that MGNREGA works have contributed to improving the adaptive capacity of rural people and reducing their vulnerability to climate risks.
 - ii. Under Jal Jeevan Mission of Ministry of Jal Shakti, a target of plantation of 25000 plants has been allotted to Lalitpur which definitely help in reducing the climate vulnerability of the district.
 - iii. 600 MW Lalitpur Solar Power Project located in Uttar Pradesh was launched on 04 March 2024. The project is a collaborative effort by TUSCO Ltd—a joint venture between THDC India Limited and the Uttar Pradesh New and Renewable Energy Development Agency (UPNEDA). The project encompassing an area of approximately 2700 acres is expected to have a profound impact on the regional and statewide energy landscape with its substantial 600 MW capacity.
- b. ICAR-Central Research Institute for Dryland Agriculture has prepared Agriculture Contingency Plan for District Lalitpur which provides information on how to manage weather aberrations such as droughts, floods and cyclones that can impact agriculture.
- c. i. More than 40 Lakh plantation was done during the year by Rural department and other dept of the district.
 - ii. Soil Conservation Department carry out watershed works in the district. 08 watersheds were developed in the district with RIDF support from NABARD.
- d. NABARD is implementing two watershed projects in Madawara and Bar block respectively. Through these projects NABARD is making an effort to climate proof the 10 villages covered under project area.
- d. Krishi Vigyan Kendra Lalitpur provides extension services and training to the farmers which lead to the farmers being more climate aware.

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 The Kathia Wheat/ gehu (*Triticum durum*) was awarded GI Certification on 30 March 2024 by the GI registry, Government of India. it is the second most cultivated species of wheat after common wheat, although it represents only 5 percent to 8 percent of wheat production. Kathiya Wheat is a variety specific to areas where water is scarce, it can easily grow in unfriendly and harsh climatic conditions i.e., in the Bundelkhand area of Uttar Pradesh.
- 4 Kathiya wheat is rich in Vitamin A, B & E, Beta carotene, and iron content besides Ca, P, Zn, Cu, etc. It has a high fiber content and high shelf life in both dry and dough form.
- 5 "Lalitpur is one of the seven districts in the Bundelkhand region, the production of Kathiya wheat is plenty. Therefore, a huge potential exists for registration for authorized users that further may be aggregated to form an FPO to market the product in a more structured manner.

There is ample scope for post-GI activities such as registration of AU Marketing support Consumer awareness Opening of rural marts/ exclusive stores Participation in mela/ exhibitions etc. for Kathiya Gehu in Lalitpur.

| Annexure 1 | | | | | | | | | | | |
|-------------------|--|----------------------|-----------|----------------------|--------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| District-Lalitpur | | | | | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total |
| | I. Agriculture | | | | | | | | | | |
| | A. Farm Credit | | | | | | | | | | |
| | A.1 Crop Production, Maintenance, Marketing | | | | | | | | | | |
| 1 | Cereals - Maize/ Makka (Irrigated) | 100 | Acre | 16275 | Phy 17530 BL 2853.01 | 17530 2853.01 | 17530 2853.01 | 17530 2853.01 | 17530 2853.01 | 17530 2853.01 | 105180 17118.06 |
| 2 | Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated) | 100 | Acre | 13441 | Phy 308 BL 41.40 | 338 45.43 | 309 41.53 | 494 66.40 | 1236 166.13 | 346 46.51 | 3031 407.40 |
| 3 | Cereals - Rice/ Chawal/ Dhan (Irrigated) | 100 | Acre | 20769 | Phy 98 BL 20.35 | 98 20.35 | 98 20.35 | 98 20.35 | 98 20.35 | 98 20.35 | 588 122.10 |
| 4 | Cereals - Sorghum/ Jowar (Irrigated) | 100 | Acre | 13441 | Phy 308 BL 41.40 | 341 45.83 | 308 41.40 | 494 66.40 | 1235 166.00 | 350 47.04 | 3036 408.07 |
| 5 | Cereals - Wheat/ Gehu (Irrigated) | 100 | Acre | 27166 | Phy 39428 BL 10711.01 | 39428 10711.01 | 39428 10711.01 | 39428 10711.01 | 39428 10711.01 | 39428 10711.01 | 236568 64266.06 |
| 6 | Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated) | 100 | Acre | 16194 | Phy 6405 BL 1037.23 | 4930 798.36 | 6419 1039.49 | 4936 799.34 | 4935 799.17 | 6424 1040.30 | 34049 5513.89 |

| | | | | | | | | | | | | |
|----|--|-----|------|-------|-----|----------|----------|----------|----------|----------|----------|-----------|
| 7 | Oil Seeds - Soybean/ Soyabean (Irrigated) | 100 | Acre | 19676 | Phy | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 9600 |
| | | | | | BL | 314.82 | 314.82 | 314.82 | 314.82 | 314.82 | 314.82 | 1888.92 |
| 8 | Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated) | 100 | Acre | 20486 | Phy | 7166 | 12000 | 9884 | 8649 | 7905 | 7411 | 53015 |
| | | | | | BL | 1468.03 | 2458.32 | 2024.84 | 1771.83 | 1619.42 | 1518.22 | 10860.66 |
| 9 | Pulses - Lentil/ Masur/ Masoor (Irrigated) | 100 | Acre | 18381 | Phy | 2470 | 3210 | 3210 | 2471 | 2471 | 3212 | 17044 |
| | | | | | BL | 454.01 | 590.03 | 590.03 | 454.19 | 454.19 | 590.40 | 3132.85 |
| 10 | Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated) | 100 | Acre | 15587 | Phy | 9850 | 9850 | 9850 | 9850 | 9850 | 9850 | 59100 |
| | | | | | BL | 1535.32 | 1535.32 | 1535.32 | 1535.32 | 1535.32 | 1535.32 | 9211.92 |
| 11 | Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated) | 100 | Acre | 21134 | Phy | 6177 | 6177 | 6177 | 6177 | 6177 | 6177 | 37062 |
| | | | | | BL | 1305.45 | 1305.45 | 1305.45 | 1305.45 | 1305.45 | 1305.45 | 7832.70 |
| 12 | Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated) | 100 | Acre | 16032 | Phy | 346 | 494 | 395 | 445 | 321 | 432 | 2433 |
| | | | | | BL | 55.47 | 79.20 | 63.33 | 71.34 | 51.46 | 69.26 | 390.06 |
| 13 | Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated) | 100 | Acre | 15587 | Phy | 14726 | 14726 | 14726 | 14726 | 14726 | 14726 | 88356 |
| | | | | | BL | 2295.34 | 2295.34 | 2295.34 | 2295.34 | 2295.34 | 2295.34 | 13772.04 |
| 14 | Spices & Condiments - Ginger/ Adrak (Irrigated) | 100 | Acre | 94818 | Phy | 1112 | 1110 | 1110 | | | 1112 | 3334 |
| | | | | | BL | 1054.38 | | 1052.48 | | | 1054.38 | 3161.24 |
| 15 | Spices & Condiments - Turmeric/ Haldi (Irrigated) | 100 | Acre | 94818 | Phy | 988 | 988 | 988 | | | 988 | 2964 |
| | | | | | BL | 936.80 | | 936.80 | | | 936.80 | 2810.40 |
| | | | | | | 24124.02 | 23052.47 | 24825.20 | 22264.80 | 22291.67 | 24338.21 | 140896.37 |
| | Post-harvest/HH Consumption (10%) | | | | | 2412.4 | 2305.25 | 2482.52 | 2226.48 | 2229.17 | 2433.82 | 14089.64 |

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total |
|---------|--|----------------------|-----------|----------------------|---------|---------|----------|-----------|---------|----------|----------------|
| | A.3 Farm Mechanisation | | | | | | | | | | |
| 1 | Leveller-Laser Guided-Laser land leveller | 80 | No. | 455000 | 47 | 48 | 48 | 48 | 48 | 48 | 287 |
| | | | | | 171.08 | 174.72 | 174.72 | 174.72 | 174.72 | 174.72 | 1044.68 |
| 2 | Power Tiller--20 HP | 80 | No. | 265000 | 33 | 33 | 33 | 32 | 33 | 33 | 197 |
| | | | | | 69.96 | 69.96 | 69.96 | 67.84 | 69.96 | 69.96 | 417.64 |
| 3 | Thresher-- | 80 | No. | 180500 | 42 | 42 | 44 | 42 | 42 | 43 | 255 |
| | | | | | 60.65 | 60.65 | 63.54 | 60.65 | 60.65 | 62.09 | 368.23 |
| 4 | Tractor-With Implements & Trailer-Cultivator 55 HP | 80 | No. | 1070000 | 122 | 123 | 121 | 121 | 121 | 121 | 729 |
| | | | | | 1044.32 | 1052.88 | 1035.76 | 1035.76 | 1035.76 | 1035.76 | 6240.24 |
| | Sub Total | | | | | | | | | | 8070.79 |
| | | | | | | | | | | | |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total |

| A.4 Plantation & Horticulture | | | | | | | | | | |
|-------------------------------|--|----|-------|---------|-----|-------|-------|-------|-------|--------|
| | | | | | | | | | | |
| 1 | Bee Keeping--50 colonies | 80 | No. | 371500 | Phy | 9 | 8 | 8 | 9 | 52 |
| | | | | | BL | 26.75 | 23.78 | 26.75 | 26.75 | 154.56 |
| 2 | Floriculture--2.5mX2.5m | 80 | ha | 584000 | Phy | 11 | 12 | 10 | 10 | 63 |
| | | | | | BL | 51.39 | 56.06 | 46.72 | 46.72 | 294.33 |
| 3 | Floriculture--60cm X30cm | 80 | ha | 376900 | Phy | 1 | 1 | 1 | 1 | 5 |
| | | | | | BL | 3.02 | 3.02 | 3.02 | 3.02 | 15.10 |
| 4 | New Orchard - Tropical/ Sub Tropical Fruits--10mX10m | 80 | ha | 72700 | Phy | 75 | 74 | 74 | 75 | 442 |
| | | | | | BL | 47.61 | 47.03 | 43.41 | 47.61 | 280.88 |
| 5 | New Orchard - Tropical/ Sub Tropical Fruits--3mX6m | 80 | ha | 154300 | Phy | 40 | 39 | 39 | 40 | 236 |
| | | | | | BL | 49.38 | 48.14 | 48.14 | 49.38 | 291.32 |
| 6 | New Orchard - Tropical/ Sub Tropical Fruits--6mX6m | 80 | ha | 120000 | Phy | 52 | 52 | 52 | 55 | 315 |
| | | | | | BL | 49.92 | 49.92 | 49.92 | 52.80 | 302.40 |
| 7 | Nursery --- | 80 | ha | 1967700 | Phy | 3 | 4 | 4 | 3 | 21 |
| | | | | | BL | 47.22 | 62.97 | 62.97 | 47.22 | 330.57 |
| 8 | Protection Structure- | 80 | sq.m. | 1295400 | Phy | 2 | 1 | 2 | 2 | 11 |

| | | | | | | | | | | | | | |
|---|---|----|-----|-------|-----|-------|-------|-------|-------|-------|-------|-------|---------|
| | Poly/ Green Housing- Cucumber 1000 SQM | | | | BL | 20.73 | 10.36 | 20.73 | 20.73 | 20.73 | 20.73 | 20.73 | 114.01 |
| 9 | Sericulture--2m X 2m | 80 | No. | 40000 | Phy | 2 | 2 | 2 | 3 | 3 | 0.96 | 0.64 | 4.48 |
| | Sub Total | | | | BL | 0.64 | 0.64 | 0.64 | 0.96 | 0.96 | 0.64 | | 1787.65 |

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

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total |
|---------|---------------------------------|----------------------|-----------|----------------------|-------|--------|----------|-----------|---------|----------|----------------|
| | A.6 Forestry | | | | | | | | | | |
| 1 | Nursery/ Propagation unit--2.05 | 80 | ha | 534800 | Phy | 5 | 6 | 6 | 8 | 7 | 37 |
| | | | | BL | 21.39 | 25.67 | 25.67 | 34.23 | 29.95 | 21.39 | 158.30 |

| | | | | | | | | | | | | |
|---|-----------------------------------|----|----|-------|-----|-------|-------|-------|-------|-------|-------|--------|
| 2 | Plantation-Bamboo-5 m x 5 m | 80 | ha | 86636 | Phy | 137 | 136 | 136 | 135 | 135 | 136 | 815 |
| | | | | | BL | 94.95 | 94.26 | 94.26 | 93.57 | 93.57 | 94.26 | 564.87 |
| 3 | Plantation-Eucalyptus-3 m x 1.5 m | 80 | ha | 93176 | Phy | 10 | 10 | 10 | 11 | 10 | 10 | 61 |
| | | | | | BL | 7.45 | 7.45 | 7.45 | 8.20 | 7.45 | 7.45 | 45.45 |
| | Sub Total | | | | | | | | | | | 768.62 |

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total | |
|------------------------------|---|----------------------|-----------|----------------------|-----|--------|----------|-----------|---------|----------|----------------|--|
| A.7 Animal Husbandry - Dairy | | | | | | | | | | | | |
| 1 | Buffalo Farming-- | 80 | 1+1 | 248000 | Phy | 185 | 185 | 185 | 184 | 185 | 1109 | |
| | | | | | BL | 367.04 | 367.04 | 367.04 | 365.06 | 367.04 | 2200.26 | |
| 2 | Crossbred Cattle Farming--2 animal 12 litre per day | 80 | 1+1 | 219000 | Phy | 358 | 357 | 360 | 360 | 360 | 2155 | |
| | | | | | BL | 627.22 | 625.46 | 630.72 | 630.72 | 630.72 | 3775.56 | |
| 3 | Dairy Cow and Heifer rearing--10 animals 15 litre per day | 80 | 2 | 1013000 | Phy | 73 | 74 | 73 | 75 | 74 | 443 | |
| | | | | | BL | 591.59 | 599.70 | 591.59 | 607.80 | 599.70 | 3590.08 | |

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

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total |
|---------|--|----------------------|-----------|----------------------|-----|--------|----------|-----------|---------|----------|----------------|
| | A.11 Animal Husbandry - SGP | | | | | | | | | | |
| 1 | Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari | 80 | 20+1 | 414000 | Phy | 127 | 125 | 125 | 126 | 127 | 755 |
| 2 | Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire | 80 | 10+2 | 1095000 | BL | 420.62 | 414.00 | 414.00 | 417.31 | 420.62 | 2500.55 |
| 3 | Sheep - Rearing Unit-- Nali/Graded Nali/CB Merino | 80 | 20+1 | 379000 | Phy | 23 | 23 | 23 | 23 | 24 | 140 |
| | | | | | BL | 69.74 | 69.74 | 69.74 | 69.74 | 72.77 | 424.50 |

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| | Sub Total | | | | 224.56 | 224.56 | 220.31 | 224.56 | 224.56 | 224.56 | 1343.11 |
|---------|--|----------------------|-----------|----------------------|---------|---------|----------|-----------|---------|----------|----------------|
| | Total Farm Credit (sum of A.1 to A.15) | | | | | | | | | | 222447.29 |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total |
| | B. Agriculture Infrastructure | | | | | | | | | | |
| | B.1 Storage Facilities | | | | | | | | | | |
| 1 | Godown--/ Rural Godown (1000 MT) | 80 | No. | 10000000 | Phy 6 | 5 | 5 | 6 | 6 | 6 | 34 |
| | | | | | 480.00 | 400.00 | 400.00 | 480.00 | 480.00 | 480.00 | 2720.00 |
| 2 | Godown--/ Rural Godown (500 MT) | 75 | No. | 1500000 | Phy 9 | 9 | 9 | 9 | 9 | 9 | 54 |
| | | | | | 101.25 | 101.25 | 101.25 | 101.25 | 101.25 | 101.25 | 607.50 |
| 3 | Godown--/ Rural Godown (5000 MT) | 85 | No. | 20000000 | Phy 8 | 6 | 8 | 2 | 7 | 8 | 39 |
| | | | | | 1360.00 | 1020.00 | 1360.00 | 340.00 | 1190.00 | 1360.00 | 6630.00 |
| 4 | Market Yard-- | 70 | No. | 1500000 | Phy 2 | 1 | 1 | 2 | 2 | 2 | 10 |

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| | | | | | | | | | | | | |
|------------|--|-------------------------------|--------------|----------------------------|-----|-------|--------|----------|-----------|---------|-----------|-------------------|
| 1 | Compost/ Vermi Compost- Compost - NADEP Compost- 10 TPA | 80 | No. | 29000 | Phy | 130 | 170 | 231 | 160 | 200 | 123 | 1014 |
| | | | | | BL | 30.16 | 39.44 | 53.59 | 37.12 | 46.40 | 28.54 | 235.25 |
| 2 | Compost/ Vermi Compost- Vermi Compost-10*6*2.5 | 80 | No. | 31000 | Phy | 160 | 158 | 160 | 160 | 160 | 159 | 957 |
| | | | | | BL | 39.68 | 39.18 | 39.68 | 39.68 | 39.68 | 39.43 | 237.33 |
| 3 | Compost/ Vermi Compost- Vermi Compost-Commercial vermi compost 150 TPA | 80 | No. | 750000 | Phy | 8 | 10 | 8 | 9 | 8 | 10 | 53 |
| | | | | | BL | 48.00 | 60.00 | 48.00 | 54.00 | 48.00 | 60.00 | 318.00 |
| | Sub Total | | | | | | | | | | | 790.58 |
| | Total (B.1+B.2+B.3) | | | | | | | | | | | 15172.35 |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehath | District Total |
| | C. Ancillary Activities | | | | | | | | | | | |
| | C.1 Food & Agro Processing | | | | | | | | | | | |
| 1 | Dairy Processing Unit-- | 85 | No. | 700000 | Phy | 6 | 6 | 6 | 6 | 6 | 6 | 36 |

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| No. | | Loan Factor (%) | Size | Unit Cost (Rs) | | | | | | | | | Total |
|---------|--|----------------------|-----------|----------------------|-----|--------|--------|----------|-----------|---------|----------|----------------|-----------|
| | C.2 Ancillary Activities - | | | | | | | | | | | | |
| 1 | Agri Clinic & Agri Business Centers-- | 90 | No. | 1000000 | Phy | 10 | 10 | 20 | 10 | 10 | 10 | 70 | |
| | | | | | BL | 90.00 | 90.00 | 180.00 | 90.00 | 90.00 | 90.00 | 630.00 | |
| 2 | Loan to PACS/ FSS/ LAMPS-- | 90 | No. | 1500000 | Phy | 9 | 8 | 8 | 8 | 8 | 8 | 49 | |
| | | | | | BL | 121.50 | 108.00 | 108.00 | 108.00 | 108.00 | 108.00 | 661.50 | |
| | Sub Total | | | | | | | | | | | | 1291.50 |
| | Total (C.1+C2) | | | | | | | | | | | | 2501.35 |
| | Total (A+B+C) | | | | | | | | | | | | 240120.99 |
| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total | |
| | II. Micro, Small and Medium Enterprises (MSME) | | | | | | | | | | | | |
| 1 | Manufacturing Sector - Term Loan-Micro- | 80 | No. | 30000000 | Phy | 10 | 9 | 8 | 10 | 11 | 12 | 60 | |



| | | | | | | | | | | | | | | |
|---|--|----|-----|------------|--|--|-----|---------|---------|---------|---------|---------|---------|----------|
| | | | | | | | BL | 400.00 | 360.00 | 320.00 | 400.00 | 440.00 | 480.00 | 2400.00 |
| 2 | Manufacturing Sector - Term Loan-Small- | 80 | No. | 1500000000 | | | Phy | 3 | 3 | 2 | 3 | 3 | 4 | 18 |
| 3 | Manufacturing Sector - Working Capital-Medium- | 80 | No. | 1250000000 | | | Phy | | 1 | 1 | 1 | 1 | 1 | 5 |
| 4 | Manufacturing Sector - Working Capital-Micro- | 80 | No. | 60000000 | | | BL | 0 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 1000.00 |
| | | | | | | | Phy | 353 | 294 | 264 | 323 | 353 | 411 | 1998 |
| 5 | Manufacturing Sector - Working Capital-Small- | 80 | No. | 300000000 | | | BL | 2824.00 | 2352.00 | 2112.00 | 2584.00 | 2824.00 | 3288.00 | 15984.00 |
| | | | | | | | Phy | 7 | 6 | 6 | 7 | 7 | 9 | 42 |
| 6 | Service Sector - Term Loan-Micro- | 80 | No. | 300000000 | | | BL | 280.00 | 240.00 | 240.00 | 280.00 | 280.00 | 360.00 | 1680.00 |
| | | | | | | | Phy | 13 | 10 | 10 | 11 | 13 | 15 | 72 |

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| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Bar | Birdha | District Total |
|---------|---|----------------------|-----------|----------------------|-----|-------|--------|----------------|
| | III. Export Credit | | | | | | | |
| 1 | Export Credit -Post Shipment Export Credit- | 80 | No. | 50000 | Phy | 108 | 48 | 156 |
| | | | | | BL | 43.20 | 19.20 | 62.40 |
| 2 | Export Credit -Pre Shipment Export Credit- | 80 | No. | 50000 | Phy | 14 | 5 | 19 |
| | | | | | BL | 5.60 | 2.00 | 7.60 |
| | Total Export Credit | | | | | | | 70.00 |

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total |
|---------|---------------|----------------------|-----------|----------------------|--|-----|--------|----------|-----------|---------|----------|----------------|
| | IV. Education | | | | | | | | | | | |

| | | | | | | | | | | | | |
|---|-------------------------------|----|-----|--------|-----|----|----|----|----|----|----|--------|
| 1 | Education Loans-Study Abroad- | 90 | No. | 500000 | Phy | 25 | 25 | 25 | 25 | 25 | 25 | 150 |
| | Total Education | | | | | | | | | | | 675.00 |

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total |
|---------|--|----------------------|-----------|----------------------|-----|--------|--------|----------|-----------|---------|----------|----------------|
| | V. Housing | | | | | | | | | | | |
| 1 | Purchase/ Construction of a Dwelling Unit (Individual)-- | 85 | No. | 2000000 | Phy | 30 | 30 | 30 | 30 | 30 | 30 | 180 |
| | Total Housing | | | | BL | 510.00 | 510.00 | 510.00 | 510.00 | 510.00 | 510.00 | 3060.00 |
| | | | | | | | | | | | | 3060.00 |

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehat | District Total |
|---------|----------|----------------------|-----------|----------------------|--|-----|--------|----------|-----------|---------|----------|----------------|
| | | | | | | | | | | | | |

| VI. Social Infrastructure | | | | | | | | | | | | | | | | | | | | |
|---------------------------|-----------------------------|----|-----|--------|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--|--|--|--|--|
| 1 | Drinking Water-- | 85 | No. | 500000 | Phy | 38 | 38 | 38 | 38 | 37 | 38 | 37 | 38 | 37 | 226 | | | | | |
| | | | | | BL | 161.50 | 161.50 | 161.50 | 161.50 | 157.25 | 161.50 | 157.25 | 161.50 | 157.25 | 960.50 | | | | | |
| 2 | Sanitation-- | 85 | No. | 250000 | Phy | 225 | 225 | 225 | 225 | 231 | 225 | 225 | 225 | 225 | 1356 | | | | | |
| | | | | | BL | 47.81 | 47.81 | 47.81 | 47.81 | 49.09 | 47.81 | 49.09 | 47.81 | 47.81 | 288.14 | | | | | |
| | Total Social Infrastructure | | | | | | | | | | | | | | 1248.64 | | | | | |

| Sr. No. | Activity | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | Bar | Birdha | Jakhaura | Mandawara | Mehroni | Talbehath | District Total |
|---------|---|----------------------|-----------|----------------------|-----|--------|----------|-----------|---------|-----------|----------------|
| | VII. Renewable Energy | | | | | | | | | | |
| 1 | Solar Energy-Roof Top Solar PV System with Battery- | 90 | No. | 100000 | Phy | 3600 | 41 | 4009 | 43 | 3600 | 22255 |

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Annexure 2

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

(₹lakh)

Table 1: Crop Loan

| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 | |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| | Target | Ach. | Target | Ach. | Target | Ach. | Target | |
| CBS | 77206.50 | 80994.31 | 76905.38 | 88030.85 | 84310.63 | 81174.01 | 96957.23 | |
| RCBs | 6096.45 | 49881.18 | 7788.42 | 4824.62 | 8567.26 | 8943.73 | 9852.35 | |
| SCARDB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| RRBs | 45786.60 | 6195.12 | 30788.90 | 32921.89 | 33867.84 | 52550.46 | 38948.01 | |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Sub total (A) | 129089.55 | 137070.61 | 115482.70 | 125777.36 | 126745.73 | 142668.20 | 145757.59 | |

Table 2: Term Loan (MT+LT)

| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 | |
|---------------|----------|---------|----------|----------|----------|----------|----------|--|
| | Target | Ach. | Target | Ach. | Target | Ach. | Target | |
| CBS | 35967.50 | 1679.79 | 41989.72 | 13734.48 | 44235.36 | 28738.72 | 50870.67 | |
| RCBs | 4903.55 | 72.11 | 3914.70 | 10.03 | 4269.53 | 106.65 | 4909.96 | |
| SCARDB | 0.00 | 0.00 | 0.00 | 55.08 | 0.00 | 0.00 | 0.00 | |
| RRBs | 9888.60 | 65.40 | 6150.10 | 57.41 | 6593.89 | 97.35 | 7582.97 | |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Sub total (A) | 50759.65 | 1817.30 | 52054.52 | 13857.00 | 55098.78 | 28942.72 | 63363.60 | |

Table 3: Total Agri. Credit

| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 | |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| | Target | Ach. | Target | Ach. | Target | Ach. | Target | |
| CBS | 113174.00 | 82674.10 | 118895.10 | 101765.33 | 128545.99 | 109912.73 | 147827.90 | |
| RCBs | 11000.00 | 49953.29 | 11703.12 | 4834.65 | 12836.79 | 9050.38 | 14762.31 | |
| SCARDB | 0.00 | 0.00 | 0.00 | 55.08 | 0.00 | 0.00 | 0.00 | |
| RRBs | 55675.20 | 6260.52 | 36939.00 | 32979.30 | 40461.73 | 52647.81 | 46530.98 | |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Sub total (A) | 179849.20 | 138887.91 | 167537.22 | 139634.36 | 181844.51 | 171610.92 | 209121.19 | |

Table 4: MSME

| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 | |
|---------------|----------|---------|----------|----------|----------|----------|----------|--|
| | Target | Ach. | Target | Ach. | Target | Ach. | Target | |
| CBS | 10158.80 | 5455.72 | 10465.51 | 19444.75 | 11069.12 | 36587.91 | 30728.36 | |
| RCBs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| SCARDB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| RRBs | 842.00 | 411.12 | 943.22 | 294.50 | 988.25 | 5149.53 | 5192.38 | |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Sub total (A) | 11000.80 | 5866.84 | 11408.73 | 19739.25 | 12057.37 | 41737.44 | 35920.74 | |

| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 | |
|---------------|---------|---------|---------|---------|---------|---------|---------|--|
| | Target | Ach. | Target | Ach. | Target | Ach. | Target | |
| CBS | 3775.20 | 1505.25 | 1342.80 | 1192.36 | 3653.69 | 4004.99 | 3653.69 | |
| RCBs | 0.00 | 0.00 | 0.00 | 12.00 | 0.00 | 1.18 | 0.00 | |
| SCARDB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| RRBs | 1020.00 | 715.29 | 609.60 | 585.54 | 1070.50 | 78.10 | 1070.50 | |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Sub total (A) | 4795.20 | 2220.54 | 1952.40 | 1789.90 | 4724.19 | 4084.27 | 4724.19 | |

| Particulars | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 | |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| | Target | Ach. | Target | Ach. | Target | Ach. | Target | |
| CBS | 127108.00 | 89635.07 | 130703.41 | 122402.44 | 143268.80 | 150505.63 | 182209.95 | |
| RCBs | 11000.00 | 49953.29 | 11703.12 | 4846.65 | 12836.79 | 9051.56 | 14762.31 | |
| SCARDB | 0.00 | 0.00 | 0.00 | 55.08 | 0.00 | 0.00 | 0.00 | |
| RRBs | 57537.20 | 7386.93 | 38491.82 | 33859.34 | 42520.48 | 57875.44 | 52793.86 | |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Sub total (A) | 195645.20 | 146975.29 | 180898.35 | 161163.51 | 198626.07 | 217432.63 | 249766.12 | |

Annexure 3

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

Table 1: Crop Loan

| Particulars | 2021-22 | | | | | | 2022-23 | | | | | |
|-------------|----------|----------|--------|---------|--------|-----------|----------|---------|--------|----------|--------|-----------|
| | CBs | RCBs | SCARDB | RRBs | Others | Total | CBs | RCBs | SCARDB | RRBs | Others | Total |
| C L | 80994.31 | 49881.18 | 0.00 | 6195.12 | 0.00 | 137070.61 | 88030.85 | 4824.62 | 0.00 | 32921.89 | 0.00 | 125777.36 |

Table 1: Crop Loan

| Particulars | 2023-24 | | | | | | 2024-25 | | | | | |
|-------------|----------|---------|--------|----------|--------|-----------|----------|---------|--------|----------|--------|-----------|
| | CBs | RCBs | SCARDB | RRBs | Others | Total | CBs | RCBs | SCARDB | RRBs | Others | Total |
| C L | 81174.01 | 8943.73 | 0.00 | 52550.46 | 0.00 | 142668.20 | 96957.23 | 9852.35 | 0.00 | 38948.01 | 0.00 | 145757.59 |

Table 2: Term Loan

| Particulars | 2021-22 | | | | | | 2022-23 | | | | | |
|-------------|---------|------|--------|------|--------|-------|---------|------|--------|------|--------|-------|
| | CBs | RCBs | SCARDB | RRBs | Others | Total | CBs | RCBs | SCARDB | RRBs | Others | Total |
| W S | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| L D | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| F M | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| P & H | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AH -D | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AH -P | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AH - S G P | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

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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 |
| W S | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| L D | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| F M | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| P & H | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AH -D | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AH -P | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AH - S G P | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| F D | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| F & W | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| S G & M F | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A & F | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTH | 28738.72 | 106.65 | 0.00 | 97.35 | 0.00 | 28942.72 | 50870.67 | 4909.96 | 0.00 | 7582.97 | 0.00 | 63363.60 |
| Sub total | | | | | | 0.00 | | | | | | 0.00 |
| Grand Total (I +II) | 81174.01 | 8943.73 | 0.00 | 52550.46 | 0.00 | 142668.20 | 96957.23 | 9852.35 | 0.00 | 38948.01 | 0.00 | 145757.59 |

| Annexure IV | | | | | |
|--|-------------------------------------|-----------------------------|---------------|------|---------------|
| Unit costs for major activities fixed by NABARD for the year 2024-25 | | | | | |
| Sr. No. | Activity | Sub Activity | Specification | Unit | Unit Cost (₹) |
| 1 | Agri Clinic & Agri Business Centers | | | No. | 1000000 |
| 2 | Animal Driven Carts | Conventional Bullock Cart | | No. | 90000 |
| 3 | Bee Keeping | | | No. | 371500 |
| 4 | Buffalo Farming | | | 1+1 | 248000 |
| 5 | Commercial Broiler Farming | | | 5000 | 2458000 |
| 6 | Commercial Broiler Farming | | | 5000 | 5846000 |
| 7 | Compost/ Vermi Compost | Compost | NADEP Compost | No. | 29000 |
| 8 | Compost/ Vermi Compost | Vermi Compost | | No. | 31000 |
| 9 | Compost/ Vermi Compost | Vermi Compost | | No. | 750000 |
| 10 | Crossbred Cattle Farming | | | 1+1 | 219000 |
| 11 | Dairy Cow and Heifer rearing | | | 2 | 1013000 |
| 12 | Dairy Processing Unit | | | No. | 700000 |
| 13 | Dal/ Pulses Mill | | | No. | 1000000 |
| 14 | Drinking Water | | | No. | 500000 |
| 15 | Drip Irrigation | | | ha | 66000 |
| 16 | Drip Irrigation | | | ha | 99000 |
| 17 | Education Loans | Study Abroad | | No. | 500000 |
| 18 | Export Credit | Post Shipment Export Credit | | No. | 50000 |
| 19 | Export Credit | Pre-Shipment Export Credit | | No. | 50000 |

| | | | | | | |
|----|---|--|-------------------------------|------|--------|----------|
| 20 | Farm Ponds/ Water Harvesting Structures | | | No. | | 224000 |
| 21 | Finance to FPOs/FPCs | | | No. | | 200000 |
| 22 | Fish Culture | | | ha | | 10000 |
| 23 | Floriculture | | | ha | | 376900 |
| 24 | Floriculture | | | ha | | 584000 |
| 25 | Food Grain Processing | | Flour Mill | No. | | 500000 |
| 26 | Fruit Processing | | | No. | | 200000 |
| 27 | Goat | | Rearing Unit | 20+1 | | 414000 |
| 28 | Godown | | | No. | | 1500000 |
| 29 | Godown | | | No. | | 10000000 |
| 30 | Godown | | | No. | | 20000000 |
| 31 | Leveller | | Laser Guided | No. | | 455000 |
| 32 | Loan to PACS/ FSS/ LAMPS | | | No. | | 1500000 |
| 33 | Manufacturing Sector | | Term Loan | No. | Micro | 5000000 |
| 34 | Manufacturing Sector | | Term Loan | No. | Small | 25000000 |
| 35 | Manufacturing Sector | | Working Capital | No. | Medium | 25000000 |
| 36 | Manufacturing Sector | | Working Capital | No. | Micro | 10000000 |
| 37 | Manufacturing Sector | | Working Capital | No. | Small | 50000000 |
| 38 | Market Yard | | | No. | | 1500000 |
| 39 | New Orchard | | Tropical/ Sub Tropical Fruits | ha | | 120000 |
| 40 | New Orchard | | Tropical/ Sub Tropical Fruits | ha | | 154300 |
| 41 | New Orchard | | Tropical/ Sub Tropical Fruits | ha | | 72700 |

| | | | | |
|----|--|---------------------------------------|-------|----------|
| 42 | New Orchard | Tropical/ Sub Tropical Fruits | ha | 88800 |
| 43 | Nursery | | ha | 1967700 |
| 44 | Nursery/ Propagation unit | | ha | 534800 |
| 45 | Pig Breeding Unit | | 10+2 | 1095000 |
| 46 | Plantation | Bamboo | ha | 86636 |
| 47 | Plantation | Eucalyptus | ha | 93176 |
| 48 | Power Tiller | | No. | 265000 |
| 49 | Protection Structure | Poly/ Green Housing | sq.m. | 1295400 |
| 50 | Purchase/ Construction of a Dwelling Unit (Individual) | | No. | 2000000 |
| 51 | Reclamation of Problem Soils | 5 | ha | 43600 |
| 52 | Rice Processing | | No. | 1000000 |
| 53 | Sanitation | | No. | 25000 |
| 54 | Sericulture | | No. | 40000 |
| 55 | Service Sector | Term Loan | No. | 5000000 |
| 56 | Service Sector | Term Loan | No. | 25000000 |
| 57 | Service Sector | Working Capital | No. | 25000000 |
| 58 | Service Sector | Working Capital | No. | 1000000 |
| 59 | Service Sector | Working Capital | No. | 5000000 |
| 60 | Sheep | Rearing Unit | 20+1 | 379000 |
| 61 | SHGs/ JLGs | | No. | 150000 |
| 62 | Solar Energy | Roof Top Solar PV System with Battery | No. | 100000 |

| | | | | |
|----|-------------------------|---------------------------------------|-----|----------|
| 63 | Solar Energy | Roof Top Solar PV System with Battery | No. | 150000 |
| 64 | Solar PV Pump Sets (AC) | | No. | 481800 |
| 65 | Solar PV Pump Sets (AC) | | No. | 524200 |
| 66 | Spice Processing | | No. | 300000 |
| 67 | Sprinkler Irrigation | | ha | 109000 |
| 68 | Start | ups | No. | 10000000 |
| 69 | Thresher | | No. | 180500 |
| 70 | Tractor | With Implements & Trailer | No. | 1070000 |
| 71 | Tube Well | | No. | 30000 |
| 72 | Tube Well | | No. | 360000 |
| 73 | Tube Well | | No. | 480000 |
| 74 | Tube Well | | No. | 682000 |
| 75 | Two-Wheeler Loans | | No. | 100000 |

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 | Cage Culture | Others_Input for cage culture | | 150000 |
| 2 | Cereals | Pearl Millet/ Bajra/ Cumbu (Irrigated) | | 13441 |
| 3 | Cereals | Sorghum/ Jowar (Irrigated) | | 13441 |
| 4 | Cereals | Maize/ Makka (Irrigated) | | 16275 |
| 5 | Cereals | Rice/ Chaval/ Dhan (Irrigated) | | 20769 |
| 6 | Cereals | Wheat/ Gehu (Irrigated) | | 27166 |
| 7 | Indigenous Cattle Farming | Indigenous Cattle Farming_Lalitpur | 2 | 147000 |
| 8 | Oil Seeds | Indian Mustard/Bharatiya Sarso (Irrigated) | | 16194 |
| 9 | Oil Seeds | Soybean/ Soyabean (Irrigated) | | 19676 |
| 10 | Pulses | Mungbean/ Mung/ Moong/ Green Gram (Irrigated) | | 15587 |
| 11 | Pulses | Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated) | | 15587 |
| 12 | Pulses | Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated) | | 16032 |
| 13 | Pulses | Lentil/ Masur/ Masoor (Irrigated) | | 18381 |
| 14 | Pulses | Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated) | | 20486 |

| | | | | |
|----|---------------------|---|--|-------|
| 15 | Pulses | Pea/ Field Pea/ Matararchana/ Garden Pea (Irrigated) | | 21134 |
| 16 | Spices & Condiments | Ginger/ Adrak (Irrigated) | | 94818 |
| 17 | Spices & Condiments | Turmeric/ Haldi (Irrigated) | | 94818 |

Abbreviations

| | |
|-------|--|
| 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 Organization |
| 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 Organization |
| FSS | Farmers Service Society |
| GLC | Ground Level Credit |
| GoI | Government of India |
| GSDP | Gross State Domestic Product |
| 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 Area 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 |
| MNREGS | Mahatma Gandhi National Rural Employment Guarantee Scheme |
| 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 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 |
| NRLM | National Rural Livelihood Mission |
| NWDPR | National Watershed Development Project for Rainfed Areas |
| PAIS | Personal Accident Insurance Scheme |
| PACS | Primary Agricultural Cooperative Society |
| PHC | Primary Health Centre |
| PKVY | Paramparagat Krishi Vikas Yojana |
| PLP | Potential Linked Credit Plan |
| PMEGP | Prime Minister's Employment Generation Programme |
| PMJDY | Pradhan Mantri Jan Dhan Yojana |
| PMJJBY | Pradhan Mantri Jeevan Jyoti Bima Yojana |
| PMSBY | Pradhan Mantri Suraksha Bima Yojana |
| PMFBY | Pradhan Mantri Fasal Bima Yojana |
| PMKSY | Pradhan Mantri Krishi Sinchayee Yojana |
| PWCS | Primary Weavers Cooperative Society |
| RBI | Reserve Bank of India |

| | |
|--------|--|
| RIDF | Rural Infrastructure Development Fund |
| RKVY | Rashtriya Krishi Vikash Yojana |
| RLTAP | Revised Long Term Action Plan |
| RNFS | Rural Non-Farm Sector |
| RRB | Regional Rural Bank |
| RSETI | Rural Self Employment Training Institute |
| RWHS | Rainwater Harvesting Structure |
| SAP | Service Area Plan |
| SAO | Seasonal Agricultural Operations |
| SBM | Swachha Bharat Mission |
| SCC | Swarojgar Credit Card |
| SCS | Service Cooperative Society |
| SHG | Self Help Group |
| SHPI | Self Help Promoting Institution |
| SLBC | State Level Bankers' Committee |
| STCCS | Short Term Co-operative Credit Structure |
| 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 |
| AFB | Adaptation Fund Board |
| AR6 | Sixth Assessment Report of the Intergovernmental Panel on Climate Change |
| IPCC | Intergovernmental Panel on Climate Change |
| NAFCC | National Adaptation Fund for Climate Change |
| NICRA | National Innovations on Climate Resilient Agriculture |
| SAPCC | State Action Plan for Climate Change |
| UPNEDA | Uttar Pradesh New & Renewable Energy Development Agency |
| WGI | Working Group I |

Name and address of DDM

| | |
|---------------|---|
| Name | Salil Kumar Arkvanshi |
| Designation | DDM, NABARD |
| Address 1 | A-44 Ram Raja Residency, Nehru Nagar, Lalitpur |
| Post Office | LALITPUR HO |
| District | Lalitpur |
| State | Uttar Pradesh |
| Pincode | 284403 |
| Telephone No. | 8604508232 |
| Mobile No. | 8604508232 |
| Email ID | lalitpur@nabard.org |



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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| <ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) Fabrics & Textiles Handicrafts Value Chain | NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH. |
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Corporate Office

NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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| <ul style="list-style-type: none"> Largest lender in FPO space Present in 21 States and 3 UTs including North East 3000+ FPOs credit linked Collateral free lending at affordable rates Soft loan for Agri Startups | <ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> Working Capital Term Loan Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs |
|--|---|

Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

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| <ul style="list-style-type: none"> A Non deposit taking systemically important NBSC-MFI- Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans | <ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services |
|---|--|

Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

✉: headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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Uttar Pradesh

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