



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



महाराजगंज
Maharajganj

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: Maharajganj

State: Uttar Pradesh



**National Bank for Agriculture and Rural
Development**

Uttar Pradesh Regional Office, Lucknow

Foreward

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

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

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

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

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

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

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

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

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

Pankaj Kumar
Chief General Manager

PLP Document Prepared by:

Krishna Kumar

District Development Manager

NABARD

Maharajganj

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	Maharajganj is a districts in eastern Uttar Pradesh with geographical area of 2952 square kilometers. The district is bordered by the international border between India and Nepal in the north, Siddharth Nagar district in the west, Kushinagar in the east, and Gorakhpur district in the south.
2	Type of soil	Alluvial loam types soil are in the district.
3	Primary occupation	Maharajganj is primarily an agriculture-dominated district. The districts economy is primarily based on agriculture and value addition of agricultural produce in the non-agricultural sector.
4	Land holding structure	The small and marginal farmers in the district are nearly 96%.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	During the year 2023-24, the achievement of ACP was Rs.260386.85 lakh against the target of Rs.268977.82 lakh i.e. 96.80%.
2	CD Ratio	As on 31.03.2024, the CD Ratio of the district was 65.99% and as on 31.03.2023 the CD Ratio of the district was 57.86%

3	Investment credit in agriculture	During the year 2023-24, the achievement of investment credit in agriculture was Rs.26370.35 lakh against the target of Rs.24682.96 lakh i.e. 106.83%.
4	Credit flow to MSMEs	During the year 2023-24, the achievement under MSME was Rs.96307.55 lakh against the target of Rs.29517.70 lakh i.e. 326.27%.
5	Other significant credit flow, if any	During the year 2023-24, the achievement under other priority sector was Rs.14851.16 lakh against the target of Rs.22148.10 lakh i.e. 67.05%.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The PLP projection for the year 2025-26 is estimated to Rs.531690.20 lakh, considering the achievements of banks in the past years, changes in government/RBI policies, determination of new parameters, acquisition of new information, improvement in infrastructure/supporting facilities, etc.
2	Projection for agriculture and its components	The projection for the agriculture and its components estimated to Rs.241012.30 lakh.
3	Projection for MSMEs	The projection for the MSMEs sector estimated to Rs 254680.00 lakh. The sector has a good potential and focused in nature.
4	Projection for other purposes	The projection in the PLP for the year 2025 -26 for other purposes estimated to Rs.35997.90 lakh.

5. Developmental Initiatives

1. NABARD has worked on its developmental programs such as linking self-help groups with banks, livelihood and entrepreneurship development programs for women groups, formation of farmer producer organizations, increasing farmers income, and employment generation.
2. Through RIDF, NABARD has been instrumental in the development of roads, bridges, irrigation facilities, health infrastructure, etc. in the district. NABARD also imparts

financial literacy through assistance of Financial Literacy Camps to Banks.

3. NABARD has also undertaken various capacity building programmes for branch officials of RRBs and DCCBs for promotion of LT financing by the banks for sustainable growth and also to make them aware about various on-going schemes.

6. Thrust Areas

1. NABARD has identified certain areas to focus on for 2025-26, including farm mechanization, animal husbandry-dairy, poultry farming, fisheries, micro and small-scale industrial units, and microfinance under SHG/JLG financing.
2. Additionally, it is essential to emphasize the formation and promotion of farmer producer organizations, infrastructure development, particularly storage facilities, etc.

7. Major Constraints and Suggested Action Points

1. Floods are a major issue in the district. The major obstacles to the district's development are the lack of timely and regular availability of quality seeds, vermicompost fertilizers, animal services, and electricity.
2. To accelerate the pace of capital formation in agriculture and allied sectors, it is necessary for banks to give due importance to the loan projections in the Potential Linked Plan while setting their internal loan targets for 2025-26.
3. Effectively implement the financial linkage of self-help groups and joint liability groups and the financial inclusion plan.
4. Timely submission of SAMIS/sector-wise credit flow data, effective monitoring and review by the District Level/Block Level Bankers Committee, and the development of essential and necessary infrastructure by the state/central government can facilitate the achievement of targets.

8. Way Forward

1. To achieve the total estimated loan potential in the district, particularly to enhance capital formation in agriculture, coordinated efforts by all stakeholders, such as banks, government departments, and NGOs, are required.
2. In addition to coordinated efforts, a better monitoring mechanism through BLBC/DCC/DLRC meetings, effective implementation of the financial inclusion plan including joint liability groups, increasing capital formation in the agricultural sector. Etc. are necessary.
3. Providing PACS the facility to diversify their business and undertake various activities/services, Promoting capital formation in the agriculture sector through Farmer Producer Organizations (FPOs), Strengthening the reporting system.

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 priorities 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 Farmer 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 of DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of draught animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

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

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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	213421.26
1	Crop Production, Maintenance and Marketing	179621.86
2	Term Loan for agriculture and allied activities	33799.40
B	Agriculture Infrastructure	18526.04
C	Ancillary activities	9065.00
I	Credit Potential for Agriculture A+B+C)	241012.30
II	Micro, Small and Medium Enterprises	254680.00
III	Export Credit	0.00
IV	Education	4248.00
V	Housing	9771.60
VI	Social Infrastructure	5431.50
VII	Renewable energy	288.45
VIII	Others	16258.35
	Total Priority Sector	531690.20

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	174282.60
2	Water Resources	4246.11
3	Farm Mechanisation	7186.72
4	Plantation & Horticulture with Sericulture	3024.65
5	Forestry & Waste Land Development	701.55
6	Animal Husbandry - Dairy	13421.70
7	Animal Husbandry - Poultry	4988.61
8	Animal Husbandry - Sheep, Goat, Piggery	1709.32
9	Fisheries	3860.00
10	Farm Credit- Others	0.00
	Sub total	213421.26
B	Agriculture Infrastructure	
1	Construction of storage	14687.50
2	Land development, Soil conservation, Wasteland development	556.04
3	Agriculture Infrastructure - Others	3282.50
	Sub total	18526.04
C	Ancillary activities	
1	Food & Agro. Processing	7841.00
2	Ancillary activities - Others	1224.00
	Sub Total	9065.00
II	Micro, Small and Medium Enterprises	
	Total MSME	254680.00
III	Export Credit	0.00
IV	Education	4248.00
V	Housing	9771.60
VI	Social Infrastructure	5431.50
VII	Renewable energy	288.45
VIII	Others	16258.35
	Total Priority Sector	531690.20

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	2952.00
2	No. of Sub Divisions	4
3	No. of Blocks	12
4	No. of revenue villages	1198
5	No. of Gram Panchayats	882

1.a Additional Information

Sr. No.	Particulars	N0s.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	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	Mahrajganj
3	Agro-climatic Zone 1	
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	North Eastern Plain
6	Climate	Humid to Semi-arid
7	Soil Type	Alluvial Loam

3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	290548
2	Forest Land	50266
3	Area not available for cultivation	33889
4	Barren and Unculturable land	1080
5	Permanent Pasture and Grazing Land	149
6	Land under Miscellaneous Tree Crops	1644
7	Cultivable Wasteland	640
8	Current Fallow	2250
9	Other Fallow	1486

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Safe	12
2	Critical	
3	Semi Critical	
4	Over Exploited	
5	Saline	
6	Not Assessed	
7	Total	12

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	345457	88	105945	54
2	>1 to <=2 ha	33273	8	44204	23
3	>2 to <=4 ha	2506	1	13594	7
4	>4 to <=10 ha	66	0	1975	1
5	>10 ha	11410	3	30638	16
6	Total	392712	100	196356	101

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	150.00
2	Of the above, Small/ Marginal Farmers	144.00
3	Agricultural Labourers	152.00

4	Workers engaged in Household Industries	18.00
5	Workers engaged in Allied agro activities	
6	Other workers	104.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2685.00	1382.00	1303.00	2550.00	135.00
2	Scheduled Caste	493.00	254.00	239.00	476.00	17.00
3	Scheduled Tribe	16.00	8.00	8.00	15.00	1.00
4	Literate	1419.00	882.00	537.00	1327.00	92.00
5	BPL	282.00	0.00		117.00	

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	417.00
2	Rural Households	360.00
3	BPL Households	282.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1207
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	191
4	Villages having Banking Facilities	921
5	Villages having Primary Schools	1103
6	Villages having Primary Health Centers	70
7	Villages having Potable Water Supply	1207
8	Villages connected with Paved Approach Roads	1182

Sources

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

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	3164
2	Primary Health Centers	54
3	Primary Health Sub-Centers	417
4	Dispensaries	26
5	Hospitals	26
6	Hospital Beds	954

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

Sr. No.	Particulars	Nos.
1	Fertilizer/Seed/Pesticide Outlets	1109
2	Registered FPOs	46
3	Agro Service Centers	50
4	Soil Testing Centers	1
5	Approved nurseries	15
6	Agriculture Pump sets	
7	Pump sets Energized	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	174337.00
2	Irrigation Potential Created	182709.00
3	Net Irrigated Area (Total area irrigated at least once)	170601.00
4	Area irrigated by Canals/ Channels	162683.00
5	Area irrigated by Wells	7095
6	Area irrigated by Tanks	760
7	Area irrigated by Other Sources	63
8	Irrigation Potential Utilized (Gross Irrigated Area)	199144.00

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	4168
2	Railway Line [km]	
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	41000	3000	38000
2	Cattle - Indigenous	28000	3000	25000
3	Buffaloes	181000	8000	173000
4	Sheep - Cross bred	1500		
5	Sheep - Indigenous	1700		
6	Goat	253000	42000	211000
7	Pig - Cross bred	3000		
8	Pig - Indigenous	4100		
9	Horse/Donkey/Camel	5000		
10	Rabbit	0		
11	Poultry - Improved	0		
12	Poultry - Indigenous	157000		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	31
2	Veterinary Dispensaries	2
3	Disease Diagnostic Centers	
4	Artificial Insemination Centers	57
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	51
9	Milk Collection Centers	59
10	Fishermen Societies	18
11	Animal Husbandry Training Centers	0
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	98963.50	MT	101	gm/day
2	Egg	1055.10	Lakh Nos.	40	nos/p. a.
3	Milk	248.00	Lakh LPD	90	gm/day
4	Meat	81600.00	MT	1.0	gm/day
5	Wool		MT		gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	District Statistical Book 2023
12. Infrastructure & Support Services for Agriculture [Nos.]	District Statistical Book 2023
13. Irrigation Coverage ['000 Ha]	District Statistical Book 2023
14. Infrastructure for Storage, Transport & Marketing	District Statistical Book 2023
15. Processing Units	
16. Animal Population as per Census [Nos.]	District Statistical Book 2023
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Book 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District department/District Statistical Book 2023

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			
2	Land Holdings - SF (%)	96.00	96.00	96.00
3	Land Holdings - MF (%)	88.00	88.00	88.00
4	Rainfall -Normal (mm)	1043	1043	1043
5	Rainfall - Actual (mm)	1050	1000	998
6	Cropping Pattern	Rice Wheat Sugarcane	Rice Wheat Sugarcane	Rice Wheat Sugarcane

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	177692.61	117982.53	149228.10

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	165.00	509.04	3085.09	167.00	515.10	3084.43	175.79	506.67	2882.25
2	Wheat	152.15	585.41	3847.58	152.15	585.41	3847.58	148.99	574.87	3858.45
3	Indian Mustard	4.50	5.00	1111.11	4.50	5.00	1111.11	4.55	5.25	1153.85

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.69	3.69	3.69
2	Net sown area (lakh ha)	1.99	1.99	1.99
3	Cropping intensity (%)	185.43	185.43	185.43

Table 5 : Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)			

Table 6: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	106193	162310	123387
2	GLC through KCC (Rs. lakh)	75434.3	133045.72	158191.00

Table 7: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	414650	350225	256326
2	State Govt Sponsored Schemes Coverage (No.)			

Table 8: Soil testing facilities

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

Table 9: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	99195	82683	89900
2	Crop Loss Compensation, if any (Rs. lakh)	869.86	1243.52	

Table 10 : Seed Replacement Ratio %

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

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Book 2023
Table 2: GLC under Agriculture	SLBC
Table 3: Major Crops, Area, Production, Productivity	
Table 4: Irrigated Area, Cropping Intensity	District Statistical Book 2023
Table 5: Input Use Pattern	
Table 6: Trend in procurement/marketing	
Table 7: KCC Coverage	SLBC
Table 8: PM Kisan & Other DBTs	District Agriculture Department
Table 9: Soil testing facilities	District Statistical Book 2023
Table 10: Crop Insurance	AIC Maharajganj
Table 11: Seed Replacement Ratio %	

Water Resources
Table 1: GLC
Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	182	182	182
2	Net Irrigated Area ('000 ha)	171	171	171
3	Gross Irrigated Area ('000 ha)	199	199	199

Sources

Table Name	Source(s) and reference year of data
Table 2: Irrigated Area & Potential	District Agriculture Department
Table 3: Block level water exploitation status	DGWRI 2023

Farm Mechanization Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	367.58	842.74	1382.81

Table 2: Mechanization in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	1197	1368	996
2	Power Tillers	132		
3	Threshers/Cutters	107	120	107

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)		109	
2	Other minor repair & service centers (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Mechanisation in District	Vahan Sewa GoI
Table 3: Service Centers	

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	Maharajganj	Bridgemanganj	Safe	Safe	Safe
2	Uttar Pradesh	Maharajganj	Dhani	Safe	Safe	Safe
3	Uttar Pradesh	Maharajganj	Ghughli	Safe	Safe	Safe
4	Uttar Pradesh	Maharajganj	Lakshmipur	Safe	Safe	Safe
5	Uttar Pradesh	Maharajganj	Maharajganj	Safe	Safe	Safe
6	Uttar Pradesh	Maharajganj	Mithaura	Safe	Safe	Safe
7	Uttar Pradesh	Maharajganj	Nautanwa	Safe	Safe	Safe
8	Uttar Pradesh	Maharajganj	Nichlaul	Safe	Safe	Safe
9	Uttar Pradesh	Maharajganj	Paniyara	Safe	Safe	Safe
10	Uttar Pradesh	Maharajganj	Partawal	Safe	Safe	Safe
11	Uttar Pradesh	Maharajganj	Pharenda	Safe	Safe	Safe
12	Uttar Pradesh	Maharajganj	Siswa	Safe	Safe	Safe

Forestry & Waste Land Development

Table 1 : Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	50	50	50
2	Waste Land ('000 ha)	1	1	1
3	Degraded Land ('000 ha)	1	1	1

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	Mango	2290.00	114.50	2300.00	115.50	2350.00	117.50
2	Banana	4300.00	412.00	4500.00	486.00	4600.00	496.00
3	Potato	2650.00	609.50	2700.00	611.50	2850.00	614.50

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	14	15	15

Sources

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

Table 4: Nurseries (No.)

District Profile
Key Insights into Livestock, Fisheries and Land Development

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	164.20	1981.38	5114.29
2	KCC for working capital (₹ lakh)	1315.71	3143.97	8525.18
3	KCC for working capital (No.)	1276	3722	7431
4	Finance under group mode (₹ lakh)			

Animal Husbandry - Dairy
Table 1: GLC
Sources

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	53.68	144.49	218.90
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Animal Husbandry - Poultry

Table 4: Nurseries (No.)
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	147	150	157
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)			
6	Popular breeds			

Sources

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

Animal Husbandry - SGP
Table 1: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	1.7
2	Popular goat breed(s)	253
3	Popular pig breed(s)	3

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Popular Breed(s)	District Statistical Book

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5.00	222.76	81.34
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)	72	173	195
4	KCC for working capital (₹ lakh)	9.11	171.46	237.17

Fisheries
Table 1: GLC

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC

Agri. Infrastructure

Table 1: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	5	5	5
2	Cold Storages (Capacity - '000 MT)	66	66	66
3	Storage Godowns (No.)	27	32	37
4	Storage Godowns (Capacity - '000 MT)	70	88	177
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	27	27	27
6	Market Yards [Nos] / Wholesale Market (No.)	9	9	9
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Agri Storage Infrastructure	District Statistical Book

Land Development, Soil Conservation & Watershed Development

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	34097.26	59605.42	96307.55
2	No. of units financed	7652	13070	16012
3	Loans under Stand-Up India Scheme (Rs. lakh)	49.35	364.98	238.28
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.)			
2	Micro Units (No.)	5232	10286	11592
3	Small Units (No.)	346	526	824
4	Medium Units (No.)	14	7	11
5	Udyog Aadhar Registrations (No.)			

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	5	5	5

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)	111	308	624
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	827	1327	927

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: MSME units - Cumulative	SLBC
Table 3: Traditional activities	
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	SLBC and DIC

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)	155.91	197.03	205.43
3	GLC under Housing (Rs. lakh)	1754.68	1871.96	1285.24

Export/ Education/ Housing

Table 1: GLC

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	7241	13307	16244
2	Amt of subsidy released (Rs. lakh)			

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	45673	53648	55799
2	Amt of subsidy released (Rs. lakh)	3745.00	4610.00	4653.00

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	70.08	2584.35	5566.90
2	JLG Bank Linkage (Rs. lakh)	7488.77	26850.87	37956.88
3	Loans through SHPIs (Rs. lakh)			
4	Loans under zero interest scheme/ similar schemes (Rs.lakh)			

Informal Credit Delivery

Table 1: GLC

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)			
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	7.08	8.58	8.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	1.60	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	12	12	12
2	No. of SHGs formed	2898	4288	4109
3	No. of SHGs credit linked (including repeat finance)	154	2611	3729
4	Bank loan disbursed (Rs. lakh)	70.80	2584.00	5566.90
5	Average loan per SHG (Rs. lakh)	0.45	0.98	1.49
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Promotional Interventions	
Table 3: Status of SHGs	SLBC

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.)	69	69	69
2	Consumer Stores (No.)			
3	Housing Societies (No.)			
4	Weavers (No.)			
5	Marketing Societies (No.)			
6	Labour Societies (No.)			
7	Industrial Societies (No.)			
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			
10	Others (No.)			
11	Total (No)	69	69	69

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.)	96	96	96
2	Multi state cooperative societies (No.)			

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	Maharajganj	Mahrajganj	Milk societies	6	Deficient	Milk societies	6	Deficient	Milk societies	6	Deficient
10	Uttar Pradesh	Maharajganj	Nichlaul	Fishery societies	6	Average	Fishery societies	6	Average	Fishery societies	6	Average
11	Uttar Pradesh	Maharajganj	Nautanwa	Fishery societies	1	Average	Fishery societies	1	Average	Fishery societies	1	Average
2	Uttar Pradesh	Maharajganj	Mithaura	Milk Societies	16	Deficient	Milk Societies	16	Deficient	Milk societies	16	Deficient
3	Uttar Pradesh	Maharajganj	Nautanwa	Milk Societies	6	Average	Milk Societies	6	Average	Milk societies	6	Average
4	Uttar Pradesh	Maharajganj	Nichlaul	Milk Societies	3	Average	Milk Societies	3	Average	Milk societies	3	Average
5	Uttar Pradesh	Maharajganj	Siswa	Milk Societies	7	Average	Milk Societies	7	Average	Milk societies	7	Average
6	Uttar Pradesh	Maharajganj	Ghughli	Milk Societies	9	Average	Milk Societies	9	Average	Milk societies	9	Average
7	Uttar Pradesh	Mahrajganj	Partawal	Milk societies	4	Average	Milk Societies	4	Average	Milk societies	4	Average
8	Uttar Pradesh	Mahrajganj	Mahrajganj	Fishery societies	9	Average	Fishery societies	9	Average	Fishery societies	9	Average
9	Uttar Pradesh	Mahrajganj	Pharenda	Fishery Societies	2	Average	Fishery Societies	2	Average	Fishery societies	2	Average

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/m F Os	SHGs/JLGs	BCs/BFs	Village s	Households	
Commercial Banks	16	101	51	50	0	0	0	0	0	0	0
Regional Rural Bank	1	58	52	6	0	0	0	0	0	0	0
District Central Coop. Bank	1	12	7	5	0	0	0	0	0	0	0
Coop. Agr. & Rural Dev. Bank	1	4	0	4	0	0	0	0	0	0	0
Primary Agr. Coop. Society	96	96	96	0	0	0	0	0	0	0	0
Others	5	12	0	12	0	0	0	0	0	0	0
All Agencies	120	283	206	77	0	0	0	0	0	0	0

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	449555.00	523690.59	596711.34	13.9
Regional Rural Bank				0	107417.00	121808.05	130938.34	7.5

Cooperative Banks						0	5279.00	7878.57	8176.50	3.8	1.10
Others						0	32892.00	4168.16	4919.91	18.0	0.66
All Agencies	0	0	0	0	0	0	595143.00	657545.37	740746.09	12.7	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]					Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024	31/03/2024			
Commercial Banks									0	0	77.52
Regional Rural Bank									0	0	18.38
Cooperative Banks									0	0	1.30
Others									0	0	2.79
All Agencies	0	0	0	0	0	0	0	0	0	0	100.0

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	31/03/2024
Commercial Banks	41.8	56.8		63.5
Regional Rural Bank	53.9	55.9		68.6
Cooperative Banks	8.9	50.2		77.7
Others	77.4	256.7		277.5
All Agencies	45.6	57.9		66.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Ach'ment [%]	
Commercial Banks	112457.07	115999.33	103.1	140948.93	230081.35	163.2	138198.09	168496.13	121.9	129.4			
Regional Rural Bank	79580.62	75579.32	95.0	85976.40	57707.86	67.1	88531.65	76700.67	86.6	82.9			
Cooperative Banks	15649.80	11518.71	73.6	2275.25	448.75	19.7	20008.44	1906.89	9.5	34.3			
Others	12398.03	6064.30	48.9	14656.18	10850.42	74.0	22239.64	13283.17	59.7	60.9			
All Agencies	220085.52	209161.66	95.0	243856.76	299088.38	122.6	268977.82	260386.86	96.8	104.8			

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Ach'ment [%]	
Crop Loan	150994.81	147745.10	97.8	169569.68	101482.31	59.8	192629.06	122857.79	63.8	73.8			
Term Loan (Agri.)	23160.02	29947.51	129.3	24219.87	16500.24	68.1	24682.96	26370.35	106.8	101.4			
Total Agri. Credit	174154.83	177692.61	102.0	193789.55	117982.55	60.9	217312.02	149228.14	68.7	77.2			
MSME	24930.70	21147.85	84.8	28279.99	59605.42	210.8	29517.70	96307.55	326.3	207.3			

Other Priority Sectors*	20999.99	10321.20	49.1	21787.21	121500.41	557.7	22148.10	14851.16	67.1	224.6
Total Priority Sector	22085.52	209161.66	95.0	243856.75	299088.38	122.6	268977.82	260386.85	96.8	104.8

9.NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	229061.25	15418.09	6.7	297534.56	15484.35	5.2	378936.54	18136.99	4.8	5.6
Regional Rural Bank	59612.46	12734.87	21.4	68153.64	4713.94	6.9	89856.07	4721.65	5.3	11.2
Cooperative Banks	0.00	0.00	0	4552.79	3773.58	82.9	8221.00	2941.27	35.8	39.6
Others	6260.46	152.15	2.4	10697.95	78.80	0.7	13653.34	234.63	1.7	1.6
All Agencies	294934.17	28305.11	9.60	380938.94	24050.67	6.31	490666.95	26034.54	5.31	7.07

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

Source(s)	
1	Lead Bank Maharajganj
2	SLBC UP

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 Indias agriculture sector by leveraging digital technology inspired by the success of Indias digital revolution in other sectors. With a substantial financial outlay of 2817 crore, it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centers 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 centers 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 centers for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Uttar Pradesh Dairy Development and Milk Product Promotion Policy 2022: The policy aims to boost the dairy industry by encouraging the establishment of milk-based industries and attracting Rs.5000 crore in capital investment over the next five years (2022-27).

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

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

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

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

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

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

(Link: <https://updairydevelopment.gov.in/NBDMSchemes-hi.aspx>)

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

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

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

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

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

In the newly formed Sugar mills of 500 TCD capacity in Pipraich and Munderwa 27 MW electricity production unit and Sulphur less

sugar production units have been installed.

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

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

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

For construction of a new Dairy Unit at Mathura with a capacity of 30000 liters per day (expansion of 01 lakh liters 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 68percent more than the current year.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

A provision of Rs. 600 crore is proposed for social afforestation. A provision of Rs. 175 crore is proposed for the management of Buddhist school.

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The total sown area and net sown area in the district are 369039 hectares and 199144 hectares respectively. There are a total of 392712 farm holdings in the district with less than 1 hectare accounting for 88 between 1 to 2 hectares and more than 2 hectares accounting for approximately 8 and 4 respectively. The economy of Maharajganj district is primarily based on agriculture. Farmers here mainly cultivate crops such as wheat rice sugarcane chickpea pigeon pea mustard potato banana and other crops. Maharajganj district falls within the Upper Alluvial Zone-4 of the Ganges plains. It is situated in the lower foothills of the Himalayan Mountain range in the Terai region. The land here is highly fertile making it extremely suitable for seasonal vegetables.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

KVK is situated at Nichlaul block in the district. Soil testing laboratories in the district to be more operationalised to increase the production. Farmers are constrained to buy seeds from the open market due to insufficient seed distribution by departments. Agriculture department needs to operationalized seed farm. Cooperative societies are a major source for the distribution of agricultural inputs. They need to be more proactive and service-oriented. Under Interest Subvention Scheme farmers are given crop loan up to Rs.3.00 @7 and additional 3 interest subvention for timely repayment of loans. Government has launched schemes for assistance to buy drones natural farming and millet revival which can significantly improve agriculture in district. It also reduce the use of chemical fertilizers.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

. The area irrigated through various facilities such as canals government and private tube wells ponds etc. is 170601 hectares (Net Irrigated Area - NIA) of which the pure irrigated area (Net Sown Area

- NSA) is 199144 hectares accounting for 85.66. According to the groundwater assessment all 12 blocks in the district are in safe zone.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The development of the agricultural sector and related activities primarily depends on irrigation facilities. Irrigation schemes are primarily categorised into three categories : Irrigated area less than 2000 hectares Command area ranging from 2000 to 10000 hectares and Command area exceeding 10000 hectares are called minor medium and major irrigation respectively. The Government of India has provisioned Rs. 50000 crores under the "Pradhan Mantri Krishi Sinchai Yojana" for transformative changes in irrigation facilities. Under this scheme which is based on the concept of "Per Drop More Crop" and focused on efficient water management medium and long-term plans will be formulated. District Irrigation Plans and State Irrigation Plans have been developed at each district level considering the better development of water sources distribution system and enhancement of water use efficiency.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The GoI has set an ambitious target of increasing agricultural power from 2.76 kilowatts per hectare to 4 kilowatts per hectare by 2030. Due to this the agricultural productivity can go up to 4.2 tons per hectare. Agricultural mechanization through the use of machines such as tractors power tillers combine harvesters and other equipments related to the agricultural operations saves the time and money in terms of input cost and increases the production and productivity in the scientific manner.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The district has 996 tractors 132 power tillers 107 threshers. Under this activity the Agriculture Department provides subsidies on purchase of farm machinery. The remaining requirement can be financed by banks. Under the scheme of Promoting Agricultural Mechanization for Crop Residue Management there is an 80 subsidy for setting up farm machinery banks for custom hiring and a 50 subsidy for farmers to purchase machinery for crop residue management.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate of the district is suitable for commercial production of various fruits like mango banana etc. Vegetables such as potato tomato ginger cabbage etc. and turmeric roses marigolds etc. can also be produced.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The soil of the district is suitable for horticulture and horticultural crops. A problem related to horticulture and

horticultural crops is the lack of infrastructure and information for agriculture/ food processing. There is a need to more coverage of horticulture crops by way of insurance cover to reduce the risk factor for horticultural crop producers. There is a shortage of facilities for grading packaging and processing after crop production in the district.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The total reported area of the district is 290548 hectares of which the forest area is 50266 hectares. Since our National Forest Policy requires the forest area to be 33.33 the process of afforestation needs to be accelerated in the district. The uncultivable land in the district can be utilized for intensive afforestation.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

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

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

India is the largest milk-producing country in the world accounting for 23 of global production. The state of Uttar Pradesh is the highest milk-producing state in the country. According to the Livestock Census 2019 there are approximately 69000 cows and 181000 buffaloes in the district of Maharajganj. The average milk 90 gram per person per day in the district is less than the state average of milk.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In the district there are a total of 31 veterinary hospitals 02 'D' class veterinary dispensaries 57 artificial insemination centers. The district has 51 dairy cooperative societies and most are ineffective. The most significant problem is the lack of a packaging facility. Additionally milk is not collected from the entire district. Green fodder is not available in sufficient quantities in the district. Animal husbandry department needs to be more proactive to provide solution to the famers having animals so as to increase their income.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

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

2.1.7.2 Infrastructure and linkage support available, planned and gaps

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

15 in 2020 to 29 in 2030 and the availability of meat per person from 1527 grams in 2020 to 3053 grams in 2030. While there is potential in this area in the district of Maharajganj banks do not feel comfortable in disbursing loans in large quantities due to the lack of insurance coverage. Some large farmers are setting up broiler and layer units in the district but still more significant efforts are needed.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/goat/pig rearing is generally a subsidiary activity carried out by small and marginal farmers and agricultural laborers. Sheep goats and pigs can play a very important role in increasing the income of marginal farmers. This activity is popular in established self-help groups. According to the Livestock Census 2019 the population of sheep goats and pigs in the district was 1700 253000 and 7100 respectively. The geographical and climatic conditions of the district are favorable for sheep/goat/pig rearing.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

There is a possibility of financing by banks for goat rearing in the district of Maharajganj the demand for bank loans for sheep and pig rearing is very low. The district has approximately 149 hectares of permanent grazing land suitable for animal fodder. The number of high-breed sheep goat and pig development centers in the district is not adequate. Under the Zero Hunger category the state's Sustainable Development Goal for 2030 is to increase the availability of meat per person from 1527 grams in 2020 to 3053 grams. The central

government has decided to expand the facilities of Kisan Credit Card (KCC) to help farmers associated with animal husbandry to meet out their day to day requirement by way of sanction of working capital under KCC-AH. However due to lack of insurance the banks are hesitating to give loans under KCC-AH.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

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

2.1.9.2 Infrastructure and linkage support available, planned and gaps

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

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Due to mechanisation in agriculture there has certainly been an improvement in productivity. However it is not feasible to work with tractors or other agricultural machinery on all small agricultural plots. Small marginal farmers still find it more convenient to engage in traditional farming practices using bullocks especially for ploughing their fields and for the transportation of their produce. It can be said that despite the modernization of agricultural operations and the availability of expensive and more efficient machinery animals especially bullocks and carts remain crucial for farming. Dual-purpose vehicles are extensively used for various tasks such as small-scale agricultural operations milk transportation and transporting vegetables to the market.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Small and marginal farmers as well as other cultivators also prefer to use their own motorcycles for daily business activities. Due to this the sale of motorcycles is happening in large quantities in the district and banks also prefer to finance motorcycles as the vehicle is hypothecated and registered with the Regional Transport Office

making the loan amount secured.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

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

2.1.11.2 Infrastructure and linkage support available, planned and gaps

National Mission for Sustainable Agriculture (NMSA) - The NMSA formulated under the National Action Plan on Climate Change (NAPCC) is one of the eight missions. The NMSA aims to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development (RAD) programme implemented by the RFS Division is a component of this mission. Rainfed Area Development (RAD) Programme - This programme focuses on integrated farming systems to enhance productivity and mitigate risks associated with climate variability. Currently farmers mainly focus on crop production. However there is greater uncertainty in the associated income and employment. In this context integrating various agricultural enterprises has the potential to increase farmers income and family labour employment.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

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

The district holds an important position in terms of food grain production. Creating integrated additional storage capacity in the district is the need of the hour. As per the Government of India's Agricultural Marketing Scheme the aim is to construct agricultural marketing infrastructure facilities through grant-in-aid and increase farmers' income and create scientific storage capacity through pledge financing. The total storage capacity in the district is 176560 MT. There is a need to construct warehouse in the district. The provision of obtaining post-harvest loans from banks at KCC rates against Negotiable Warehouse Receipts has not been prevalent in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

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

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Out of the total reported area of 290548 hectares in the district 199144 hectares are available for agriculture 2250 hectares are currently fallow and 640 hectares are cultivable wasteland. Over the past several years the flow of credit by all banks has been negligible due to a lack of awareness among farmers and banks not having specific knowledge about the activity. Additionally this item is neglected by bankers due to high investment long gestation period and low initial returns. Farmers either undertake this activity without financial assistance or take loans from the cooperative sector U.P. State Cooperative Agriculture and Rural Development Bank. The department only conducts training publicity and extension programs with funds provided by the government. Therefore it is expected that efforts can be made to disburse loans for this sector in the coming years.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

In the district there are possibilities of bank loans in this area but the demand is not high. Lack of awareness is also a major reason for the low demand. However in recent years farmers inclination towards vermicompost has increased. There are 3 enam mandi in the district

2.2.3.2 Infrastructure and linkage support available, planned and gaps

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

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Agriculture is the backbone of the Uttar Pradesh economy and almost 65 percent of the population is dependent on agriculture. The agriculture sector has a significant contribution to the economic development of the state. According to the Agriculture Census of 2010-11 there are 233.25 lakh farmers in Uttar Pradesh. The efforts of farmers in increasing production and productivity by using modern agricultural techniques have resulted in agriculture making the state self-sufficient in food security and moving towards "surplus from requirement." The entire agricultural production within the state cannot be consumed so processing storage and export are necessary to maintain the growth rate of the agriculture sector. This is a major employment-generating sector. Around 65 lakh people are employed in the formal food processing activities. The lack of basic post-harvest management facilities and their availability in rural areas is a major concern. Only 10 percent of agricultural produce is processed in India resulting in massive wastage.

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

and creating employment opportunities in rural areas at the farm gate.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

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

2.3.2.2 Infrastructure and linkage support available, planned and gaps

In this direction it is important for agriculture graduates or graduates of other agriculture-related subjects (such as horticulture animal husbandry veterinary forestry dairy poultry fisheries etc.) to establish agri-clinics and agri-business centers. Under the scheme all banks will provide attractive loan facilities up to Rs. 20.00 lakh to a single entrepreneur or up to Rs.

100 lakh to groups of 5 entrepreneurs (of which one should be a graduate in Business Development and Management). A refinance facility from NABARD is also available for banks. Under this scheme the Government of India provides a grant of 36 for general category beneficiaries and 44 for SC/ST category beneficiaries through NABARD. Additionally farmer cooperative societies can be financed for the disposal of members' produce and MFIs can also be financed for lending in the agricultural sector. There is a lack of awareness in the agri-clinic and agri-business sectors resulting in a shortage of trained agricultural graduates by MANAGE.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The establishment of new industries and businesses is very important for the district. Since agricultural and other land-based activities cannot be increased beyond a limit due to limited land resources the non-agricultural sector is the only area that has unlimited opportunities for employment and development for the growing population. The district has got locational advantage as it is well-connected with other industrial towns and important places of the country. There is no dearth of skilled as well as unskilled labour and professionally qualified personnels in the district. In the district Maharajganj there are total 23823 registration on Udyam portal. Out of which 23447 under Micro 360 under Small and 16 under Medium Enterprises.

3.2 Infrastructure and linkage support available, planned and gaps

MSMEs (Micro Small and Medium Enterprises) account for nearly 60 of the total industrial output in Uttar Pradesh. The micro small and medium enterprise sector is the key to better/faster economic development of the country especially in the state of Uttar Pradesh. This is due to its positive contribution to industrial production and employment generation and its significant role in increasing the countrys exports. This sector provides employment to a large number of people and is the second-largest sector after agriculture. Industrial units registered with District Industry Center are mainly related to hardware metal works and woodwork. In the district SBI has established a R-SETI which provides various employment-oriented vocational training to the unemployed youth segment. Schemes like Stand up India PMMudra yojna Start up India Pradhan Mantri Employment Generation Programme One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in district.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Uttar Pradesh is the fourth largest state in the country in terms of area with 240928 square kilometres. It covers 7.3 percent of the area of the entire India. The soil of the state has been classified mainly into 6 parts. This is Bhabar Vindhya the lowlands Bundelkhand Alluvial and Aravali Soil. 66 of the states population is dependent on agriculture and its related activities for their livelihood. The main crop here is wheat Rice Maize Potato There is sugarcane and vegetables. Uttar Pradesh 21 of the total grains produced in the country 10.8 of horticulture and vegetables 15.4 exports

4.1.2 Infrastructure and linkage support available, planned and gaps

The district is entirely an agriculture-based area. There is potential for industries but it is not flourishing due to the indifference of investors. The industries that do exist here are based on agricultural products such as rice mills flour mills dal mills etc. Therefore the possibility of export credit in this district is currently bleak.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is the focal point for human resource development and empowerment in any country. Literacy is essential for socio-economic progress and is an important indicator of human development. Uttar Pradesh literacy level ranks 29th at the all-India level which is much lower than the national average of 74.04. In 2011 the states literacy rate was 69.72 with male literacy at 79.24 (national average 82.14) and female literacy at 59.26 (national average 65.46). An average literacy rate in Maharajganj district as per census 2011 is 52.84 of which males and females are 62.15 and 37.84 literates respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

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

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

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

4.3.2 Infrastructure and linkage support available, planned and gaps

Individual loans up to Rs. 35 lakhs in metropolitan centers (population of ten lakhs and above) and Rs. 25 lakhs in other centers for purchase/construction of housing unit per family under the priority sector provided the total cost of the housing unit does not exceed Rs. 45 lakhs in metropolitan centers and Rs. 30 lakhs in other centers. Loans up to Rs. 10 lakh per unit in metropolitan centers and up to Rs. 6 lakh in other centers for repair of damaged housing units. There has been some increase in the demand for housing in the district in recent years and there is considerable potential in this area.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Rural fundamental infrastructure, such as irrigation, roads, bridges, etc., is a key driver in accelerating the overall development rate of the economy. Investment in rural fundamental infrastructure leads to the creation of new economic opportunities and activities, generates additional employment and income, facilitates distribution and improvement of other rural services, and enhances the skills of rural poor. The available infrastructure is in the nature of flood protection measures, Tubewells, canal irrigation, rural roads, bridges, Barrage, and veterinary hospitals, etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

There is a need for more creation of infrastructure like flood protection measures, irrigation, rural roads, rural bridges, Veterinary Hospitals, Hospitals for Rural Women & Child and agricultural facilities.

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

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

According to the Census 2011, all 1159 villages in the district have drinking water facilities, but there is a complete lack of clean water facilities, hence the need for RO plants, Water ATM exist. There is need of hospitals for Rural Women and Chil, veterinary hospitals, establishment of schools, colleges, specially for rural girls, modernised infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps

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

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The district has a total of 1208 villages, all of which are electrified, although the power supply situation is extremely poor. Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity.

5.3.2 Infrastructure and linkage support available, planned and gaps

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

RIDF

- 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	72	0.000000	197.3972
B	Ongoing tranches	38	130.610000	108.8
	Total (A + B)	110	130.610000	306.1972

- 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	7	24.378300	22.0016
B	Rural roads & bridges	84	336.877400	253.4502
C	Social Sector	29	136.701200	118.752
	Total (A + B + C)	120	497.956900	394.2038

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	0	0	0	0
B	Rural roads	0	0	0	0
C	Bridges	0	0	0	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	0	0	0	0	0
2	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In the district, all 12 blocks are NRLM intensive. during the year 2023-24, 4109 SHGs were saving linked and 3729 SHGs were credit linked to the tune of Rs.5566.90 lakh by Banks. Small Finance bank and some private sector banks are also extending credit through JLG mode. During the year 2023-24, an amount of Rs.37956.88 lakh was disbursed to 35737 JLGs by Banks.

6.2 Infrastructure and linkage support available, planned and gaps

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

Chapter 7

Critical Interventions Required for Creating a Definitive

Impact 1. Farm Credit

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

2. Water Resources

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

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

3. Farm Mechanization

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

4. Plantation and Horticulture

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

5. Forestry/ Waste Land Development

- 1 Increase the frequency of extension programs in agroforestry for capacity building.
- 2 Popularization of hi-tech plantation on commercial scale and bankable models
- 3 To encourage farmers to adopt agroforestry on their agricultural land demonstration plots (model of agroforestry) can be established in each block.
- 4 Funding can be provided for large-scale tree plantation on private land outside the ambit of the Forest Act.

6. Animal Husbandry - Dairy

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

7. Animal Husbandry – Poultry

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

8. Animal Husbandry – Sheep, Goat, Piggery

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

9. Fisheries

- 1 There is a need to strengthen the supply chain of fish in domestic markets to ensure that fish producers get higher prices.
- 2 Fish farming producer organisations can be formed in district especially to address problems faced by small-scale producers such as supply of inputs production aggregation market linkages etc.
- 3 Construction of basic facilities for livestock markets on the lines of agricultural marketing center is necessary for the modernization and strengthening of livestock markets. There is a need to strengthen the supply chain of fish in domestic markets to ensure that fish producers get higher prices.
- 4 Easy credit facility to farmers

10. Construction of Storage and Marketing Infrastructure

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

11. Land Development, Soil Conservation and Watershed Development

- 1 Setting up of soil testing lab and treating soil accordingly
- 2 Bank finance for land treatment/ development activities
- 3 Small and marginal farmers need to be motivated for this activity

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

- 1 All banks need to ensure availability of loans in this sector. Increased financing under PMFME.
- 2 There is ample potential for vegetable processing fruit processing meat processing and dairy processing in the district
- 3 Setting up infrastructure for export promotion and linking ancillary units with it

14. Agri. Ancillary Activities: Others

- 1 Providing ACABC training to Agriculture Graduates
- 2 Setting up ACABC/Agri junctions
- 3 Capacity building of FPOs for availing credit from financial institutions
- 4 Bank should take appropriate gesture to finance the entrepreneurs

15. Micro, Small and Medium Enterprises (MSME)

- 1 Awareness among entrepreneurs about CGTMSE and schemes of Government

- 2 Finance to entrepreneurs by Banks with facility of CGTMSE
- 3 There is a need for banks to emphasize more on cluster-based programs and initiatives to distribute more loans.

16. Export Credit

- 1 Promoting ancillary units for agro processing
- 2 Easy availability of export credit
- 3 Training by APEDA for legal formalities

17. Education

- 1 Banks to extend credit as per Priority sector norms
- 2 Awareness campaigns for education loans should be conducted periodically in educational institutions.

18. Housing

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

19. Social Infrastructure

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

20. Renewable Energy

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

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

21. Informal Credit Delivery System

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

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. The cooperative sector in State of Uttar Pradesh comprises a total of 41332 cooperatives, covering about 33589 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 7583 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly Ninety-three lakh members spread across 58102 Gram Panchayats Likewise, long-term rural co-operative credit institutions cover UP State Co-operative Agriculture and Rural Development Banks (UPSCARDB). Further, there are 169 MSCS having their registered office in the state. Besides, there are about 10 district level federations, 5 state level federations operating in the state. With the idea of "Sahakar se Samridhhi" of GoI, and to strengthen the Cooperative movement at the grass root level GoUP has undertaken various initiatives to strengthen and deepen the cooperative movement and also promote and propagate a cooperative -based inclusive development model to attain self-reliance.
2. In order to encourage transformation of grassroots PACS into Multi-Purpose Credit Societies, GoI has prepared and circulated model Bye-laws for adoption by States. Model bye-laws has been notified by UP State Govt and subsequently adopted by every PACS of the State. These bye-laws has made agriculture driven PACS to Bahuuddeshiya PACS (B-PACS). PACS can undertake more than 25 business activities like dairy, fishery, storage, warehouses, Common Service Centres (CSCs), banking correspondence, activities pertaining to new and renewable energy and other emerging areas. The Model bye-laws have the potential to enhance operational efficiency, transparency, and responsibility towards collective community development.
3. Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities, 1016 PACS identified to build godowns which are affiliated to 42 DCCBs, total refinance assistance to tune of Rs.68.98 Crore under "Special Refinance Assistance under PACS as MSC" to the UP CB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme. As a part of serving each Gram Panchayat by a cooperative society, Government of Uttar Pradesh has linked all 7000 plus existing PACS, dairy and fishery societies under existing Gram Panchayat.

4. To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan', the Government of India (GoI) has, on 29th June 2022 approved the Centrally Sponsored Project for Computerization of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerized environment taking forward the vision of Digital India.
5. Under the "World's largest grain project", refinance assistance of Rs 1,47,64,900/- has been sanctioned under PACS as MSC to UPCLB for creation of infrastructure at Kotwa Pandey PACS, Mirzapur. The society houses a 1400 metric tonnes warehouse, a custom hiring centre and weight bridge cabin. The Project was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 24.02.2024
6. A watershed event was orchestrated in the 'Sahkar Se Samridhi' road map through the formal signing of a pioneering tripartite Memorandum of Understanding (MoU). This ground-breaking agreement seamlessly brings together the 11 District Central Cooperative Banks (DCCBs), 22 Bahuuddeshiaya Primary Agriculture Credit Societies (B-PACS), and the National Building Construction Corporation (NBCC), etching an incredible mark under the second phase of the world's largest grain storage project.
7. The ministry of Electronics and Information Technology, MoC, NABARD and CSC e-services have signed an MoU to register and digitize PACS/LAMPS to provide more than 300 e-services to common citizens. Services, inter alia, include banking, insurance, Aadhar enrolment/update legal services, agri input management, PAN card, bus/air/rail ticket services etc. PACS as CSC will diversify their businesses for self-sustenance. 5314 PACS have been onboarded to CSC facilities with 5170 CSC IDs being created with transactions of Rs.9.90 Cr in the state.
8. To strengthen the long-term cooperative credit structure, the project of computerization of 1,851 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. Hardware, support for digitization of legacy data, training to the employees, etc. will be provided under the project. 323 branches 18 Regional offices and Head Office of UPSGVV will be computerized under the scheme.

9. Government on 15.02.2023, has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies covering all the uncovered Panchayat/ villages of the country in the next five years, through convergence of various GOI schemes. All 58102 Gram Panchayats in Uttar Pradesh have been mapped in the state and 1046 Dairy/Fisheries societies have been registered
10. The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received store code. Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerization Project have been developed as PMKSY. 4037 societies from all 75 Districts have become members of Bharatiya Beej Sahakari Samiti.

5. Status of Cooperatives in the District

1. There are 96 PACS are in the district Maharajganj. Under centrally sponsored scheme, total 96 PACS (24 in 1st phase, 26 in 2nd phase and 46 in 3rd phase) are under PACS Computerization at different stages.
2. Long-term cooperative credit structure, UPSCARDB has four branches in the district.
3. 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.

6. Potential for formation of cooperatives

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

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration / Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivization	Farmers Producers Organisation	Laxmipur	Grant assistance towards formation and promotion of farmer Producer Organization related to vegetables	FMB	510	NABARD initiative will enable farmers to increase their income.
2	Collectivization	Farmers Producers Organisation	Nichlaur	Grant assistance towards formation and promotion of farmer Producer Organization related to Banana	FMB	524	NABARD initiative will enable farmers to increase their income.
3	Collectivization	Farmers Producers Organisation	Nautanwa	Grant assistance towards formation and promotion of farmer Producer Organization related to vegetables	FMB	307	NABARD initiative will enable farmers to increase their income.
4	Collectivization	Farmers Producers Organisation	Mithaura	Grant assistance towards formation and promotion of farmer Producer Organization related to Natural Farming and Oilseeds	FMB	305	NABARD initiative will enable farmers to increase their income.

5	Collective sation	Farmers Producers Organisation	Sadar Mithaura Partawal	Grant assistance towards formation and promotion of farmer Producer Organization related to Dairy and Vermicompost	No	1157	NABARD initiative will enable farmers to increase their income.
6	Collective sation	Farmers Producers Organisation	Sadar Partawal	Grant assistance towards formation and promotion of farmer Producer Organization related to Goat Rearing	No	275	NABARD initiative will enable farmers to increase their income.
7	Skill Training	LEDP	Maharajganj	Training on Dairy Management and Milk Processing	No	120	NABARD initiative will enable Women to increase their income.
8	Women Empowerment	Rural Mart	Partawal	Grant assistance for establishment of Rural Mart	No	77	NABARD initiative will enable SHGs members to increase their income.
9	Tribal Development	TDF	Nautanwa	Grant assistance for Tribal development through sustainable agri- horticulture model with live stock rearing and other interventions	No	225	NABARD initiative will enable beneficiaries to increase their income.
10	Promotional Activity	FSPF	Nichlaur	Grant assistance for DPR Project on Promotion of crop diversification through multilayer farming model	No	20	NABARD initiative will enable farmers to increase their income.

Success Stories

Success Story 1: W/S of Nichlaul Maharajganj Chiutaha Puraina Road Maharajganj



1. Scheme : RIDF
2. Project Implementing Agency : PD PWD Maharajganj
3. Duration of the project : 2 years 4 months
4. Beneficiary :

No. of beneficiaries : 9500

Community : Villagers of Nichlaul Mithaura Ghughali Siswa Blocks
 State : Uttar Pradesh
 District : Maharajganj
 Block : Nichlaul
 Village : 18 Villages

1.1 Support provided

- NABARD sanctioned loan of Rs. 5302.76 lakh to GoUP under RIDF

1.2 Pre-implementation status

- 28 KM road width of 3 Meter from Puraina to Nichlaul with directly connected 18 villages and indirectly 25 villages.
- There were 8 Markets one Nichlaul Mandi 18 Primary Schools one Polytechnic two Vetnery Center one Law College from the roadside.

1.3 Challenges faced

- Due to late allotment of fund project was delayed. However no cost overrun.

1.4 Impact

- This 28 KM Road connects Tehsil Nichlaul to Puraina. Around 18 Villages (Population around 21500) directly and 25 nearby villages (Population around 27500) indirectly connected to this road.
- Due to this road farmers carry their agricultural produce to Nichlaul Mandi in a short time. Medical facility near by Road areas have improved. The condition of markets nearby the road side improved.
- After the construction of said Road one petrol pump RSETI one Rice Mill (under construction) and District Drug Ware House have been established near by Road side. Due to this road the livelihood of the people of nearby villages have improved.

Success Story 2: Rural Mart



1. Scheme : Off-Farm development project
Project Implementing Agency: Vaishnavi SHG
Facilitating agency : Sarvahitkari Sewashram
2. Duration of the project : Three Years
3. Beneficiary :

No. of beneficiaries : 26

Community : SHGs members

State : Uttar Pradesh

District : Maharajganj

Block : Partawal

Village : Harpur Tiwari

2.1 Support provided

- NABARD sanctioned a grant assistance of Rs.5.10 lakh under Off-Farm development project

2.2 Pre-implementation status

- 26 SHGs members will get direct to market to sell their products.

2.3 Challenges faced

- Lack of Market Access to sale finished products

2.4 Impact

- This project to impact to the members of SHGs to set up a Rural Mart to sale their products to earn more income thus leading to economic empowerment.

Success Story 3: DPR project on Multilayer farming



1. Scheme : DPR project under FSPF

2. Project Implementing Agency :

3. Duration of the project :

4. Beneficiary :

No of Beneficiary : ARF

Sarvahitkari Sewashrma

Two Year

3.1 Support provided

- NABARD sanctioned a grant assistance of Rs.19.38 lakh under Farm Sector Promotion Fund

3.2 Pre-implementation status

- Farmers were growing one vegetable with traditional method

3.3 Challenges faced

- Due to lack of growing vegetables through scientific method the quality and production of vegetables were less.
- To shift farmers from traditional method to scientific method.

3.4 Impact

- This project to impact to the farmers from poor economic background and provide them necessary support to earn an additional income thus leading to economic empowerment. This Project may replicate to the other areas in the district.

Success Story 4: Formation and Promotion of Farmer Producer Organisation - Mahraj Atamnirbhar Mahila Kisan Producer Company Ltd.



1. Scheme : PODF-ID under FSDD
2. Project Implementing Agency : Sarvahi
3. Duration of the project : tkari
4. Beneficiary : Sewashr
- No. of beneficiaries : am
- Three
- Years

1157

Community : Small and marginal
farmers State : Uttar Pradesh
District : Mahrajganj
Block : Mahrajganj
Village : 15 Villages

4.1 Support provided

- NABARD sanctioned a grant assistance of Rs.11.44 lakh under its Farm Sector Development.

4.2 Pre-implementation status

- Inadequate farming and extension services and low level of technology adoption
- Lack of capital and poor business skills
- Low income due to poor infrastructure and low market efficiency

4.3 Challenges faced

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

4.4 Impact

- This project to impact to the members of FPO and provide them necessary support to earn more income thus leading to economic empowerment.

Success Story 5: TDF project on Agri-Horticulture (orchard + vegetables + medicinal plants) with livestock rearing



1. Scheme : Sustainable livelihood development of tribal families under TDF
2. Project Implementing Agency : ARF
3. Duration of the project :
4. Beneficiary : 4-5 years

No. of beneficiaries : 225

Community : Tribals

State : Uttar Pradesh

District : Maharajganj

Block : Nautanwa

Village : 6 Villages

4.1 Support provided

- NABARD sanctioned a grant assistance of Rs.11.44 lakh under its Farm Sector Development.

4.2 Pre-implementation status

- Inadequate farming and extension services and low level of technology adoption
- Lack of capital and poor business skills
- Low income due to poor infrastructure and low market efficiency

4.3 Challenges faced

Due to highly fragmented scattered and heterogeneous landholding rising cost of cultivation and limited access of small/marginal farmers (SF/MF) to public resources and markets the small holding-based agriculture has gradually become unviable.

- Access to inputs and agro-services institutional credit marketing facilities and enhanced efficiency in the farming operations

4.4 Impact

- This project to impact to the members of FPO and provide them necessary support to earn more income thus leading to economic empowerment.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the District by

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

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

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

a **NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA- Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the State Level

3.1 Prospects of Climate Action in the District

- a 96% of farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of foodgrains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers, resource conservation technologies, water use efficiency, climate resilient varieties of seeds and agricultural practices are needed. The income of farmers need to be augmented through climate resilient dairy practices, fisheries and horticulture & plantation crops. Climate action projects may be conceived in such areas viz. Climate Resilient Agriculture, Integrated Farming, Introduction of Baby Corn in the district, etc.
Department of Agriculture, KVK and NGO may be roped in it.

- b Proposed interventions under point (a) are also mentioned in SAPCC of UP. Budget requirement may be quite huge depending upon number of participating farmers.

3.2 Any specific Climate Change initiative in the State by

- a Government has come up with National Programme on Climate Resilient Agriculture, stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such projects in convergence with schemes of Government.

- a In district there is one KVKs which can play a very active role in this sector.

- a Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modified to implement it in a project mode. Farmers field schools may be upgraded into Climate Field School/ Hands-on training centre, climate literacy, climate smart agriculture, documentation, etc.

- a NABARD can use its district presence to identify location, target and interventions of projects and design projects based on its experience as NIE for NAFCC, GCF and Adaptation Fund. NABARD is also taking care this component in its watershed projects.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 In the district Maharajganj there is no GI product. Furniture Industry is ODOP for the district. Common Service Centre (CSC) for furniture industry is under process for making wood to more competitive and attractive. After the setup of CSC the said product may be as GI product for the district.

Annexure 1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemanganj	Dhani	Ghughli	Lakshmipur
	I. Agriculture								
	A. Farm Credit								
	A.1 Crop Production, Maintenance, Marketing								
1	Annual Vegetables - Other Vegetables (-)	100	Acre	33887	Phy	358	370	284	383
					BL	121.32	125.38	96.24	129.79
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	77080	Phy	296	160	210	234
					BL	228.16	123.33	161.87	180.37
3	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	28321	Phy	17297	13590	16061	18532
					BL	4898.68	3848.82	4548.64	5248.45
4	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	27660	Phy	14500	12551	16000	16000
					BL	4010.70	3471.61	4425.60	4425.60
5	Oil Seeds - Groundnut/ Moongfali (Irrigated)	100	Acre	21093	Phy	210	61	61	74
					BL	44.30	12.87	12.87	15.61
6	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	17453	Phy	420	247	395	407
					BL	73.30	43.11	68.94	71.03
7	Pulses - Lentil/ Masur/ Masoor (Irrigated)	100	Acre	14656	Phy	160	86	667	321
					BL	23.45	12.60	97.76	47.05

(₹ lakh)

District-Maharajganj

	Maharajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
383	383	321	445	383	333	272	383	334	4249
129.79	129.79	108.78	150.80	129.79	112.84	92.17	129.79	113.18	1439.87
234	284	259	234	123	172	172	210	160	2514
180.37	218.91	199.64	180.37	94.81	132.58	132.58	161.87	123.33	1937.82
18532	18532	18532	18532	19768	18532	18532	18532	14826	211266
5248.45	5248.45	5248.45	5248.45	5598.50	5248.45	5248.45	5248.45	4198.87	59832.66
16000	17500	17000	17500	17000	17000	17000	17000	17000	196051
4425.60	4840.50	4702.20	4840.50	4702.20	4702.20	4702.20	4702.20	4702.20	54227.71
74	61	61	135	135	296	86	172	49	1401
15.61	12.87	12.87	28.48	28.48	62.44	18.14	36.28	10.34	295.55
407	333	420	321	321	321	358	370	407	4320
71.03	58.12	73.30	56.02	56.02	56.02	62.48	64.58	71.03	753.95
321	370	815	741	667	345	432	148	420	5172
47.05	54.23	119.45	108.60	97.76	50.56	63.31	21.69	61.56	758.02

8	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	55227	Phy	1235	321.00	4942
					BL	682.05	177.28	2729.32
						10081.96	7815.08	12141.24
	Post-harvest/HH Consumption (10%)					1008.2	781.5	1214.12
	Repairs & maintenance of farm assets (20%)					2016.39	1563	2428.25
	Sub Total					13106.55	10159.5	15783.61
Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgeman gan j	Dhani	Ghughli
	A.2 Water Resources							
1	Diesel Pump Sets--	80	No.	49500	Phy	82	53	87
					BL	34.89	22.54	37.11
2	Drip Irrigation--	80	ha	99000	Phy	10	10	11
					BL	7.92	7.92	8.71
3	Solar PV Pump Sets (AC)--	80	No.	158900	Phy	30	17	34
					BL	48.23	26.08	55.59
4	Sprinkler Irrigation --	80	ha	107000	Phy	30	22	35
					BL	31.68	23.03	37.76
5	Tube well--	80	No.	33000	Phy	66	42	81
					BL	192.78	98.77	229.86
	Sub Total					315.50	178.34	369.03

444	1235	1606	1235	4942	494	2223	741	7413	26831
245.21	682.05	886.95	682.05	2729.32	272.82	1227.70	409.23	4093.98	14817.96
10363.11	11244.92	11351.64	11295.27	13436.88	10637.91	11547.03	10774.09	13374.49	134063.54
1036.31	1124.49	1135.16	1129.53	1343.69	1063.79	1154.7	1077.41	1337.45	13406.35
2072.62	2248.98	2270.33	2259.05	2687.38	2127.58	2309.41	2154.82	2674.9	26812.71
13472.04	14618.39	14757.13	14683.85	17467.95	13829.28	15011.14	14006.32	17386.84	174282.6
Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
87	92	87	87	87	87	87	87	87	1010
37.11	39.33	37.11	37.11	37.11	37.11	37.11	37.11	37.11	430.75
11	11	10	10	11	11	11	11	11	128
8.71	8.71	7.92	7.92	8.71	8.71	8.71	8.71	8.71	101.36
34	43	32	36	37	36	36	35	34	404
55.59	72.64	53.05	59.01	61.43	60.16	59.72	58.01	56.74	666.25
38	38	34	38	38	36	33	33	33	408
41.53	40.33	36.30	41.53	41.53	39.21	36.05	36.05	36.05	441.05
83	88	74	90	88	79	77	79	77	924
233.96	247.63	202.05	242.96	242.43	229.33	228.80	229.33	228.80	2606.70
376.90	408.64	336.43	388.53	391.21	374.52	370.39	369.21	367.41	4246.11

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemangan j		Dhani	Ghughli
A.3 Farm Mechanisation									
1	Combine harvester--	80	No.	2450000	Phy	3		2	4
					BL	58.80		39.20	78.40
2	Leveller--	80	No.	342000	Phy	5		2	8
					BL	13.68		5.47	21.89
3	Other machinery--	80	No.	112000	Phy	111		73	124
					BL	366.08		227.86	434.22
4	Others--	80	No.	410000	Phy	2		1	2
					BL	6.56		3.28	6.56
5	Power Tiller--	80	No.	203000	Phy	20		15	20
					BL	32.48		24.36	32.48
6	Thresher--	80	No.	220000	Phy	20		15	20
					BL	35.20		26.40	35.20
	Sub Total					512.80		326.57	608.75
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemangan j		Dhani	Ghughli
A.4 Plantation & Horticulture									
1	Bee Keeping--50 colonies	80	No.	371500	Phy	1		1	2
					BL	2.97		2.97	5.94
2	Floriculture--10mX10m	80	sq. m.	89400	Phy	20		15	20
					BL	14.30		10.73	14.30
3	Floriculture--30cm X15cm	80	ha	337200	Phy	2			8
					BL	5.40			21.58

Lakshmip ur	Mahrajganj	Mithaura	Nautanwa	Nichlaur	Paniyara	Partawal	Pharenda	Siswa	District Total
4	5	4	5	5	5	5	5	4	51
78.40	98.00	78.40	98.00	98.00	98.00	98.00	98.00	78.40	999.60
8	12	8	10	10	8	10	8	8	97
21.89	32.83	21.89	27.36	27.36	21.89	27.36	21.89	21.89	265.40
125	143	121	132	129	124	131	126	121	1460
431.66	501.98	415.26	454.89	451.52	424.01	462.41	426.49	414.94	5011.32
2	4	2	2	2	2	2	2	2	25
6.56	13.12	6.56	6.56	6.56	6.56	6.56	6.56	6.56	82.00
25	25	20	20	25	20	20	20	20	250
40.60	40.60	32.48	32.48	40.60	32.48	32.48	32.48	32.48	406.00
20	25	20	20	20	20	20	20	20	240
35.20	44.00	35.20	35.20	35.20	35.20	35.20	35.20	35.20	422.40
614.31	730.53	589.79	654.49	659.24	618.14	662.01	620.62	589.47	7186.72
Lakshmip ur	Mahrajganj	Mithaura	Nautanwa	Nichlaur	Paniyara	Partawal	Pharenda	Siswa	District Total
4	4	4	2	2	2	2	2	1	27
11.89	11.89	11.89	5.94	5.94	5.94	5.94	5.94	2.97	80.22
25	25	20	20	25	20	20	20	25	255
17.88	17.88	14.30	14.30	17.88	14.30	14.30	14.30	17.88	182.35
8	9	5	8	5	5	8	5	8	71
21.58	24.28	13.49	21.58	13.49	13.49	21.58	13.49	21.58	191.54

4	Floriculture--6mX6m	80	sq. m.	89000	Phy	10	5	10
					BL	7.12	3.56	7.12
5	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	5	2	10
					BL	8.44	3.38	16.88
6	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy	8	3	10
					BL	11.42	4.19	14.27
7	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy	6	2	10
					BL	3.62	1.16	6.20
8	New Orchard - Tropical/ Sub Tropical Fruits--3mX6m	80	ha	154300	Phy	15	6	20
					BL	18.52	7.41	24.69
9	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy			2
					BL			2.80
10	New Orchard - Tropical/ Sub Tropical Fruits--7mX7m	80	ha	70800	Phy	20	15	25
					BL	11.33	8.50	14.16
11	Nursery ---	80	ha	1967700	Phy	1		1
					BL	15.74		15.74
12	Protection Structure-Poly/ Green Housing-Capsicum 1000 sqm	80	sq.m.	1301600	Phy	2	1	3
					BL	20.83	10.41	31.24
13	Protection Structure-Poly/ Green Housing-Cucumber 1000 SQM	80	sq.m.	1295400	Phy	2	1	3
					BL	20.73	10.36	31.09
14	Protection Structure-Poly/ Green Housing-Tomato 1000 Sq M	80	sq.m.	1298500	Phy	2	1	3
					BL	20.78	10.39	31.16
15	Sericulture---	80	No.	280000	Phy			
					BL			
	Sub Total					161.20	73.06	237.17

10	13	10	12	10	10	10	10	10	10	12	15	127
7.12	9.26	7.12	8.54	7.12	7.12	7.12	7.12	7.12	7.12	8.54	10.68	90.42
12	14	12	10	10	12	10	12	12	12	12	12	123
20.26	23.63	20.26	16.88	16.88	20.26	20.26	20.26	20.26	20.26	20.26	20.26	207.65
8	10	8	10	22	10	10	10	12	12	7	22	130
11.24	13.92	11.24	14.27	32.10	14.27	14.27	16.95	16.95	16.95	9.73	32.10	185.70
8	9	7	6	8	6	6	6	6	6	6	10	84
5.04	5.49	4.33	3.62	4.91	3.62	3.62	3.62	3.62	3.62	3.62	6.20	51.43
12	18	12	20	15	15	15	15	15	15	15	20	183
14.81	22.22	14.81	24.69	18.52	18.52	18.52	18.52	18.52	18.52	18.52	24.69	225.92
1	2	1	1	1	1	1	1	1	1	1	2	12
1.40	2.80	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.80	16.80
25	25	20	30	30	30	30	30	30	30	30	30	310
14.16	14.16	11.33	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	175.58
1	2	1	1	1	2	2	2	2	2	1	1	14
15.74	31.48	15.74	15.74	15.74	31.48	31.48	31.48	31.48	31.48	15.74	15.74	220.36
6	6	2	5	2	5	5	5	5	5	3	3	43
62.48	62.48	20.83	52.06	20.83	52.06	52.06	52.06	52.06	52.06	31.24	31.24	447.76
6	6	2	5	2	6	6	5	5	5	3	3	44
62.18	62.18	20.73	51.82	20.73	62.18	62.18	51.82	51.82	51.82	31.09	31.09	456.00
5	6	2	5	2	6	6	6	6	6	3	3	44
51.94	62.33	20.78	51.94	20.78	62.33	62.33	62.33	62.33	62.33	31.16	31.16	457.08
	1	2	2	6	1	1	1	1	1	1	2	16
	2.24	4.48	4.48	13.44	2.24	2.24	2.24	2.24	2.24	2.24	4.48	35.84
317.72	366.24	192.73	304.25	226.75	324.80	324.80	326.61	326.61	326.61	224.26	269.86	3024.65

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)	Bridgemangan j	Ghughli	Lakshmipur
	A.6 Forestry						
1	Nursery/ Propagation unit--2.05	80	ha	534800	Phy	1	2
					BL	4.28	8.56
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy	10	12
					BL	6.93	8.32
3	Plantation-Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy	15	17
					BL	11.18	12.67
4	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy	6	8
					BL	11.28	15.04
5	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	15	20
					BL	19.60	26.13
	Sub Total					53.27	70.72

Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	Dhani	District Total
1	2	3	3	2	1	1	1		18
4.28	8.56	12.84	12.84	8.56	4.28	4.28	4.28		77.04
12	11	12	12	12	10	10	10	6	127
8.32	7.62	8.32	8.32	8.32	6.93	6.93	6.93	4.16	88.03
17	16	20	20	15	15	15	15	15	195
12.67	11.93	14.91	14.91	11.18	11.18	11.18	11.18	11.18	145.35
6	6	8	8	6	6	6	6	4	76
11.28	11.28	15.04	15.04	11.28	11.28	11.28	11.28	7.52	142.88
15	15	20	20	15	15	15	15	10	190
19.60	19.60	26.13	26.13	19.60	19.60	19.60	19.60	13.06	248.25
56.15	58.99	77.24	77.24	58.94	53.27	53.27	53.27	35.92	701.55

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemanganj	Dhani	Ghughli
A.7 Animal Husbandry - Dairy								
1	Buffalo Farming--	80	1+1	248000	Phy	45	25	50
					BL	89.28	49.60	99.20
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	25	15	35
					BL	250.00	150.00	350.00
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	50	40	60
					BL	87.60	70.08	105.12
4	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy	20	10	30
					BL	162.08	81.04	243.12
5	Indigenous Cattle Farming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy	40	20	45
					BL	69.76	34.88	78.48
	Sub Total					658.72	385.60	875.92
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemanganj	Dhani	Ghughli
A.8 Working Capital - AH - Dairy/Drought animal								
1	Buffalo Farming_Buffalo Farming_Mahrajganj	100	1+1	146000	Phy	80	65	80
					BL	116.80	94.90	116.80
2	Indigenous Cattle Farming_Indigenous Cattle Farming_Mahrajganj	100	2	146000	Phy	80	64	80
					BL	116.80	93.44	116.80
	Sub Total Working Capital					233.60	188.34	233.60

Lakshmipur	Maharajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
50	60	55	60	60	60	60	50	50	
99.20	119.04	109.12	119.04	119.04	119.04	119.04	99.20	99.20	1240.
35	40	35	40	40	35	38	35	35	
350.00	400.00	350.00	400.00	400.00	350.00	380.00	350.00	350.00	4080.00
60	70	60	60	70	65	65	60	60	
105.12	122.64	105.12	105.12	122.64	113.88	113.88	105.12	105.12	1261.4
30	30	30	40	40	40	40	35	35	
243.12	243.12	243.12	324.16	324.16	324.16	324.16	283.64	283.64	3079.5
50	55	55	55	55	50	50	50	50	
87.20	95.92	95.92	95.92	95.92	87.20	87.20	87.20	87.20	1002.
884.64	980.72	903.28	1044.24	1061.76	994.28	1024.28	925.16	925.16	10663.
Lakshmipur	Maharajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
80	80	80	80	80	80	80	80	80	1379.7
116.80	116.80	116.80	116.80	116.80	116.80	116.80	116.80	116.80	1379.70
80	80	80	80	80	80	80	80	80	1378.24
116.80	116.80	116.80	116.80	116.80	116.80	116.80	116.80	116.80	1378.24
233.60	233.60	233.60	233.60	233.60	233.60	233.60	233.60	233.60	2757.94

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemanganj	Dhani	Ghughli
	A.9 Animal Husbandry - Poultry							
1	Commercial Broiler Farming--	80	5000	2458000	Phy	4	2	4
					BL	132.87	66.43	132.87
2	Commercial Layer Farming--	80	10000	11642000	Phy	1		1
					BL	93.14		93.14
	Sub Total					226.01	66.43	226.01
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemanganj	Dhani	Ghughli
	A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Mahrajganj	100	5000	802000	Phy	5	4	5
					BL	40.10	32.08	40.10
2	Layer Farming_Others_Mahrajganj	100	5000	1755000	Phy	5	5	5
					BL	87.75	87.75	87.75
	Sub Total Working Capital					127.85	119.83	127.85

Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
5	10	5	6	7	6	7	5	4	65
179.63	332.16	152.53	199.29	246.06	172.20	218.96	152.53	132.87	2118.40
1	2	2	2	1	1	1	1	1	14
93.14	186.27	186.27	186.27	93.14	93.14	93.14	93.14	93.14	1303.93
272.77	518.43	338.80	385.56	339.20	265.34	312.10	245.67	226.01	3422.33
Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
5	6	6	6	6	6	5	5	5	64
40.10	48.12	48.12	48.12	48.12	48.12	40.10	40.10	40.10	513.28
5	5	5	5	5	5	5	5	5	60
87.75	87.75	87.75	87.75	87.75	87.75	87.75	87.75	87.75	1053.00
127.85	135.87	135.87	135.87	135.87	135.87	127.85	127.85	127.85	1566.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemangaj	Dhani	Ghughli
	A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit--Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy	15	8	15
					BL	49.68	26.50	49.68
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy	2	1	2
					BL	17.52	8.76	17.52
3	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	Phy	10	5	5
					BL	30.32	15.16	15.16
	Sub Total					97.52	50.42	82.36
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemangaj	Dhani	Ghughli
	A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_Mahrajganj	100	20+1	104000	Phy	48	48	48
					BL	49.92	49.92	49.92
	Sub Total Working Capital					49.92	49.92	49.92

Lakshmipur	Maharajganj	Mithaura	Nautanwa	Nichloul	Paniyara	Partawal	Pharenda	Siswa	District Total
15	15	17	15	17	18	15	15	15	180
49.68	49.68	56.30	49.68	56.30	59.62	49.68	49.68	49.68	596.16
2	3	2	4	4	4	2	3	2	31
17.52	26.28	17.52	35.04	35.04	35.04	17.52	26.28	17.52	271.56
5	10	5	10	5	10	5	5	5	80
15.16	30.32	15.16	30.32	15.16	30.32	15.16	15.16	15.16	242.56
82.36	106.28	88.98	115.04	106.50	124.98	82.36	91.12	82.36	1110.28
Lakshmipur	Maharajganj	Mithaura	Nautanwa	Nichloul	Paniyara	Partawal	Pharenda	Siswa	District Total
48	48	48	48	48	48	48	48	48	576
49.92	49.92	49.92	49.92	49.92	49.92	49.92	49.92	49.92	599.04
49.92	49.92	49.92	49.92	49.92	49.92	49.92	49.92	49.92	599.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemangan j	Dhani	Ghughli
	A.13 Fisheries							
1	Aquaculture inputs production--	80	No.	400000	Phy	10	5	10
					BL	32.00	16.00	32.00
2	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy	15	10	15
					BL	12.00	8.00	12.00
3	Fish marketing--Three wheeler	80	No.	300000	Phy	15	10	15
					BL	36.00	24.00	36.00
4	Fish Seed Hatchery--	80	ha	250000	Phy	2	1	2
					BL	40.00	20.00	40.00
5	Integrated Pisciculture --Paddy cum fish cultivation	80	ha	100000	Phy	15	10	15
					BL	12.00	8.00	12.00
6	Ornamental Fish Hatchery--	80	No.	50000	Phy	27	18	27
					BL	128.00	62.00	128.00
	Sub Total					260.00	138.00	260.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemangan j	Dhani	Ghughli
	A.14 Working Capital - Fisheries							
1	Marketing Activities_Others_Aquaculture input sellers	100	Per unit	200000	Phy	15	10	15
					BL	30.00	20.00	30.00
	Sub Total Working Capital					30.00	20.00	30.00

Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
15	15	10	15	15	15	15	15	10	150
48.00	48.00	32.00	48.00	48.00	48.00	48.00	48.00	32.00	480.00
15	20	15	15	20	20	15	15	15	190
12.00	16.00	12.00	12.00	16.00	16.00	12.00	12.00	12.00	152.00
15	20	15	20	20	15	15	15	15	190
36.00	48.00	36.00	48.00	48.00	36.00	36.00	36.00	36.00	456.00
2	4	4	2	2	2	1	1	1	24
40.00	80.00	80.00	40.00	40.00	40.00	20.00	20.00	20.00	480.00
15	20	15	15	20	20	15	15	15	190
12.00	16.00	12.00	12.00	16.00	16.00	12.00	12.00	12.00	152.00
27	39	34	35	37	31	31	29	26	361
128.00	250.00	248.00	154.00	170.00	128.00	128.00	112.00	88.00	1724.00
276.00	458.00	420.00	314.00	338.00	284.00	256.00	240.00	200.00	3444.00
Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
15	25	25	20	20	17	16	15	15	208
30.00	50.00	50.00	40.00	40.00	34.00	32.00	30.00	30.00	416.00
30.00	50.00	50.00	40.00	40.00	34.00	32.00	30.00	30.00	416.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total	
	A.15 Farm Credit						
	Sub Total						
	Total Farm Credit (sum of A.1 to A.15)					213421.26	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Mahrajganj	Nautanwa	Nichlaul
	B. Agriculture Infrastructure						
	B.1 Storage Facilities						
1	Cold Storage--5000 Mt	80	No.	40000000	Phy 1	1	1
					BL 320.00	320.00	320.00
2	Godown--/ Rural Godown (10000 MT)	80	No.	40000000	Phy 1	1	1
					BL 320.00	320.00	320.00
3	Godown--/ Rural Godown (500 MT)	75	No.	15000000	Phy 20	11	11
					BL 225.00	123.75	123.75
4	Godown--/ Rural Godown (5000 MT)	85	No.	20000000	Phy 3	2	2
					BL 510.00	340.00	340.00
5	Godown-Silo-1000 MT	75	No.	50000000	Phy 7	5	5
					BL 262.50	187.50	187.50
6	Godown-Silo-5000 MT	75	No.	50000000	Phy 2	2	1
					BL 750.00	750.00	375.00
	Sub Total				2387.50	2041.25	1666.25

Pharenda	Lakshmipur	Partawal	Bridgemangana j	Dhani	Ghughli	Mithaura	Paniyara	Siswa	District Total
1									4
320.00									1280.00
	1	1							5
	320.00	320.00							1600.00
15	10	15	10	5	10	13	15	15	150
168.75	112.50	168.75	112.50	56.25	112.50	146.25	168.75	168.75	1687.50
3	2	3	2	1	2	2	2	2	26
510.00	340.00	510.00	340.00	170.00	340.00	340.00	340.00	340.00	4420.00
5	5	7	5	3	5	5	5	5	62
187.50	187.50	262.50	187.50	112.50	187.50	187.50	187.50	187.50	2325.00
		2			1			1	9
		750.00			375.00			375.00	3375.00
1186.25	960.00	2011.25	640.00	338.75	1015.00	673.75	696.25	1071.25	14687.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemanganj	Dhani	Ghughli
	B.2 Land Development							
1	Biofertilizers --200 tpa unit	80	No.	160000	Phy BL	2 2.56	1 1.28	2 2.56
2	Farm Ponds/ Water Harvesting Structures--30 m X 30 m	80	No.	224000	Phy BL	10 17.92	6 10.75	12 21.50
3	On Farm development (OFD) Works --	80	m.	75000	Phy BL	20 12.00	9 5.40	25 15.00
4	Reclamation of Problem Soils--5-8 t gypsum + 1 DP + Dhaincha crop	80	ha	43600	Phy BL	25 8.72	15 5.23	25 8.72
	Sub Total					41.20	22.66	47.78

Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
2	2	2	3	3	2	1	1	1	22
2.56	2.56	2.56	3.84	3.84	2.56	1.28	1.28	1.28	28.16
12	12	12	12	12	12	12	12	12	136
21.50	21.50	21.50	21.50	21.50	21.50	21.50	21.50	21.50	243.67
25	25	25	25	25	25	25	25	25	279
15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	167.40
30	30	30	30	30	30	30	30	30	335
10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	116.81
49.52	49.52	49.52	50.80	50.80	49.52	48.24	48.24	48.24	556.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bridgemangaj	Dhani	Ghughli
	B.3 Agriculture Infrastructure - Others						
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy 55 BL 12.76	55 12.76	55 12.76
2	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	Phy 60 BL 14.88	55 13.64	60 14.88
3	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy 10 BL 60.00	6 36.00	12 72.00
4	Seed Processing-All Seed Types-	85	No.	2500000	Phy 3 BL 63.75	2 42.50	4 85.00
5	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-	80	No.	25000000	Phy BL		1 200.00
	Sub Total				151.39	104.90	384.64
	Total (B.1+B.2+B.3)				1270.88	1224.39	1504.13

Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
55	60	60	55	60	60	60	55	55	685
12.76	13.92	13.92	12.76	13.92	13.92	13.92	12.76	12.76	158.92
60	80	80	80	80	80	80	61	60	836
14.88	19.84	19.84	19.84	19.84	19.84	19.84	15.13	14.88	207.33
15	15	15	12	15	15	15	15	15	160
90.00	90.00	90.00	72.00	90.00	90.00	90.00	90.00	90.00	960.00
4	4	4	4	4	4	4	4	4	45
85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	956.25
1	1	1	1	1	1	1	1	1	5
200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	1000.00
402.64	408.76	208.76	389.60	408.76	208.76	208.76	202.89	202.64	3282.50
1522.13	1528.25	1328.25	1509.09	1528.25	1328.25	1328.25	1322.38	1322.13	18526.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemang j	Dhani	Ghughli
	C. Ancillary Activities							
	C.1 Food & Agro Processing							
1	Bakery & Confectionery Unit--	85	No.	1000000	Phy	3	1	4
					BL	25.50	8.50	34.00
2	Dairy Processing Unit--	85	No.	700000	Phy	4	2	4
					BL	23.80	11.90	23.80
3	Dal/ Pulses Mill--	85	No.	3500000	Phy	1	1	1
					BL	29.75	29.75	29.75
4	Food Grain Processing-Flour Mill-	85	No.	2500000	Phy	10	5	10
					BL	212.50	106.25	212.50
5	Fruit Processing --	85	No.	200000	Phy			1
					BL			1.70
6	Oil Extraction--/Mustard Processing	85	No.	1000000	Phy	5	3	7
					BL	42.50	25.50	59.50
7	Rice Processing --	75	No.	3000000	Phy	7	5	8
					BL	157.50	112.50	180.00
8	Sugarcane processing-Jaggery production-	80	No.	500000	Phy	2	1	3
					BL	8.00	4.00	12.00
9	Vegetable Processing--	85	No.	200000	Phy	1	1	1
					BL	1.70	1.70	1.70
	Sub Total					501.25	300.10	554.95

Lakshmipur	Maharajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
3	4	3	4	4	4	4	4	4	42
25.50	34.00	25.50	34.00	34.00	34.00	34.00	34.00	34.00	357.00
5	10	6	8	8	5	10	8	5	75
29.75	59.50	35.70	47.60	47.60	29.75	59.50	47.60	29.75	446.25
2	2	1	2	1	1	1	1	1	15
59.50	59.50	29.75	59.50	29.75	29.75	29.75	29.75	29.75	446.25
10	15	15	15	15	10	15	10	10	140
212.50	318.75	318.75	318.75	318.75	212.50	318.75	212.50	212.50	2975.00
1	2	2	2	2	2	2	1	2	17
1.70	3.40	3.40	3.40	3.40	3.40	3.40	1.70	3.40	28.90
7	10	10	7	8	8	7	7	7	86
59.50	85.00	85.00	59.50	68.00	68.00	59.50	59.50	59.50	731.00
8	15	10	15	15	10	10	10	8	121
180.00	337.50	225.00	337.50	337.50	225.00	225.00	225.00	180.00	2722.50
2	3	2	2	3	2	2	2	4	28
8.00	12.00	8.00	8.00	12.00	8.00	8.00	8.00	16.00	112.00
2	1	1	1	1	1	1	1	1	13
3.40	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	22.10
579.85	911.35	732.80	869.95	852.70	612.10	739.60	619.75	566.60	7841.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bridgemanganj	Dhani	Ghughli
	C.2 Ancillary Activities -						
1	Agri Clinic & Agri Business Centers--	90	No.	1000000	Phy 6 BL 63.00	36.00	10 117.00
	Sub Total				63.00	36.00	117.00
	Total (C.1+C2)				629.60	602.60	683.60
	Total (A+B+C)				22476.13	22449.13	22530.13

Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
10	15	9	9	9	9	12	10	8	110
117.00	180.00	99.00	99.00	99.00	99.00	126.00	108.00	81.00	1224.00
117.00	180.00	99.00	99.00	99.00	99.00	126.00	108.00	81.00	1224.00
683.60	746.60	665.60	665.60	665.60	665.60	692.60	674.60	647.60	9065.00
22530.13	22593.13	22512.13	22512.13	22512.13	22512.13	22539.13	22521.13	22494.13	241012.3

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Maharajganj	Nautanwa	Nichlaul
	II. Micro, Small and Medium Enterprises (MSME)							
1	Manufacturing Sector - Term Loan- Medium-	80	No.	500000000	Phy	1	1	1
					BL	4000.00	4000.00	4000.00
2	Manufacturing Sector - Term Loan- Micro-	80	No.	5000000	Phy	49	46	40
					BL	3120.00	2880.00	2400.00
3	Manufacturing Sector - Term Loan- Small-	80	No.	1000000000	Phy	15	15	15
					BL	12000.00	12000.00	12000.00
4	Manufacturing Sector - Working Capital-Medium-	80	No.	500000000	Phy	1	1	1
					BL	400.00	400.00	400.00
5	Manufacturing Sector - Working Capital-Micro-	80	No.	200000	Phy	54	46	40
					BL	504.00	448.00	352.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	100000000	Phy	15	15	15
					BL	1200.00	1200.00	1200.00
7	Service Sector - Term Loan-Micro-	80	No.	5000000	Phy	40	40	40
					BL	2400.00	2400.00	2400.00
8	Service Sector - Term Loan-Small-	80	No.	500000000	Phy	5	5	5
					BL	2000.00	2000.00	2000.00
9	Service Sector - Working Capital-Micro-	80	No.	200000	Phy	40	40	40
					BL	112.00	112.00	112.00
10	Service Sector - Working Capital-Small-	80	No.	5000000	Phy	5	5	5
					BL	200.00	200.00	200.00
	Sub Total					25936.00	25640.00	25064.00

Partawal	Bridgemanganj	Dhani	Ghughli	Lakshmipur	Mithaura	Paniyara	Pharenda	Siswa	District Total
1									4
4000.00	0	0	0	0	0	0	0	0	16000.00
40	40	20	40	40	40	40	40	40	475
2400.00	2400.00	1200.00	2400.00	2400.00	2400.00	2400.00	2400.00	2400.00	28800.00
15	15	5	15	15	15	15	15	15	170
12000.00	12000.00	4000.00	12000.00	12000.00	12000.00	12000.00	12000.00	12000.00	136000.00
1									4
400.00	0	0	0	0	0	0	0	0	1600.00
41	40	20	40	40	40	40	40	40	481
368.00	352.00	176.00	352.00	352.00	352.00	352.00	352.00	352.00	4312.00
15	15	10	15	15	15	15	15	15	175
1200.00	1200.00	800.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	14000.00
40	40	20	40	40	40	40	40	40	460
2400.00	2400.00	1200.00	2400.00	2400.00	2400.00	2400.00	2400.00	2400.00	27600.00
5	5	2	5	5	5	5	5	5	57
2000.00	2000.00	800.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	22800.00
40	40	20	40	40	40	40	40	40	460
112.00	112.00	56.00	112.00	112.00	112.00	112.00	112.00	112.00	1288.00
5	5	2	5	5	5	5	5	5	57
200.00	200.00	80.00	200.00	200.00	200.00	200.00	200.00	200.00	2280.00
25080.00	20664.00	8312.00	20664.00	20664.00	20664.00	20664.00	20664.00	20664.00	254680.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	III. Export Credit				
	Total Export Credit				
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bridgemangan j
	IV. Education				
1	Education Loans-Study Abroad-	90	No.	1000000	Phy 32 20 45
	Total Education				BL 288.00 180.00 405.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bridgemangan j
	V. Housing				
1	Loan for Affordable Housing Projects--	85	No.	300000	Phy 100 76 110
	Total Housing				BL 765.00 591.60 841.50

Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaur	Paniyara	Partawal	Pharenda	Siswa	District Total
40	50	40	45	40	40	40	40	40	472
360.00	450.00	360.00	405.00	360.00	360.00	360.00	360.00	360.00	4248.00
360.00	450.00	360.00	405.00	360.00	360.00	360.00	360.00	360.00	4248.00
Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaur	Paniyara	Partawal	Pharenda	Siswa	District Total
110	110	110	110	110	110	110	110	110	2554
841.50	841.50	841.50	841.50	841.50	841.50	841.50	841.50	841.50	9771.60
841.50	841.50	841.50	841.50	841.50	841.50	841.50	841.50	841.50	9771.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemangan j	Dhani	Ghughli
	VI. Social Infrastructure							
1	Drinking Water--	85	No.	200000	Phy BL	6 10.20	4 6.80	8 13.60
2	Education--	85	No.	10000000	Phy BL	2 297.50	4	3 382.50
3	Healthcare-Hospital-	85	No.	20000000	Phy BL	6	4	8
	Total Social Infrastructure					307.70	6.80	396.10
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemangan j	Dhani	Ghughli
	VII. Renewable Energy							
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	Phy BL	10 23.85	7 17.10	11 24.75
	Total Renewable Energy					23.85	17.10	24.75

Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
8	10	10	8	8	8	9	8	8	95
13.60	17.00	17.00	13.60	13.60	13.60	15.30	13.60	13.60	161.50
2	3	2	3	2	2	2	2	2	43
425.00	510.00	297.50	510.00	425.00	425.00	297.50	425.00	425.00	4420.00
1	1	1	1	1	8	9	8	8	5
170.00	170.00	170.00	170.00	170.00					850.00
608.60	697.00	484.50	693.60	608.60	438.60	312.80	438.60	438.60	5431.50
Lakshmipur	Mahrajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
11	11	11	11	11	11	11	11	11	256
24.75	24.75	24.75	24.75	24.75	24.75	24.75	24.75	24.75	288.45
24.75	24.75	24.75	24.75	24.75	24.75	24.75	24.75	24.75	288.45

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bridgemanganj	Dhani	Ghughli
	VIII. Others							
1	Loans to Distressed Persons--	90	No.	100000	Phy	700	500	800
					BL	632.25	451.35	722.25
2	SHGs/ JLGs--JLG	100	No.	150000	Phy	300	250	350
					BL	450.00	375.00	525.00
3	SHGs/ JLGs--SHG	100	No.	200000	Phy	70	50	70
					BL	140.00	100.00	140.00
	Total Others					1222.25	926.35	1387.25
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					46405.23	46109.33	46570.23

Lakshmipur	Maharajganj	Mithaura	Nautanwa	Nichlaul	Paniyara	Partawal	Pharenda	Siswa	District Total
800	1000	900	800	800	800	800	800	800	9563
722.25	903.15	813.15	722.25	722.25	722.25	722.70	722.25	722.25	8578.35
350	400	300	350	350	350	350	350	300	4000
525.00	600.00	450.00	525.00	525.00	525.00	525.00	525.00	450.00	6000.00
80	80	80	70	70	70	80	60	60	840
160.00	160.00	160.00	140.00	140.00	140.00	160.00	120.00	120.00	1680.00
1407.25	1663.15	1423.15	1387.25	1387.25	1387.25	1407.70	1367.25	1292.25	16258.35
46590.23	46846.13	46606.13	46570.23	46570.23	46570.23	46590.68	46550.23	46475.23	531690.2

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	84092.88	82776.05	97076.40	64343.95	99165.47	64334.74	99801.30	
RCBs	11254.20	9335.58	12323.12	0.00	0.00	1423.36	2101.08	
SCARDB	1252.43	1478.23	1302.52	448.75	14220.38	483.53	0.00	
RRBs	54395.30	54155.24	58867.61	36689.60	63918.34	49142.49	60904.12	
Others	0.00	0.00	0.00	0.00	15324.87	7473.67	0.00	
Sub total (A)	150994.81	147745.10	169569.65	101482.30	192629.06	122857.79	162806.50	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	14541.87	17266.27	13459.48	12454.60	12562.57	17494.32	39532.71	
RCBs	0.00	0.00	1747.28	0.00	0.00	0.00	0.00	
SCARDB	744.03	704.90	777.45	0.00	1797.30	0.00	1036.98	

RRBs	7874.12	11976.34	8235.65	4045.63	8008.59	7934.34	24135.82
Others	0.00	0.00	0.00	0.00	2314.50	941.69	0.00
Sub total (A)	23160.02	29947.51	24219.86	16500.23	24682.96	26370.35	64705.51

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	98634.75	100042.32	110535.88	76798.55	111728.04	81829.06	139334.01
RCBs	11254.20	9335.58	14070.40	0.00	0.00	1423.36	2101.08
SCARDB	1996.46	2183.13	2079.97	448.75	16017.68	483.53	1036.98
RRBs	62269.42	66131.58	67103.26	40735.23	71926.93	57076.83	85039.94
Others	0.00	0.00	0.00	0.00	17639.37	8415.36	0.00
Sub total (A)	174154.83	177692.61	193789.51	117982.53	217312.02	149228.14	227512.01

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	15404.39	15095.76	17474.38	46242.90	14991.80	76556.04	72717.64
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	2455.77	0.00	0.00
RRBs	9526.31	6052.09	10805.61	13362.52	9410.93	19115.57	42931.54
Others	0.00	0.00	0.00	0.00	2659.20	635.94	2422.82
Sub total (A)	24930.70	21147.85	28279.99	59605.42	29517.70	96307.55	118072.00

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	12922.26	6925.55	12938.66	117890.32	11478.25	10111.03	15658.16
RCBs	218.88	0.00	585.78	0.00	0.00	0.00	0.00
SCARDB	72.96	0.00	195.26	0.00	1534.99	0.00	0.00
RRBs	7785.89	3395.65	8067.53	3610.11	7193.79	508.26	9545.44
Others	0.00	0.00	0.00	0.00	1941.07	4231.87	0.00
Sub total (A)	20999.99	10321.20	21787.23	121500.43	22148.10	14851.16	25203.60

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	126961.40	122063.63	140948.92	240931.77	138198.09	168496.13	227709.81
RCBs	11473.08	9335.58	14656.18	0.00	0.00	1423.36	2101.08
SCARDB	2069.42	2183.13	2275.23	448.75	20008.44	483.53	1036.98
RRBs	79581.62	75579.32	85976.40	57707.86	88531.65	76700.66	137516.92
Others	0.00	0.00	0.00	0.00	22239.64	13283.17	2422.82
Sub total (A)	220085.52	209161.66	243856.73	299088.38	268977.82	260386.85	370787.61

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	82776.05	9335.58	1478.23	54155.24	0.00	147745.10	64343.95	0.00	448.75	36689.60	0.00	101482.30

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
C L	64334.74	1423.36	483.53	49142.49	7473.67	122857.79	99801.30	2101.08	0.00	60904.12	0.00	162806.50

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	82776.05	9335.58	1478.23	54155.24	0.00	147745.10	64343.95	0.00	448.75	36689.60	0.00	101482.30
W S						0.00						0.00
L D						0.00						0.00
F H						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00

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Table 2: Term Loan													(₹ lakh)
Particulars	2023-24						2024-25						Total
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total	
C L	64334.74	1423.36	483.53	49142.49	7473.67	122857.79	99801.30	2101.08	0.00	60904.12	0.00	162806.50	
W S						0.00						0.00	
L D						0.00						0.00	
F M						0.00						0.00	
P & H						0.00						0.00	
AH -D						0.00						0.00	
AH -P						0.00						0.00	
AH - S G P						0.00						0.00	
F D						0.00						0.00	
F & W						0.00						0.00	
S G & M F						0.00						0.00	
A & F						0.00						0.00	
OTH	17494.32	0.00	0.00	7934.34	941.69	26370.35	39532.71	0.00	1036.98	24135.82	0.00	64705.51	
Sub total	17494.32	0.00	0.00	7934.34	941.69	26370.35	39532.71	0.00	1036.98	24135.82	0.00	64705.51	
Grand Total (I +II)	81829.06	1423.36	483.53	57076.83	8415.36	149228.14	139334.01	2101.08	1036.98	85039.94	0.00	227512.01	

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1000000
2	Agri Clinic & Agri Business Centers			No.	2000000
3	Aquaculture inputs production			No.	400000
4	Bakery & Confectionery Unit			No.	1000000
5	Bee Keeping			No.	371500
6	Bioferlizers			No.	160000
7	Buffalo Farming			1+1	248000
8	Bulk Milk Cooling Unit			No.	1250000
9	Cold Storage			No.	40000000
10	Combine harvester			No.	2450000
11	Commercial Broiler Farming			5000	2458000
12	Commercial Broiler Farming			5000	5846000
13	Commercial Layer Farming			10000	11642000
14	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
15	Compost/ Vermi Compost	Vermi Compost		No.	750000
16	Compost/ Vermi Compost	Vermi Compost		No.	31000
17	Crossbred Cattle Farming			1+1	219000
18	Dairy Cow and Heifer rearing			2	1013000
19	Dairy Processing Unit			No.	700000
20	Dal/ Pulses Mill			No.	3500000
21	Diesel Pump Sets			No.	49500

22	Diesel Pump Sets			No.	55550
23	Drinking Water			No.	200000
24	Drip Irrigation			ha	99000
25	Education			No.	10000000
26	Education			No.	15000000
27	Education Loans		Study Abroad	No.	1000000
28	Farm Ponds/ Water Harvesting Structures			No.	224000
29	Fish Culture			ha	100000
30	Fish marketing			No.	300000
31	Fish Seed Hatchery			ha	2500000
32	Floriculture			ha	337200
33	Floriculture			sq. m.	89400
34	Floriculture			sq. m.	89000
35	Food Grain Processing		Flour Mill	No.	2500000
36	Fruit Processing			No.	200000
37	Goat		Rearing Unit	20+1	414000
38	Godown		Silo	No.	50000000
39	Godown		Silo	No.	5000000
40	Godown			No.	1500000
41	Godown			No.	40000000
42	Godown			No.	20000000
43	Healthcare		Hospital	No.	20000000
44	Indigenous Cattle Faming			1+1	218000
45	Integrated Pisciculture			ha	100000

46	Leveller			No.	342000
47	Loan for Affordable Housing Projects			No.	600000
48	Loan for Affordable Housing Projects			No.	300000
49	Loans to Distressed Persons			No.	100000
50	Loans to Distressed Persons			No.	50000
51	Manufacturing Sector	Working Capital	Micro	No.	2000000
52	Manufacturing Sector	Working Capital	Micro	No.	200000
53	Manufacturing Sector	Working Capital	Small	No.	10000000
54	Manufacturing Sector	Term Loan	Medium	No.	500000000
55	Manufacturing Sector	Term Loan	Micro	No.	5000000
56	Manufacturing Sector	Term Loan	Micro	No.	10000000
57	Manufacturing Sector	Term Loan	Small	No.	100000000
58	Manufacturing Sector	Working Capital	Medium	No.	50000000
59	Mushroom Cultivation			1000 Kg. per Cycle	211000
60	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
61	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
62	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
63	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
64	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
65	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300

66	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
67	Nursery			ha	1967700
68	Nursery/ Propagation unit			ha	534800
69	Oil Extraction			No.	1000000
70	On Farm development (OFD) Works			m.	75000
71	Ornamental Fish Hatchery			No.	50000
72	Ornamental Fish Hatchery			No.	1000000
73	Ornamental Fish Hatchery			No.	5000000
74	Other machinery			No.	155000
75	Other machinery			No.	870000
76	Other machinery			No.	132000
77	Other machinery			No.	112000
78	Other machinery			No.	1250000
79	Other machinery			No.	177000
80	Other machinery			No.	790000
81	Others			No.	410000
82	Pig Breeding Unit			10+2	1095000
83	Plantation	Poplar		ha	235040
84	Plantation	Bamboo		ha	86636
85	Plantation	Eucalyptus		ha	93176
86	Plantation	Teak		ha	163310
87	Power Tiller			No.	203000
88	Protection Structure	Poly/ Green Housing		sq.m.	1301600
89	Protection Structure	Poly/ Green Housing		sq.m.	1298500

90	Protection Structure		Poly/ Green Housing		sq.m.	1295400
91	Reclamation of Problem Soils			5	ha	43600
92	Rice Processing				No.	3000000
93	Seed Processing		All Seed Types		No.	2500000
94	Sericulture				No.	280000
95	Service Sector		Working Capital	Micro	No.	500000
96	Service Sector		Term Loan	Micro	No.	10000000
97	Service Sector		Working Capital	Micro	No.	200000
98	Service Sector		Term Loan	Micro	No.	5000000
99	Service Sector		Term Loan	Small	No.	50000000
100	Service Sector		Working Capital	Small	No.	5000000
101	Sheep		Rearing Unit		20+1	379000
102	SHGs/ JLGs				No.	150000
103	SHGs/ JLGs				No.	200000
104	Solar Energy		Roof Top Solar PV System with Battery		No.	150000
105	Solar Energy		Roof Top Solar PV System with Battery		No.	100000
106	Solar PV Pump Sets (AC)				No.	213700
107	Solar PV Pump Sets (AC)				No.	301500
108	Solar PV Pump Sets (AC)				No.	158900
109	Sprinkler Irrigation				ha	107000
110	Sprinkler Irrigation				ha	182000
111	Sugarcane processing		Jaggery production		No.	500000
112	Thresher				No.	220000

113	Tissue Culture	Tissue Culture Lab for Plant Propagule Multiplication		No.	25000000
114	Tube Well			No.	33000
115	Tube Well			No.	682000
116	Tube Well			No.	480000
117	Vegetable Processing			No.	200000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Other Vegetables ()	Acre	33887
2	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	77080
3	Broiler Farming	Others_Mahrajganj	5000	802000
4	Buffalo Farming	Buffalo Farming_Mahrajganj	1+1	146000
5	Cereals	Wheat/ Gehu (Irrigated)	Acre	27660
6	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	28321
7	Goat Farming	Rearing Unit _ Semi_intensive_Mahrajganj	20+1	104000
8	Indigenous Cattle Farming	Indigenous Cattle Farming_Mahrajganj	2	146000
9	Layer Farming	Others_Mahrajganj	5000	1755000
10	Marketing Activities	Others_Aquaculture input sellers	Per unit	200000
11	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	17453
12	Oil Seeds	Groundnut/ Moongfali (Irrigated)	Acre	21093
13	Pulses	Lentil/ Masur/ Masoor (Irrigated)	Acre	14656
14	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	55227

Abbreviations

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

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

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

Name and address of DDM

Name	Krishna Kumar
Designation	DDM NABARD
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Nagar Address 2	Pharenda Road
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District	Maharajganj
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Pincode	273303
Telephone No.	
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Email ID	maharajganj@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<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.
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

<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

<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
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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

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NABFOUNDATION

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
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