



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



मैनपुरी
Manipuri

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: Mainpuri

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:

Mitesh Yadav

District Development Manager NABARD

Mainpuri

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	Mainpuri is a district in central Uttar Pradesh and falls under the agro-climatic zone number 4 of the state which is the southern western semi-arid plains. The geographical area of the district is 2760 sq km. Mainpuri falls under Agra division. The Kali and Yamuna rivers flow through the district.
2	Type of soil	The climate of the district is dry subtropical and the soil is sandy loam.
3	Primary occupation	The district is famous for dairy development potato production garlic peanuts etc. There is immense potential for the development of self-help groups and formation of JLGs etc.
4	Land holding structure	About 96 of all farmers in district are small and marginal farmers. The share of small and marginal farmers in the total cultivable land of the district is around 78 percent.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	In 2023-24 the district achieved 64.18 percent of the target for crop loans 87.32 percent for term loans for agriculture and ancillary activities 126 percent for MSME and 34.19 percent for other priority sectors, achieving 78.22 percent of the total priority sector target.
2	CD Ratio	The Credit-Deposit (CD) ratio of the district as of March 31 2024 stands at 68.10 percent compared to 75.20 percent in the financial year 2022-23.
3	Investment credit in agriculture	The Agriculture Term Loan in the district for the financial year 2023-24 amounted to Rs. 40941.28 lakh.

4	Credit flow to MSMEs	MSME credit has the major share in the district annual credit priority sector disbursements. Besides the agriculture sector MSME is a major area for employment generation in district. Total priority sector MSME credit in the district during FY2024 has been Rs.78211.37 Lakh.
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4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The credit potential for the year 2025-26 has been estimated at Rs.471756.92 lakhs. For the year 2025-26 the credit potential under crop loans has been estimated at Rs.201744.80 lakhs. Rs.178060.90 lakhs for MSME Sector and Rs.37120.46 lakhs for other priority sector loans.
2	Projection for agriculture and its components	Potential Linked Plan (PLP) estimate for the FY 2025-26 projects a credit potential of Rs. 201744.80 lakh for crop loans. Total agricultural credit potential for 2025-26 is estimated at Rs.224824.24 lakh including investments in agriculture infrastructure development and ancillary activities
3	Projection for MSMEs	According to the PLP estimate for 2025-26 the credit potential for Micro Small and Medium Enterprises (MSMEs) is projected at Rs.178060.90. lakhs.
4	Projection for other purposes	For 2025-26 the PLP estimate for other priority sectors indicate a credit potential of Rs.37120.46 Lakh. This includes Rs.4522.50 Lakh for education loans Rs.14628.50 Lakh for housing loans and Rs.4.40 Lakh for export credit.

5. Developmental Initiatives

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

5. The Pradhan Mantri Kisan Samman Nidhi provides a provision of Rs. 6000 per year to all farmers to the eligible farmers
6. Major programs from NABARD are the promotion of Farmer Producer Organizations (FPOs) establishment of Farmer Clubs Self-Help Group (SHG) linkages and skill and entrepreneurship development training programs. Additionally with financial support from NABARD two rural haat have been constructed.

6. Thrust Areas

1. In 2025-26 the focus area will be the use of technology in agriculture. Technology-related projects can be adopted on a pilot basis.
2. MSME credit will be a major thrust area since the district has minimal presence of industries.
3. For the year 2025-26 strengthening the cooperative institutions in the district and focusing on developing agriculture-based infrastructure with the perspective of making agriculture a sustainable and more income-generating economic activity has been indicated as the focus area.
4. In addition, it is also necessary to promote producer organizations for aggregation of products and facilitate marketing facilities especially emphasizing storage and logistic services for agricultural produce.

7. Major Constraints and Suggested Action Points

1. The main economic activity in the district is agriculture but 96 percent of the land holdings are in the small and marginal category. Due to this agriculture is still in its traditional form and there is a lack of resources and mindset barriers in transforming it towards agri-business
2. Agriculture is still in its traditional form and there is a lack of resources and conceptual barriers to transforming it into an agri business.
3. This document also highlights the lack of basic infrastructure and provides some necessary suggestions for the construction of basic infrastructure for various sub-sectors such as crop production horticulture land development minor irrigation animal husbandry and other areas.
4. The main obstacles in the development of the agricultural sector in the district are the unavailability of necessary inputs such as improved seeds fertilizers veterinary services and electricity supply.
5. There is a huge scope for development of micro and small industries in the district.

8. Way Forward

1. Through coordination between government agencies banks and development departments NABARD will promote capital formation in agricultural financing
2. This includes financial inclusion literacy and effective implementation of government subsidy schemes.
3. Bank financing should support joint liability groups cultivators and agricultural labourers.
4. Various government schemes such as Agri-Clinic Agri-Business Centers Agri Marketing Infrastructure PM Formalization of Micro Food Processing Enterprise scheme formation and promotion of FPOs Agriculture Infrastructure Fund National Livestock Mission etc need to be implemented in the district.
5. It can be concluded that there is a need to increase capital formation in agriculture and ancillary sectors better monitoring and review of DCC/DLRC and BLBC meetings and effective implementation of the financial inclusion action plan with NABARD the State Government various departments
6. Through this PLP an attempt has been made to provide all stakeholders with a reference point so that the full potential of every available sector here can be harnessed for the overall development of the district.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop	- Collection of data on Gross Cropped Area for a period of 10 years and

	loans	<p>data on land holdings;</p> <p>- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;</p> <p>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</p> <p>- Study the cropping pattern;</p> <p>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</p> <p>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</p>
2	Water Resources	<p>- MI potential is the area that can be brought under irrigation by ground and surface water;</p> <p>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</p> <p>- 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;</p> <p>- 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.;</p> <p>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</p> <p>- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.</p>
3	Farm Mechanisation	<p>- 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;</p> <p>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</p> <p>- Adjustment of tractor potential with land holdings; and</p> <p>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</p>
4	Plantation and Horticulture	<p>- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;</p> <p>- Feasibility and possibility of shifting from food crops to plantation crops;</p> <p>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</p> <p>- Estimation of potential for rejuvenation of existing plantations.</p>

5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census;
		- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and
		- 1/6th of the animals is assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise Use

Utility

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

1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	224824.24
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	204887.24
2	Term Loan for agriculture and allied activities	19937.00
B	Agriculture Infrastructure	21575.57
C	Ancillary activities	10175.75
I	Credit Potential for Agriculture A+B+C)	256575.56
II	Micro, Small and Medium Enterprises	178060.90
III	Export Credit	4.40
IV	Education	4522.50
V	Housing	14628.50
VI	Social Infrastructure	8215.06
VII	Renewable energy	373.50
VIII	Others	9376.50
	Total Priority Sector	471756.92

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	201744.80
2	Water Resources	2415.31
3	Farm Mechanisation	6004.92
4	Plantation & Horticulture with Sericulture	687.75
5	Forestry & Waste Land Development	241.82
6	Animal Husbandry - Dairy	10690.34
7	Animal Husbandry - Poultry	777.17
8	Animal Husbandry - Sheep, Goat, Piggery	1777.03
9	Fisheries	201.60
10	Farm Credit- Others	283.50
	Sub total	224824.24
B	Agriculture Infrastructure	
1	Construction of storage	19678.75
2	Land development, Soil conservation, Wasteland development	708.30
3	Agriculture Infrastructure - Others	1188.52
	Sub total	21575.57
C	Ancillary activities	
1	Food & Agro. Processing	9572.75
2	Ancillary activities - Others	603.00
	Sub Total	10175.75
II	Micro, Small and Medium Enterprises	
	Total MSME	178060.90
III	Export Credit	4.40
IV	Education	4522.50
V	Housing	14628.50
VI	Social Infrastructure	8215.06
VII	Renewable energy	373.50
VIII	Others	9376.50
	Total Priority Sector	471756.92

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2760.00
2	No. of Sub Divisions	6
3	No. of Blocks	9
4	No. of revenue villages	807
5	No. of Gram Panchayats	549

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttar Pradesh
2	District	Mainpuri
3	Agro-climatic Zone 1	South Western Semi-Arid
4	Climate	Hot and Humid
5	Soil Type	Alluvial

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	900
2	Forest Land	1760
3	Area not available for cultivation	19047
4	Barren and Unculturable land	5117

5	Permanent Pasture and Grazing Land	1213
6	Land under Miscellaneous Tree Crops	943
7	Cultivable Wasteland	2324
8	Current Fallow	13694
9	Other Fallow	10141

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	6
2	Critical	0
3	Semi Critical	2
4	Over Exploited	1
5	Saline	0
6	Not Assessed	0
7	Total	9

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	253375	82.53	102192	50.15
2	>1 to <=2 ha	39673	12.92	56288	27.62
3	>2 to <=4 ha	11482	3.74	31184	15.30
4	>4 to <=10 ha	2384	0.78	12909	6.33
5	>10 ha	91	0.03	1206	0.59
6	Total	307005	100	203779	99.99

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	236.00
2	Of the above, Small/ Marginal Farmers	224.20
3	Agricultural Labourers	80.00
4	Workers engaged in Household Industries	15.20
5	Other workers	94.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1869.00	993.00	876.00	1580.00	289.00
2	Scheduled Caste	368.00	197.00	171.00	319.00	49.00
3	Scheduled Tribe	0.47	0.25	0.22	0.47	
4	Literate	1203.88	712.11	491.77	1005.00	198.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	313.00
2	Rural Households	255.00
3	BPL Households	118.20

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	202.00
2	Having source of drinking water	237.00
3	Having electricity supply	202.00
4	Having independent toilets	202.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	807
2	Villages having Agriculture PowerSupply	807
3	Villages having Post Offices	176
4	Villages having Banking Facilities	152
5	Villages having Primary Schools	735
6	Villages having Primary Health Centres	62
7	Villages having Potable Water Supply	807
8	Villages connected with Paved ApproachRoads	725

Sources

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

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1586
2	Primary Health Centres	62
3	Primary Health Sub-Centres	296
4	Dispensaries	38
5	Hospitals	38
6	Hospital Beds	929

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	2794
2	Registered FPOs	29
3	Agro Service Centres	1
4	Soil Testing Centres	3
5	Approved nurseries	23
6	Agriculture Pumpsets	0
7	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	236
2	Irrigation Potential Created	-
3	Net Irrigated Area (Total area irrigated atleast once)	212
4	Area irrigated by Canals/ Channels	50
5	Area irrigated by Wells	162
6	Area irrigated by Other Sources	0
7	Irrigation Potential Utilized (Gross Irrigated Area)	323

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	5247
2	Railway Line [km]	53
3	Public Transport Vehicle [Nos]	8843
4	Goods Transport Vehicles [Nos.]	9518

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	72286	3614	68672
2	Cattle - Indigenous	67353	6056	61297
3	Buffaloes	592912	40296	552616
4	Sheep - Cross bred	2572		
5	Sheep - Indigenous	8182		

6	Goat	266679	52441	214238
7	Pig - Cross bred	747		
8	Pig - Indigenous	3596		
9	Horse/Donkey/Camel	0		
10	Rabbit	0		
11	Poultry - Improved	35443		
12	Poultry - Indigenous	6223		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	35
2	Veterinary Dispensaries	3
3	Disease Diagnostic Centres	37
4	Artificial Insemination Centers	40
5	Animal Breeding Farms	0
6	Dairy Cooperative Societies	23
7	Fishermen Societies	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	19.80	MT	1	gm/day
2	Egg	238.38	Lakh Nos.	3	nos/p. a.
3	Milk	479.00	MT	248	gm/day
4	Meat	7.00	MT		gm/day
5	Wool	8.54	MT		

Sources

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

District Profile Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - AgricultureTable

1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	39	39	39
2	Land Holdings - SF (%)	13	13	13
3	Land Holdings - MF (%)	83	83	83
4	Rainfall -Normal (mm)	787	787	787
5	Rainfall - Actual (mm)	553	812	812
6	Cropping Pattern	kharif crops- paddy maize jowar bajra urd and moong. Rabi crops- wheat gram mustard/sarson etc.vegetables- tomato Green chili Greenpeas Onion and Potato	kharif crops - addy maize Jowar bajra, urd and moong. Rabi crops- wheat gram mustard/sar son etc. vegetables- Tomato green chili Green peas Onion and Potato	kharif crops- paddy maize jowar bajra urd and moong. Rabi crops- wheat gram mustard/sarson etc. Vegetables- Tomato Green chili Green peas Onion and Potato

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	51235	105308	153859

Table 3: Major Crops, Area, Production, Productivity

Sr.No	Crop	31/03/2022			31/03/2023			31/03/2024		
		A	P	Y	A	P	Y	A	P	Y
1	Wheat	163.085	635.48	3896.62	163.085	637.89	3911.40	156.761	581.146	3707.21
2	Maize	48.86	144.37	2954.77	48.86	169.60	3471.14	48.76	134.32	2754.72
3	Rice	79.81	168.91	2116.40	79.81	180.76	2264.88	62.49	167.61	2682.19
4	Mustard	6.22	27.03	4345.66	6.22	16.75	2692.93	9.00	13.54	1504.44
5	Pearl Millet	14.12	56.58	4007.08	14.12	50.46	3573.65	18.00	43.55	2419.44

A:Area ('000 ha); P: Prod. ('000 MT); Y:Productivity(kg/ha)

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakhha)	3.30	3.30	3.50

2	Net sown area (lakh ha)	1.97	1.97	2.12
3	Cropping intensity (%)	167.51	167.51	165.09

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	66.00	66.00	66.00
2	Fertilizer consumption -Rabi (kg/ha)	147.00	147.00	147.00

Table 6: 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)	681766	1629799	1575222

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	37937	71692	61961
2	GLC through KCC (Rs. lakh)	69076	103990	140211

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	375144	375144	375144
2	State Govt Sponsored Schemes Coverage (No.)	375144	375144	375144

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories(No.)	3	3	3
2	Soil Health Cards Issued(No.)	390975	390975	390975

Table 10: Crop Insurance

Sr.No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage(No.)	10530	9001	6969
2	Crop Loss Compensation, if any (Rs. lakh)	229.00	200.00	6.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Wheat	46.00	46.00	45.00
2	Maize	99.00	99.00	99.00

3	Rice	38.00	38.00	40.00
4	Indian Mustard	23.00	0.00	79.00
5	Pearl Millet	99.00	99.00	99.00

Sources

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

Water Resources

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential('000 ha)	38	38	38
2	Net Irrigated Area ('000 ha)	197	197	212
3	Gross Irrigated Area ('000ha)	331	331	323

Table 2: Block level water exploitation status

Sr. No.	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Barnahal	Over Exploited	Over Exploited	Over Exploited
2	Bewar	Safe	Safe	Safe
3	Ghiror	Safe	Safe	Safe
4	Jageer	Semi-critical	Semi-critical	Semi-critical
5	Kishni	Safe	Safe	Safe
6	Kuraoli	Safe	Safe	Safe
7	Mainpuri	Semi-critical	Semi-critical	Semi-critical
8	Sultanganj	Safe	Safe	Safe
9	Karhal	Safe	Safe	Safe

Sources

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

Farm Mechanisation

Table 1: GLC

SrNo.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	918.82	2237.48	174.12

Table 2: Mechanisation in District

S No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	25965	27844	29283

Table 3: Service Centers

SNo.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	33	33	33
2	Other minor repair & service centers (No.)	0	0	0

Sources

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

Plantation & Horticulture including Sericulture

Table 1: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Garlic	Garlic	Garlic
2	Area cultivated (Ha)	112	112	112

Table 2: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Weavers' population (No.)	5	0	0

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	0.01	0.01	0.01	0.01	0.01	0.01
2	Ginger	0.10	0.11	0.10	0.11	0.10	0.11
3	BitterGourd	0.06	0.06	0.06	0.06	0.06	0.06
4	Coriander	0.10	0.10	0.10	0.10	0.10	0.10
5	Garlic	0.11	0.11	0.11	0.11	0.11	0.11

Table 4: NHM Schemes (CumulativeNos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	59	59	59

Sources

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

Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	2	2	2
2	Waste Land ('000 ha)	4	4	2
3	Degraded Land ('000 ha)	15	15	5

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	23	23	23

Sources

Table Name	Source(s) and reference year of data
Table 1: Area under ForestCover & Waste Land	District Statistical Handbook
Table 2: Nurseries (No.)	District Statistical Handbook

District Profile
Key Insights into Livestock, Fisheries and Land Development
Animal Husbandry -

DairyTable 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	777.32	1657	2140.39
2	KCC for working capital (₹lakh)	164.65	881	1369.38
3	KCC for working capital (No.)	194	1049	900

Table 2: Processing Infrastructure

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

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

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

Sources

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

Animal Husbandry -

PoultryTable 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	109.17	166.35	9.00

Table2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	41666	41666	41666
2	Broiler Farms (No.)	0	0	0

Sources

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

Animal Husbandry -

SGP

Table 1: Popular Breed(s)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: Popular Breed(s)	District Animal Husbandry Department

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	122.00	98.82	12.96
2	KCC for working capital (No.)	103.00	66.00	7.96
3	KCC for working capital (₹ lakh)	66	27	8

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Reservoirs (No.)	60	31	35

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0

Sources

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

Farm Credit - Others & Integrated Farming Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2774.58	6393.14	10278.20

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	779.23	3174.00	6024.73
2	Loans for Storage Godowns (₹ lakh)	246.04	166.35	1671.85
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	59	59	59
2	Cold Storages (Capacity -'000 MT)	516	516	516
3	Storage Godowns (No.)	11	108	108
4	Storage Godowns (Capacity -'000	8	7	7

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
	MT)			
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	29	29	29
6	Market Yards [Nos] / Wholesale Market (No.)	3	3	3
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000MT)	687	1642	1588

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Refinance flow under SpecialScheme for Watershed & WadiProjects (₹ lakh)	0.00	0.00	0.00

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000ha)	18	18	7
2	Area treated for soil & water conservation treatment ('000ha)	0	0	0
3	Gap ('000 ha)	18	18	7

Table 3: NABARD's interventions

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

Sources

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000kg)	71264.00	72013.00	80400.00
2	Pesticides Consumption ('000kg)	154.00	155.00	157.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Fertilizer Consumption	District statistical hand book

Agri Ancilliary Activities - Food & Agro Processing & OthersTable

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	6530.81	13432.33	19536.64
3	MUDRA Loans (Rs. lakh)	5904.52	15637.19	19067.63

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	0	759	2063

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	57	57	57
2	ACABCs (No.)	4	2	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM/SLBC India portal
Table 2: Procurement	District Marketing Department

Table 3: Other Ancilliary Services	agriculture.up.gov.in
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MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	23501.34	56080.00	78211.34
2	No. of units financed	5062	7223	7855
3	Loans under Stand Up India Scheme(Rs. lakh)	26.57	113.12	97.10

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	20493	20493	20493
3	Small Units (No.)	369	369	369
4	Medium Units (No.)	12	12	12
5	Udyog Aadhar Registrations (No.)	20874	20874	20874

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	0	0	0
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	5	0	0

Table 4: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
2	EDP for artisans/ entrepreneursby DIC/ NABARD (No.)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: MSME units - Cumulative	dcmsme.gov.in
Table 3: Traditional activities	DIC & District Statistical Handbook

Table 4: Skill Development Trainings	NABARD MEDP/LEDP
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Export/ Education/

HousingTable 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit(Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	127.69	183.00	195.90
3	GLC under Housing (Rs. lakh)	2417.87	3288.99	3358.03

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	2418	3023	4996
2	Amt of subsidy released (Rs.lakh)	3627.00	4534.50	7494.00

Table 3: Progress under SBM

SNo.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	38572	38572	38572
2	Amt of subsidy released (Rs.lakh)			

Sources

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

Public Infrastructure InvestmentsTable

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects(Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs.lakh)	513.47	2509.00	296.00

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	RIDF	3	3	11

Sources

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

Social Infrastructure Investments Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs.lakh)	12.46	22.21	7.19

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Social Infrastructure Projects	2	2	2

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	0.00
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	1.00	0.00	4396.65

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Renewable Energy Projects	1	0	70

Sources

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	376.92	460.59	572.91
2	JLG Bank Linkage (Rs. lakh)	13.01	16.63	20.59
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs.lakh)			

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	9	9	9
2	No. of SHGs formed	1419	1361	1579
3	No. of SHGs credit linked (including repeat finance)	386	647	1447
4	Bank loan disbursed (Rs. lakh)	371.67	1024.81	2490.39
5	Average loan per SHG (Rs. lakh)	0.96	1.58	1.72
6	Percentage of women SHGs %	99.00	99.00	99.00

Sources

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

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	25	25	2
2	Consumer Stores (No.)	0	0	0
3	Housing Societies (No.)	19	19	19
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	3	3	3
6	Labour Societies (No.)			
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)			
10	Others (No.)			
11	Total (No)	47	47	24

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.)	58	58	58

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	15	78	21	27	30		1396	1060	10	4021	
Regional Rural Bank	1	44	37	4	3		221	44	18	7129	
District Central Coop. Bank	1	14	8	5	1		0	0	58	22406	
Coop. Agr. & Rural Dev. Bank	2	22	7	12	3		0	0	37	14259	
Primary Agr. Coop. Society	58	58	58	0	0		0	0	14	5408	
Others	1	1	0	0	1	1	0	1808	807	313690	
All Agencies	78	217	131	48	38	1	1617	2912			

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024		31/03/2022	31/03/2023	31/03/2024				
Commercial Banks				0	529180.00	620132.00	635781.63	2.5	85.48		
Regional Rural Bank				0	78428.00	84474.00	91471.02	8.3	12.30		
Cooperative Banks				0	15001.00	15318.00	14542.79	-5.1	1.96		
Others				0	2097.00	2198.00	1995.39	-9.2	0.27		
All Agencies	0	0	0	0	624706.00	722122.00	743790.83	3.0	100.00		

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	333240.00	460647.00	414223.83	-10.1
Regional Rural Bank				0	62302.00	70708.00	79288.90	12.1
Cooperative Banks				0	10150.00	10423.00	13366.56	28.2
Others				0	1228.00	1060.00	0.00	-100.0
All Agencies	0	0	0	0	406920.00	542838.00	506879.29	-6.6
								0

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	63.0	74.3		65.2
Regional Rural Bank	79.4	83.7		86.7
Cooperative Banks	67.7	68.0		91.9
Others	58.6	48.2		0.0
All Agencies	65.1	75.2		68.1

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	820725	200830	102265	79726
Regional Rural Bank	127733	220	0	25301
Cooperative Banks	0	0	0	0
Others	0	150	53	0
All Agencies	948458	201200	102318	105027

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	170284.27	41.1	95392.08	23.0	71449.23	17.2		0.0	47770.24	11.5
Regional Rural Bank	60139.19	75.8	53848.20	67.9	36020.26	45.4		0.0	9897.23	12.5
Cooperative Banks	9005.88	67.4	4597.54	34.4	0.00	0.0		0.0	964.48	7.2
Others	0.00	0	0.00	0	0.00	0		0	0.00	0
All Agencies	239429.34	47.2	153837.82	30.3	107469.49	21.2	0.00	0.0	58631.95	11.6

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach[%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	191919.00	133015.00	69.3	214219.00	156186.00	72.9	224341.00	170284.00	75.9	72.7
Regional Rural Bank	48741.00	27505.00	56.4	54428.00	36500.00	67.1	62037.00	60139.00	96.9	73.5
Cooperative Banks	15838.00	3190.00	20.1	17930.00	9005.00	50.2	17930.00	9006.00	50.2	40.2
Others	4456.00	264.00	5.9	1754.90	185.00	10.5	1755.00	0.00	0.0	5.5
All Agencies	260954.00	163974.00	62.8	288331.90	201876.00	70.0	306063.00	239429.00	78.2	70.3

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	176742.00	97524.00	55.2	168886.00	133917.00	79.3	175897.10	112896.42	64.2	66.2
Term Loan (Agri.)	23259.00	13145.00	56.5	46058.00	12441.00	27.0	46884.34	40941.28	87.3	56.9
Total Agri. Credit	200001.00	110669.00	55.3	214944.00	146358.00	68.1	222781.44	153837.70	69.1	64.2
MSME	45955.00	50192.00	109.2	53577.00	47123.00	88.0	61700.00	78211.37	126.8	108.0
Other Priority Sectors*	14998.00	3113.00	20.8	21279.00	2882.00	13.5	21581.56	7379.93	34.2	22.8
Total Priority Sector	260954.00	163974.00	62.8	289800.00	196363.00	67.8	306063.00	239429.00	78.2	69.6

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	272282.73	42476.47	15.6	333527.49	43201.80	13.0	414235.10	55789.73	13.5	14.0
Regional Rural Bank	61935.82	7354.58	11.9	67667.37	9316.79	13.8	77881.05	11832.38	15.2	13.6
Cooperative Banks	0.00	0.00	0	3438.82	1184.70	34.5	16107.28	4084.17	25.4	20.0
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	334218.55	49831.05	14.91	404633.68	53703.29	13.27	508223.43	71706.28	14.11	14.10

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

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

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

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research
 - ii. Release of New Varieties

- iii. Natural Farming
- iv. Mission for Pulses and Oilseeds
- v. Vegetable Production and Supply Chains
- vi. Digital Public Infrastructure (DPI) for Agriculture
- vii. Shrimp Production and Export.

Focus Areas

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

3. Policy Initiatives - RBI

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. RBI's Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

- 1. Refinance support:
NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.
- 2. Schematic Refinance for Water Sanitation and Hygiene (WASH): To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

(Link: <https://diupmsme.upsdc.gov.in/>)

Uttar Pradesh Horticulture and Food Processing Industry Policy – 2022: The policy offers extensive incentives to boost the state's 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 90 percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35 percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50 percent 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 60 percent of the cost per hectare.

Uttar Pradesh Mukhyamantri Swadeshi Gau-Sanvardhan Yojana: It aims to promote indigenous cow breeds and boost milk production in the state and targets self-reliance among animal herders and farmers encouraging rural youth and women to engage in animal husbandry. The scheme offers subsidies for purchasing improved breeds like Sahiwal Tharparkar and other cross-breeds with 50 percent priority given to women farmers. Beneficiaries receive up to Rs 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:-

- 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
- 50 percent of the cost or maximum Rs.10000/- for pipesystem.
- 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 the Uttar Pradesh Medium Depth Tubewell Free Boring Scheme the following benefits will be given to the farmers: -

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

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

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

Uttar Pradesh Mukhyamantri Kisan evam Sarvahit Bima Yojana: This initiative aims to offer comprehensive insurance coverage to support the health and well-being of farmers and other beneficiaries. The scheme provides treatment facilities in hospitals up to a certain amount with coverage up to Rs. 2.50 lakh available in all government medical institutions and medical universities. Additionally prosthetic limbs worth up to Rs 1 lakh will be provided. In the event of accidental death or disability a maximum amount of Rs. 5 lakh will be given.

(Link: <https://govtschemes.in/hi/utatara-paradaesa-maukhayamantarai-kaisaana-evan-saravahaita-baimaa-yojanaa>)

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The state government is continuously making efforts to increase greenery in the state. At present the forest cover and tree cover in Uttar Pradesh is 9.23 percent of the geographical area of the state. The target is to increase forest cover and tree cover to 15 percent 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 3 percent annual interest concession i.e. 6 percent for 7 years.

Uttar Pradesh Nandini Krishak Samriddhi Yojana: This scheme aims to promote high-yield dairy cows and other cattle. Beneficiaries will receive assistance to establish units with high-breed dairy cattle. In the first phase 35 units of 25 cows each will be set up with a maximum unit cost of Rs.62 lakh. The government will provide a 50 percent 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 25 percent of the loan amount and provides a subsidy of up to 25 percent 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 4 percent interest subsidy for general candidates and full interest exemption for reserved categories. Eligible entrepreneurs include those trained by ITIs unemployed youth traditional artisans women and others registered with Employment Exchanges. Beneficiaries are identified by district-level committees ensuring they are trained and residents of the village. (Link-http://www.upkvib.gov.in/cm_yojana.aspx)

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of Mainpuri district is primarily based on agriculture. Mainpuri falls under the Agro- climatic Zone No. 4 - South-Western Semi-Arid Plain Zone. Its geographical area is 2760 sq.km. The district has a dry sub-humid climate and alluvial soil. The major kharif crops are paddy maize pearl millet black gram green gram and pigeon pea while the major rabi crops are wheat barley lentil chickpea and field pea. Potato and garlic are major crops of the district. The Ghiror block is known across the state for garlic production. Among oilseed crops mustard is cultivated. Major fruit crops include guava watermelon cucumber and muskmelon.

The district's Net Sown Area (NSA) is 212000 ha. The Gross Cropped Area (GCA) is 350000 ha and the Cropping Intensity is 1.65. (Source: Zila Sankhyikiya Patrika 2023)

Agriculture and ancillary activities are the main source of livelihood for 65 percent of the district's population. The average land holding size is 0.66 hectares per operational holding.

There is good demand for Kisan Credit Cards in the district and the importance of crop loans can be gauged from the fact that crop loans constitute a major share of total priority sector lending.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

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

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

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

The Agri Stack is a digital platform developed by the government to connect different stakeholders and enhance agricultural outcomes in India by utilizing data and digital services. Recently the Agri-Stack KCC initiative was launched on a pilot basis in two districts: Farrukhabad in Uttar Pradesh and Beed in Maharashtra. The initiative involves capturing farmers applications for KCC through Jan Samarth portal.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The net irrigated area in the district through various irrigation facilities such as canals government and private tubewells ponds etc. is 212000 hectares.

The Kali Arind and Isan rivers flow through the district. The average annual rainfall in the district is 786.9mm which mainly occurs during the months of July August and September.

According to the Groundwater Estimation 2017 the net annual groundwater availability in the district is 91588 ha.m and the current annual groundwater extraction is 78546 ha.m. Thus the groundwater development (extraction) rate is 85.76 percent indicating increasing pressure on groundwater resources. Based on these projections two blocks of the district namely Mainpuri and Jagir fall under the semi-critical category the Barnahal block falls under the over-exploited category and the remaining six blocks come under the safe category.

The total length of canals in the district is 1041 km irrigating an area of 50303 hectares. The number of government tubewells is 550 irrigating an area of 6578 hectares. (Source: Zila Sankhyikiya Patrika 2023)

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Chief Minister Minor Irrigation Scheme - Under this scheme implemented in the state farmers are provided subsidy for installing shallow tubewells medium-deep tubewells and deep tubewells. The subsidy is provided for items such as boring pumpset water distribution system and electrification. This scheme is being operated in the district by the Minor Irrigation Department

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

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

In Mainpuri district the availability of agricultural farm from various sources such as tractors draught animal agricultural labourers electric motors diesel engines and power tillers is 1.76 kW/ha as of March 2017. This is significantly lower than the state average agricultural power availability of 2.83 kW/ha. There is immense potential to increase Farm mechanisation in the district to achieve the central government's target.

According to the Zila Sankhyikiya Patrika 2023 there are a significant number of tractors advanced sowing machines sprayers threshing machines and harrows and cultivators available in the district.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The state government provides a subsidy of 40 percent to 80 percent to farmers groups and FPOs for setting up custom hiring centres and farm machinery banks for purchasing machines under the Crop Residue Management Scheme (In-Situ Management of Crop Residue).

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate soil rainfall etc. of Mainpuri district are suitable for all fruits like guava banana jackfruit etc. and vegetables like potato onion garlic etc. and there is good scope for increasing these products. Mainpuri district is considered to be the leading district of the state in garlic production.

The district has adequate transport facilities for fruits and vegetables which are transported to nearby districts like Kanpur and Agra.

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

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Under the Atmanirbhar Bharat package the Operation Greens project is to be expanded from Tomato Onion and Potato (TOP) to all fruits and vegetables. The scheme will provide 50 percent subsidy on transportation from surplus to deficit markets and 50 percent subsidy on storage including cold storages. The expansion will be on a pilot basis for 6 months.

In the same package the Central Government has implemented a scheme for the development of infrastructure related to Integrated Beekeeping Development Centers Collection Marketing and Storage Centers Post-Harvest and Value Addition facilities. With an outlay of Rs. 500 crores this scheme will help increase the income of Rs. 2 lakh beekeepers and provide quality honey to consumers.

To promote this sector the Horticulture Department is providing support various schemes. These include the National Horticulture Mission Pradhan Mantri Krishi Sinchai Yojana Horticulture Development in Scheduled Caste and Scheduled Tribe Areas ATMA Scheme and assistance from State Nurseries

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forests occupy only 6.15 percent of the total geographical area in Uttar Pradesh. In Mainpuri district forests cover an area of 1776 hectares (0.65) (Source - India State of Forest Report 2019). This marks a 0.36 percent increase compared to the previous report of 2017.

The available cultivable wasteland and current fallow in the district are 2324 hectares and 13694 hectares respectively a portion of which can be developed under the forestry sector.. (Source: Zila Sankhyikiya Patrika 2023)

2.1.5.2 Infrastructure and linkage support available, planned and gaps

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

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

The Forest Department and Social Forestry Department are operational in the district. There is no processing unit for non-timber forest produce like medicinal plants etc

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

According to the 2019 livestock census, Mainpuri district has approximately 67,353 indigenous cows, 72,286 crossbred cows, and 592,912 buffaloes, based on available data. The district has 35 veterinary hospitals, 37 livestock service centers, and 40 artificial insemination centers. Buffaloes are the most preferred dairy animals in the district and are relatively easier to rear. The district's annual milk production is 479 metric tons.

The Mainpuri Dugdh Utpadak Sahkari Sangh is the nodal agency for dairy activities

in the district. Under the cooperative sector, an average of 3 lakh litres of milk is collected daily. The development of pasteurisation and packaging facilities is underway.

The area under grazing lands in the district is only 1213 hectares. Dairy farms struggle with the problem of fodder for their animals.

A significant local livestock market exists in Rui area of the district, where good breed animals are available. People from neighbouring districts also come here to buy and sell animals.

The lack of a milk route in the district is a major obstacle, causing difficulties in selling milk on a commercial scale.

Private dairies have a strong presence in the district. Some major private dairies like Namaste India, Mother Dairy, Gyan Dairy, etc., have active milk collection units in the district.

In the FY 2023-24, 37 applications have been sanctioned under Pradhan Mantri Formalisation of Micro Food Processing Enterprise Scheme (PMFME) in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

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

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

35 percent of the eligible project cost with a maximum ceiling of Rs.

10 lakh per unit is available.

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

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

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 the national availability was 95 eggs/person/year. The availability of eggs in Mainpuri district is only 15 eggs/person/year.

According to the 2012 Livestock Census the total number of hens and chickens in the district was 120465. However according to the 20th Livestock Census this number has decreased to only 41666.

The supply of poultry meat and eggs in Mainpuri district comes from nearby districts like Etawah Kanpur and Agra. There is a high consumption of eggs and chickens in the district.

There are 35 veterinary hospitals operational in the district. Vaccination and medicine facilities are available from nearby veterinary hospitals but are inadequate. It is necessary to increase the availability of medical facilities to promote the poultry business in the district. (Source: Zila Sankhyikiya Patrika 2023)

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Under the Zero Hunger category the states Sustainable Development Goal for 2030 is to increase the availability of eggs per person from 15 in 2020 to 29 in 2030 and to increase the availability of meat per person from 1527 grams in 2020 to 3053 grams in 2030.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The geographical and climatic conditions of the district are favourable for sheep/goat/pig rearing but development in this area has not been satisfactory in recent years. Pig and sheep rearing in the district is negligible. Only goat rearing is practised here which is a very good source of income for the poor. According to the 2019 Livestock Censuses the total number of sheep goats and pigs in the district are 10754 266679 and 4343 respectively.

There has been a sharp decline in sheep and pig rearing in the district. This is due to a decrease in grazing land competition with food grain production relocation of business and a lack of marketing facilities.

Barbari is the most prevalent breed of goats are found in the district. Similarly apart from indigenous pigs the "White Yorkshire" breed of pigs is also very common. There are 35 veterinary hospitals available in the district. (Source: Zila Sankhyikiya Patrika 2023)

2.1.8.2 Infrastructure and linkage support available, planned and gaps

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

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

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Mainpuri district has a large number of water bodies ponds etc. which provides ample opportunities for fish farming. The natural conditions in this area have led to the construction of numerous water bodies and small ponds over the years which have been utilized for drinking water and irrigation. These ponds found in various parts of the district also offer potential for fish farming.

The district has a total of 6 departmental water bodies with a total area of 10.81

hectares and 29 private water bodies with an area of 15.74 hectares. Thus the district has a total of 26.55 hectares of ponds. (Source - Zila Sankhyikiya Patrika 2023) In the year 2022-23 the fish production available for fish farming in the district was 1246.60 quintals and about 38.00 Lakh fingerlings were distributed by the department. (Source - Zila Sankhyikiya Patrika 2023) Due to the rain-fed nature of the ponds in the district fish farming is affected during low rainfall.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

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

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

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

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

While mechanisation in agriculture has certainly improved productivity it is not possible to operate tractors or other agricultural machinery on small agricultural holdings. Small and marginal farmers still find it more convenient to practice traditional farming with bullocks and they mainly rely on bullock carts for transporting their produce. It can be said that despite the modernization of agricultural activities and the availability of various expensive and more efficient machines the importance of animals especially bullocks and bullock carts for farming is still relevant. However in recent years it has been observed that the dependence of small and marginal farmers on bullock carts is decreasing gradually as the availability of rented tractors etc. is increasing. To transport agricultural inputs and produce from one place to another farmers are increasingly using two-wheelers. There are 35 veterinary hospitals operational in the district for the health needs of animals. (Source: Zila Sankhyikiya Patrika 2023) Necessary facilities for repair of bullocks and animal-drawn carts are available in the district

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Two-wheelers in agriculture: Two-wheelers are the primary means of transportation in rural areas as they can reach remote and uneven areas. They are mostly used for transporting small quantities of inputs as well as for ferrying produce to nearby cities for sale. Various banks are providing credit for the purchase of two-wheelers under the investment loan component of KCC. Nowadays two-wheeler bikes are being developed with agricultural implements that can be used for carrying out necessary agricultural operations for crop cultivation in areas where landholdings are small and scattered. From a bankers perspective financing a motorcycle is a low-risk proposition. Given the high recovery rate more banks can venture into this area.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) has been defined as "a combination of two or more enterprises where the maximum sustainable complementary and positive principles and advanced management tools are applied with minimum competition between enterprises aimed at achieving a sustained and environmentally friendly improvement in family nutrition farm income and ecosystem services." The assessment of farm income indicates that diversified farms with two or more enterprises earn double the income compared to those with two or fewer enterprises.

In the district various Integrated Farming System models such as Crop plus Dairy Integrated Farming System Model (1 hectare) for income enhancement and employment generation Crop plus Livestock Integrated Farming System Model (1 hectare) for sustainable livelihood Horticulture plus Dairy Integrated Farming System Model (0.70 hectare) for marginal farmers in the Western Plains Dairy-based Integrated Farming System Model (1 hectare) for income enhancement and employment generation Crop + Orchard-based Integrated Farming System Model (1.5 hectare) for Western Plains Exotic Vegetable-based Integrated Farming System Model (0.4 hectare) for marginal farmers etc. can be promoted.

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

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

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

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

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

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Mainpuri district is an important district in terms of production of food grains, fruits and vegetables. In the year 2021-22 the district has produced 581146 metric tons of wheat, 167616 metric tons of paddy, 134328 metric tons of maize and 388249 metric tons of potatoes. In vegetable production, garlic and onions are the major contributors. In fruit production, the district banana, watermelon and guavas have major contributions. (Source: Agriculture Department and Horticulture Department Mainpuri)

For the storage of the above production, the district has a total of 66 warehouses with a storage capacity of 100210 metric tons. The district has 59 cold storages with a total storage capacity of 516835 metric tons. (Source: Zila Sankhyikiya Patrika 2023)

2.2.1.2 Infrastructure and linkage support available, planned and gaps

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

The Agriculture Marketing Infrastructure (AMI) sub-scheme of ISAM is being implemented by the Directorate of Marketing and Inspection (DMI). Under this scheme, capital subsidy up to 33.33% within the prescribed limit is provided for the construction of storage infrastructure projects. Additionally, under the Agriculture Infrastructure Fund (AIF) scheme, these projects can be taken up with interest subvention and credit guarantee. Total 51 AIF projects are sanctioned under AIF in Mainpuri District.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Total geographical area in the district is 276000 hectares. The district has 7441 hectares of uncultivated land which can be made cultivable after treatment. (Source: Zila Sankhyikiya Patrika 2023) According to the Wasteland Atlas released in 2019 compared to the status of 2008-09, the total alkali land in the district decreased by 4006 hectares in 2015-16 but still 11583 hectares of land are alkali, which is 4.54% of the total alkali land in the state.

In the Mainpuri district, several projects have been completed in the last few years under NABARD RIDF for land levelling and watershed development.

NABARD has sanctioned one project on non-watershed in the year 2022-23 for treatment of 30 hectares of sodic land of 120 farmers cultivable in 4 villages of Kuraoli block of the district.

Under the Government of India's RKVY scheme, the "Khet Talab Scheme" is being implemented under which land development work is being carried out for selected farmers in the district.

The "Bhoomi Sena Yojana" aims to treat the sodic, barren and waterlogged land of selected allottees, small and marginal farmers to increase the productivity of their land as well as their family income and food grain availability.

The productivity of the fields can be increased through various land improvement

programs such as land leveling soil conservation and improvement bunding water management organic farming and reclamation of fallow land.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

There is a great need for land development activities to be undertaken in the district to increase the productivity of the land. Since seed is the most basic and essential input for sustainable agriculture in the district. This gap between demand and supply can be effectively bridged only by increasing private participation in this activity.

Out of the total reported area of 276000 hectares in Mainpuri district 23835 hectares is fallow land and 5117 hectares of land is barren and not suitable for agriculture. Therefore, the farmers of the district should produce vermicompost and organic manure. (Source: Zila Sankhyikiya Patrika 2023)

The district has one soil testing laboratory for testing soil for NPK. The district requires approximately 2.40 lakh quintals of seeds but only 20 percent of certified seeds are available. Total of 51 applications has been sanctioned in the district under AIF scheme.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The role of e-NAM (eNAM) is being emphasised as a crucial marketing infrastructure. e-NAM has registered a user base of 1.77 crore farmers 2.60 lakh traders 1.13 Lakh commission agents and 4080 FPOs across the country. Three mandis in the district are linked to the e-NAM system and efforts are being made to make farmers aware of this facility through FPOs and other means

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Only 10 percent of agricultural produce is processed in India resulting in a significant amount of wastage. A study projection that the annual value of crop and post-harvest losses (calculated based on 2012-13 production data at 2014 wholesale prices) for major agricultural produce at the national level was equivalent to Rs. 92651.00 crores. According to the study the percentage of post-harvest losses is as follows: Cereals - 4.65 percent - 5.99 percent Pulses - 6.36 percent - 8.41 percent Oilseeds - 3.08 percent

9.96 percent Fruits and Vegetables - 4.58 percent - 15.88 percent Milk - 0.92 percent Inland Fisheries - 5.23 percent Marine Fisheries

10.52 percent Meat - 2.71 percent Poultry - 6.74 percent. In such a scenario value addition through food and agri-processing is the best way to derive better benefits from agricultural produce.

The economy of Mainpuri district is primarily based on two sectors: agriculture and the non-agricultural sector involving value addition to agricultural produce such as rice mills flour mills spice industry woodcraft dairy products etc. Under value addition to agricultural produce the district mainly has flour mills rice mills dal mills jaggery units' potato and garlic products and dairy product units for which the required raw materials like potato paddy wheat mustard sugarcane seeds milk maize garlic etc. are available in adequate quantities.

Uttar Pradesh Food Processing Industry Policy 2022-27 - The main objectives of this policy are to provide farmers with a fair and profitable price for their produce value

addition of raw produce encourage the establishment of food processing industries in the state make processed products available to consumers at competitive prices create new employment opportunities enhance the capacity and skills of the available human resources and provide additional human resources as per the requirement.

Under the One District One Product scheme every district of Uttar Pradesh will have its own product which will become the identity of that district. This falls under the Micro Small and Medium Enterprises (MSME) category. Garlic has been chosen from the Mainpuri district under this scheme.

Under the PMFME scheme the state has 08 Designated Food Parks or 04 Agro Processing Clusters which will accelerate the development of the agri-processing sector on a cluster basis in the country to reduce wastage of agricultural produce and generate employment opportunities in rural areas.

Under the AIF scheme primary processing is permissible which provides ample opportunities to extend the benefits of the scheme to agri-processing units and converge with other schemes.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Agricultural activities are linked with many ancillary activities wherein providing technical and extension services for diversification and development of agricultural activities is crucial.

The Mainpuri District Cooperative Bank has 58 Primary Agricultural Credit Cooperative Societies (PACS) operating in the district with 145510 members. There is a need for the societies to enroll new members and increase the number of active members. Additionally, there are - 03 Purchase and Sale Societies (340 members) and 02 Fishery Cooperative Society (67 members) (Source: Zila Sankhyikiya Patrika 2023)

Although some MFIs are active in the district they do not obtain loans from any bank in the district. These MFIs obtain loans from banks at the corporate level and then disburse loans to the needy. There are 11 Agri-clinics/Agri-business centers operating in the district. Due to the demand for soil testing livestock health services and necessary agricultural inputs in villages the prospects of Agri-clinics and Agri-business centers are increasing.

Currently 30 Farmer Producer Organizations (FPOs) are operational in the district out of which 1 FPO has been formed by NABARD.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Startup India Seed Fund Scheme - DPIIT has formulated the Startup India Seed Fund Scheme (SISFS) with an outlay of Rs.945 crores to provide financial assistance to startups for proof-of-concept prototype development product testing market entry and commercialization. It will support an estimated 3600 entrepreneurs through 300 incubators. Additionally, startups can also avail benefits from other schemes such as AIF etc.

FPOs in the district also obtain loans from NABARD's subsidiary non-banking financial institution Nabkisan Finance Limited for their requirements in addition to banks

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The MSME sector contributes up to 30 percent to India's Gross Domestic Product. It accounts for 48 percent of India's total exports. In Uttar Pradesh the MSME sector contributes 65 percent to the state's annual industrial production. Additionally, MSME units contribute 45 percent to the state's total exports. After agriculture this is the second-largest employment-generating sector in the state. However, the Mainpuri district lags in the industrial sector.

The District Industries Center in intervention with UPICO facilitates the allotment of industrial plots in the district and makes efforts to solve the problems faced by entrepreneurs along with providing training arrangements. It also provides necessary guidance for the modernization of industrial units. The Khadi and Village Industries Board is promoting village industries through various schemes. An RSETI (Rural Self-Employment Training Institute) is established in the district which is operated by the Bank of India. It provides free training to rural youth for establishing their own employment. In recent years the state government has been running a scheme called One District One Product (ODOP) under which Tarkashi (wire inlay art) has been chosen as the product for the Mainpuri district. Tarkashi is an art form where brass copper or silver wires are inlaid into wood. It is a unique and artistic product of this district.

Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characters linked to that location. Mainpuri Tarkashi under Handicraft category is registered GI product of the district.

GLC flow under MSME sector for the financial year 2023-24 is Rs.616.97 crore against a target of Rs. 782.17 crore.

Number of MSME registered units available in the district are 21160 373 and 12 under Micro Small and Medium category.

3.2 Infrastructure and linkage support available, planned and gaps

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

1. Mudra Loans: The limit enhanced to Rs.20 lakh from the current Rs.10 lakh under the Tarun category.
 2. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector
 3. Credit Support to MSMEs during Stress Period: A new mechanism for facilitating continuation of bank credit to MSMEs during their stress period. While being in the 'special mention account' (SMA) stage for reasons beyond their control MSMEs need credit to continue their business and to avoid getting into the NPA stage.
 4. Under the Pradhan Mantri Mudra Yojana the limit of Mudra loans will be enhanced to Rs. 20 lakhs from the current Rs. 10 lakhs for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category
- Emerging Stars: The Ministry of Finance has launched an Emerging Stars Alternative Investment Fund (AIF) jointly by EXIM Bank and SIDBI (Small Industries Development Bank of India) to provide credit and equity funding facilities to export-oriented micro small and medium enterprises.

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

Prime Ministers Employment Generation Programme (PMEGP): PMEGP is a central government scheme implemented by the MSME Ministry launched in 2008. The primary objective of this scheme is to establish new self-employment ventures/projects/micro enterprises in rural and urban areas of the country to generate employment opportunities.

One District One Product (ODOP) is a major scheme of the state government. The objective of this scheme is to promote the distinct identity of handicrafts agricultural and processed products and other unique products of various districts of the state.

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

In terms of exports the potential in Mainpuri is limited. The districts exports are agricultural and the traders primarily export Potato and Garlic. Potato from the district are exported to some Asian countries like Nepal and Sri Lanka. Indian garlic exports have increased in recent years and Mainpuri has contributed to this.

4.1.2 Infrastructure and linkage support available, planned and gaps

Credit flow for exports: As per the Reserve Bank of India guidelines financing for exports is available in the form of Pre-shipment/Packing Credit and Post-shipment Credit. In order to encourage banks to support exports facing global adverse conditions the Reserve Bank of India has raised the limit for export credit under Priority Sector Lending (PSL) to Rs.40 crores per borrower. Additionally, the central bank has also removed the existing criteria for classifying units with a turnover of up to Rs.100 crores which could be categorised as PSL. Export credit under the agriculture and MSME sectors is classified as PSL under the respective categories of agriculture and MSME and there is no limit on the credit for this. Agricultural Finance: Financial assistance for global trade is provided through term loans pre-shipment/post-shipment credit foreign buyers credit bulk import finance guarantees etc. Exim Bank has a dedicated Agri Business Group to cater to the financial needs of export-oriented companies dealing in agricultural products. Additionally, APEDA (Agricultural and Processed Food Products Export Development Authority) is responsible for the promotion and development of scheduled products like fruits vegetables and their products meat and meat products poultry and poultry products dairy products etc.

The Union Budget 2024-25 has introduced E-Commerce Export Hub to enable MSMEs and traditional artisans to sell their products in international markets E-Commerce Export Hubs will be set up in public-private-partnership (PPP) mode. These hubs under a seamless regulatory and logistic framework will facilitate trade and export related services under one roof.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

According to the 2011 census the districts literacy rate is 64.44 percent which is slightly lower than Uttar Pradesh's literacy rate of 69.72 percent but significantly lower than the national average literacy rate of 74.04 percent. This indicates that there is still ample scope in this sector. As per the 2022-23 data the district has 2005 primary schools 999 upper primary schools 497 secondary schools 67 colleges 36 post-graduate colleges and 4 industrial training institutes. (Source: District Statistical Handbook 2023) In the district loans under education are primarily given for local education. Education Loan for studying abroad the loan is sanctioned by the banks controlling offices like regional/zonal/circle/head offices.

4.2.2 Infrastructure and linkage support available, planned and gaps

National Education Policy 2020 (NEP 2020) - The new education policy replaces the previous National Policy 1986. This policy provides a comprehensive framework for

both rural and urban India covering elementary education to higher education as well as vocational training. The aim of the policy is to transform the country's education system by 2021.

Under Priority Sector Lending loans and advances granted to individuals for educational purposes include vocational courses up to Rs.10 lakh for study in India and up to Rs. 20 lakhs for study abroad. Samagra Shiksha is a comprehensive scheme for the school education sector covering pre- school to class 12. It has been prepared with the broader goal of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. Additionally, there are schemes like the Central Sector Scheme of Scholarship for College and University Students (CSSS) for the Economically Weaker Sections (EWS) and fee waivers in IITs aimed at bringing underprivileged students into the fold of education. Padho Pardesh – Loans for interest subsidy on education loans for pursuing approved courses of study abroad at Masters M.Phil and Ph.D levels under the scheme for interest subsidy on education loans for studying abroad.

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

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

In Uttar Pradesh According to Socio-Economic and Caste Census 2011 (SECC 2011) there are a total of 3.25 crore households in the state and 31.76 percent of the households are kucha dwelling households. Whereas according to the 2011 census there are only 301068 houses in the district against a total of 313690 families. (Source: Zila Sankhyikiya Patrika 2023)

In Uttar Pradesh 35.92 Lakh houses have been constructed against 36.85 Lakh under PMAY- Gramin. In which 2734 houses have been constructed in Mainpuri. Also all the houses of PMAY will be included in the cleanliness campaign of the government. The work of saturating it with Ujjwala scheme etc. is going on.

4.3.2 Infrastructure and linkage support available, planned and gaps

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

Housing finance loans under Priority Sector:

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

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

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

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

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Roads and Bridges: The district has a total of 2070 km of roads under the Public Works Department including 50 km of national highways 156 km of state highways 89 km of main district roads and 1769 km of other district and rural roads.

Irrigation Facilities: An irrigation capacity of 157711 hectares has been created through 144 km long canals 307 government tubewells and 35985 private tubewells. However, due to power and mechanical breakdowns and the lack of an adequate distribution system the government tubewells are unable to support irrigation.

Animal Health Services: The district has the facility of 27 veterinary hospitals 3 class-D veterinary hospitals 24 animal development centres and 52 artificial insemination centres. For 513 villages in the district the nearest veterinary hospital is more than

5 km away. Similarly for 593 villages the nearest animal development center is more than 5 km away. More veterinary hospitals need to be established to connect these villages to animal health facilities. **Storage:** The district has a rural storage capacity of 9250 metric tons and other storage capacity of 50850 metric tons which is insufficient for the storage of food grains in the district. It is essential that the government invests in building public storage warehouses.

Electricity: All villages in the district have been electrified. For irrigation purposes there are 21070 private electricity-based tubewells.

Health Facilities: The district has 41 hospitals 9 public health centers and 32 primary health centers. Additionally, there are 185 family and child welfare centers. There are 553 villages in the district for which the nearest hospital or health center is 5 km or more away.

Flood Protection: An area of approximately 18000 hectares in the Rajepur and Shamshad development blocks of the district is affected by floods requiring embankments and other flood protection measures.

5.1.2 Infrastructure and linkage support available, planned and gaps

NABARD Infrastructure Development Assistance (NIDA): NABARD Infrastructure Development Assistance (NIDA) has been designed as a dedicated customized window to provide loan assistance to the state government specifically for the construction of rural infrastructure. **Long Term Irrigation Fund:** The LTIF has been established to ensure the completion of long and medium-term identified irrigation projects. Out of a total of 99 identified projects funded by NABARD Uttar Pradesh has 4 projects (Baan Sagar Canal (Central Part only) Arjun Sahayak Middle Ganga Canal Phase II and Saryu Canal). **Micro Irrigation Fund:** The objective is to provide loans to the state government at an appropriate rate for the development of micro-irrigation structures.

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

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

Rural Infrastructure Assistance to State Governments (RIAS): NABARD has launched

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

NABARD has sanctioned Category III projects in Farrukhabad for the construction of a bridge on the Hardoi-Kamalganj road under RIDF with a total financial outlay of Rs.19113.72 lakh.

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

The various benefits associated with RIDF projects are as follows:

1. Rural Development and Economic Growth:

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

2.. Improved Financial Accessibility

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

3. Environmental Sustainability:

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

4. Collaboration and Capacity Building:

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

5. Inclusive Growth and Poverty Alleviation:

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

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

The number of all types of hospitals clinics and dispensaries in the district is 90 which means there is approximately one hospital per 22100 persons which is very low. The appropriate number should not be more than one hospital per 10000 persons. Thus,

compared to the total requirement of 189 hospitals the existing 90 hospitals indicate a shortage of 99 hospitals. Some of these hospitals are likely to be opened this year. The district has 1282 primary schools 609 upper primary schools 73 secondary schools 67 colleges 18 post-graduate colleges and 16 industrial training institutes. However, there are 72 villages that still do not have any primary school or educational institution. According to the 2011 census all 872 villages in the district have drinking water facilities but there is a complete lack of clean water facilities. Therefore, there is a need to install RO plants with a capacity of 1000 LPH.

Under the Swachh Bharat Mission - Gramin the construction of 337827 household toilets has been completed in the district. However, for the success of the mission there is a need to raise awareness among people and repair the constructed toilets. Emphasis should also be given to the construction of bathing facilities along with toilets. People can also avail loans from banks for these works. This indicates that there is a good potential for both public investment and private participation through bank loans for the establishment of schools colleges hospitals and the modernization/upgradation of existing infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps

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

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

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

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

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

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

There is a considerable gap between the demand and supply of electricity in the district. If emphasis is given on renewable and solar energy production not only can this gap be reduced but this energy is also environment friendly. Through NEDA (New and Renewable Energy Development Agency) there is a proposal to connect each block office and identify villages with solar energy but there is still a lack of any concrete plan at the district level. In this direction the district is completely dependent on the state government. All 872 villages in the district are electrified. However, it has been found that the supply of electricity in villages is much less than required. According to the figures for 2022-23 there are 3354 biogas plants in the district. According to the Livestock Census 2019 there are 5.57 lakh cows and buffaloes in the district about 50 percent of whose dung can be used for biogas. Technical expertise is required in this regard.

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

5.3.2 Infrastructure and linkage support available, planned and gaps

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

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

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

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

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

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

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	170	114.879600	102.3882
B	Ongoing tranches	72	302.552500	242.0106
	Total (A + B)	242	417.432100	344.3988

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	16	33.421800	29.95

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
B	Rural roads & bridges	55	269.130700	212.0606
C	Social Sector	0	0.000000	0
	Total (A + B + C)	71	302.552500	242.0106

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	14	Irrigation potential	ha	11812.13
B	Rural roads	50	Road length	km	83.43
C	Bridges	5	Bridge Length	m	1903.48

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture	2	BetterAnimal Husbandary facilityies to Farmers	Nos	2
2	0	0	0	0	0
3	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Self-Help Group - Bank Linkage Program: This is the world's largest microfinance program.

According to the NABARD Status of Microfinance in India Report 2024 as of March 31, 2024, more than 1.44 crore self-help groups have been formed and linked to bank savings accounts, thereby connecting 17.80 crore poor families to this program. Under this program, so far, banks have achieved deposits of Rs.65089 crore, annual loan amount of Rs.209286 crore, and outstanding loans of Rs.259664 crore.

Number of SHG promoted in the district are 6838 and 76549 households mobilized into SHGs.

Joint Liability Group (JLG): The JLG scheme provides an option of collateral-free bank credit to small and marginal farmers, cultivators, oral lessees, and sharecroppers.

According to the figures given in the NABARD Status of Microfinance in India Report 2024, a total of 2773923 JLGs have been formed in Uttar Pradesh.

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 project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM). All districts and blocks in the state have been selected under this program.

The district has a network of 146 bank branches to support the informal credit system.

Under the NRLM scheme, NABARD's concessional refinance scheme is available to banks to promote lending to self-help groups. Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4 Percent (for loans up to Rs.3 lakh) and 3 percent (for loans from Rs.3 lakh to Rs.5 lakh).

Under the National Rural Livelihoods Mission, the NRLM department provides skill training to the promoted groups and engages them in various income-generating activities.

NABARD is also running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income. There are two main programs under this - Micro Entrepreneurship Development Program (MEDP) and Livelihoods and Enterprise Development Program (LEDP).

Currently, two NABARD LEDP projects are being implemented in two aspirational blocks of the district.

NABARD also provides a grant facility to encourage the formation and promotion of self-help groups and joint liability groups.

According to the Socio-Economic Caste Census 2011, 38.7 percent of the total households are landless, and their livelihood source is daily wage labour. It has also come to light that in 54.49 percent of these households, the monthly income is less than Rs.5000. By covering such households under the JLG and SHG model, economic assistance can be provided to them for livelihood generation.

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

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

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

2. Water Resources

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

3. Farm Mechanization

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

4. Plantation and Horticulture

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

5. Forestry/ Waste Land Development

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

6. Animal Husbandry - Dairy

- 1 Adequate technical staff to be deployed at the government and bank level to guide farmers about the economic benefits of various animal husbandry schemes
- 2 Financing by the Bank of units of 2 5 10 and 20 animals –cross bred cattle (Holstein Friesian and Jersey cross)/milch native breed cattle (Sahiwal and Gir breed etc.) and graded Murrah buffaloes.
- 3 Kisan Credit Card (KCC) should be issued to the members of milk societies for working capital of animal husbandry activity so that bank loans could be easily available to the members of the societies.
- 4 There should be availability of fodder farm (commercial fodder farm) and feed mixing center. There should be availability of processing units and milk

vans. More milk chilling plants should be established in the district at government and private level.

7. Animal Husbandry – Poultry

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

8. Animal Husbandry – Sheep, Goat, Piggery

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

9. Fisheries

- 1 There is a need to set up demonstration farms to promote new potential activities like Integrated Fish Farming GIF (Genetically Improved Farmed) Tilapia Fish cum Prawn Culture Pangasius Fish Culture and Ornamental Fish Farming Biofloc Ray Circular Aquaculture (RAS) so that farmers can be encouraged to take up these activities.
- 2 Availability of modern fish markets i.e. fish markets and mobile vans at district and block levels are helpful in popularizing fish consumption. Cold chain facilities for transportation of fish to remote internal markets can fetch higher prices.
- 3 Community ponds are in poor condition and need renovation and improvement. These ponds are owned by village panchayats and are put to multiple uses. As a result the productivity of these ponds is very low.

10. Construction of Storage and Marketing Infrastructure

- 1 Agriculture Marketing Infrastructure (AMI) scheme should be expanded by banks by identifying good beneficiaries/entrepreneurs and special initiative is needed in this area.
- 2 Training programs should be organized for bank officials by their controlling/head offices.

- 3 Bankers should guide entrepreneurs for construction of rural warehouses/cold storage.
- 4 Considering the immense potential for agriculture in the district storage infrastructure such as rural warehouses and cold storages can be constructed. Currently the Government of India's AMI and AIF schemes can play a crucial role in the construction of post-harvest structures.
- 5 In all the blocks of the district some private units like flour mills rice mills oil mills and spice grinding and packaging units are operational for processing agricultural products. Small units are being encouraged under the Mukhyamantri Gramudhyog Yojana and Pradhan Mantri employment Gurantee Program (PMEGP).

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

- 1 The work of manufacturing and propagating organic fertilizers should be done by various institutions like Krishi Vigyan Kendra NGOs ATMA etc. farmer clubs and self-help groups.
- 2 The Agriculture Department should emphasize on producing biofertilizer and organic manure through farmers clubs.
- 3 It is absolutely necessary to train the self-help groups and joint liability groups being formed in the district in this business and it is also absolutely necessary for the banks to finance the said groups for their business.

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

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

15. Micro, Small and Medium Enterprises (MSME)

- 1 The District Industries Center should identify potential non-agricultural activities arrange for training of rural entrepreneurs extension services supply of raw materials and proper marketing of manufactured goods.
- 2 Banks should promote entrepreneurship among women minorities and Scheduled Castes and Tribes by providing more loans under schemes like MUDRA and Stand-Up India.
- 3 To create new employment opportunities in the district banks will have to provide more loans for micro small and medium enterprises in the manufacturing and service sectors in addition to government-sponsored schemes under these activities.
- 4 Banks should encourage entrepreneurs to take advantage of the Credit Guarantee Scheme.

16. Export Credit

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

17. Education

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

- 4 Awareness should be created at the ground level about the schemes. Bankers can identify needy students in schools and colleges.

18. Housing

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

19. Social Infrastructure

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

20. Renewable Energy

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

21. Informal Credit Delivery System

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

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- 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 Ministry of Co-operation has in consultation coordination and partnership with state governments NABARD national level federations training establishments at state and national level and other stakeholders is working on the following initiatives:
2.
 - a. Computerization of Primary Agricultural Cooperative Societies-This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency profitability transparency and accountability in the working of PACS.
 - b. Cooperative Education- Setting up of World's largest Cooperative University- Aims at introduction of cooperative education as a course curriculum and also as an independent degree/diploma in Schools and Universities. This will also take care of research in the field of cooperation.
 - c. World's largest Cooperative Training Scheme- This aims at revamping strengthening existing cooperative training structures in the country and modernizing the training methods through a revamped scheme.
 - d. To provide facilities at par with FPO for existing PACs.
 - e. Establishing Multipurpose PACs/Dairy/Fisheries cooperatives in every panchayat.
 - f. World's largest food grain storage scheme for cooperatives.
 - g. Revival and computerization of PCARDBs/SCARDBs.
 - h. Establishment of National Cooperative Database.
 - i. Amendment to Multi State Cooperative Society Act 2002 and setting up of 3 new MSCS.
 - j. New Cooperative Policy- Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.

All these initiatives will create immense business potential from grass root upward in times to come.

5. Status of Cooperatives in the District

1. The state of Uttar Pradesh has a three-tier structure of cooperative institutions. At the top level is the Uttar Pradesh Cooperative Bank which has a total of 28 branches. At the middle level there are 50 District Central Cooperative Banks with 1283 branches. At the primary level there are a total of 7577 PACS. In addition, there are also committees for weavers' industries, dairy marketing, agro-processing and sugar among others.
2. New steps/initiatives taken by the state government to strengthen the outreach and activities of cooperative societies -
New steps/initiatives taken by the state government to strengthen the outreach and activities of cooperative societies - With the idea of Sahakar se Samridhi 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.

Model bye-laws for PACS - 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.

Centrally Sponsored Project for PACS Computerization: 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 has been one of the leading states in the implementation of the Project with the day to day's activity of the PACS being captured on a real time basis in a computerized environment taking forward the vision of Digital India.

3. The district Mainpuri has a good network profile of cooperative societies covering all 9 blocks of the district. In the district there are 14 branches of Mainpuri District Cooperative Bank Ltd. Apart from these there are also 58 Primary Agricultural Societies functioning in the district and 57 PACS are covered in PACS computerization. Mainpuri District Cooperative Bank Ltd. is licensed with the implementation of CBS the bank is providing NEFT/RTGS services.

6. Potential for formation of cooperatives

1. There is a good potential for cooperative activities in the Mainpuri district as the distribution of the operational area of cooperative societies in the district is not uniform and some villages are not covered under the operational area of any cooperative society. Therefore, there is a possibility of forming credit cooperative societies in all development blocks which can promote economic activities. According to the Mainpuri DCCB there is a possibility of covering 1 remaining PACS out of 58 under PACS computerization.

There is also scope of formation of Milk cooperative societies in the district.

Chapter 9 NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Formation and promotion of Technical Producer Company Limited (FPO) under PODF-IDScheme.	Kishni Block	Grant Support under PODF-ID Fund		415	Providing agricultural inputs and equipment at reasonable rates to approximately 415 farmer members of the FPO. Providing facilities to farmers for goat rearing and doing business through the company. various agricultural products such as maize peanuts collectivizing of black wheat etc. and trading them through a company
2	Sensitisation	Demonstration on Satavar crop under DPR project	Kurawali Block	Grant Support under FSPF Fund		25	To train 25 farmers for cultivation of satavar crop in addition to traditional crops and increase their income. To demonstrate the cultivation of Satavar crop to the farmers of the area and replicate it. Ensuring marketing arrangements for Satavar crop
3	Sensitisation	Demonstration on Quinoa and Millets crops under DPR project	Kurawali Block	Grant Support under FSPF Fund		30	To train 30 farmers in the cultivation of Millets (Shree Anna) and increase their income. To demonstrate and replicate the cultivation of millets to the farmers of the area. Establishing a processing unit of millets showcasing the products made from it and ensuring its marketing arrangements.
4	Sensitisation	Low-cost polyhouse under DPR project Demonstration on vegetable production	Sultanganj Block	Grant Support under FSPF Fund		25	25 farmers will get low-cost polyhouse (low-cost polyhouse) To train farmers on vegetable production and increase their income. Construction of 6 low-cost polyhouses Earning profit from off-season and non-traditional vegetable production through

5	Watershed Development	Demonstration of sodic land treatment under non- watershed project.	Kurawali block	Grant Support under WDF Fund		120	polyhouse. Demonstration of treatment 30 hectares of sodic land fertile by 120 selected farmers. Making farmers aware and training them to increase the productivity of sodic land.
6	Awareness Creation	Capacity building for technology adoption through exposure visits and training (CAT Visit)	Various blocks	Grant Support		75	With the aim of increasing the income of farmers by adopting technological changes in agriculture related fields 75 farmers of district are being trained in mushroom cultivation in Milk production and processing Farming and processing of industrial crops at various agricultural universities and research institutes. They were sent for training to learn technical innovations in the fields of organic farming etc. and to upgrade their skills
7	Infrastructure Development	Construction of Ratibhanpur Rural Haat under Rural Haat Scheme	Mainpuri Block	Grant Support		15000	To provide a marketplace for the sale of their produce and products to about 15000 farmers of 10 nearby Gram Panchayats through this market being constructed on the uncultivable land of Ratibhanpur Gram Panchayat
8	Skill Training	Skill development initiative	Various blocks	Grant Support			NABARD is providing grant assistance for selected training programs for skill development through R-SETI (Rural Self-Employment Training Institute) run by Bank of India for training on livelihood-based activities to the rural people of the district. Apart from this NABARD provides training related materials and equipment like computers to the R-SETIs of the district. Grant is being given for purchase of sewing machines etc
9	Skill Training	Livelihood Entrepreneurs hip Development Program on grinding packing and marketing of spices	Kishni Block	Grant Support		90	Providing training to 90 credit linked self-help group women's on grinding packaging and marketing of spices. To provide market linkage for marketing the products of trained women. Linking with bank loan and subsidy-based schemes for entrepreneurship development

10	Skill Training	Micro Entrepreneurs hip Development Program on Artificial Jewelry marketing	Jagir Block	Grant Support			of trained women
						30	Training 30 self-help group women on artificial jewelry making. Credit linkage for entrepreneurship development of trained women
11	Institution Development	Mobile ATM and Demonstration Van	Mainpuri District Cooperative Bank	Grant Support			Mainpuri District Cooperative Bank has been given 1 mobile ATM and demonstration van to promote the schemes related to the bank and to provide banking facilities at the remote parts of the district.
12	Institution Development	Financial Literacy Program and Nukkad Natak	Various banks	Grant Support			To further the goal of financial literacy NABARD provides grants to various banks of the district for conducting financial literacy programs and Nukkad Natak. Aryavart Bank State Bank of India Mainpuri District Cooperative Bank India Post Payment Bank have availed this facility at the district
13	Institution Development	Scheme for computerization on of PACS (Primary Agricultural Cooperative Society)	Various PACS				To strengthen and modernize the primary agricultural cooperative societies computerization of all the PACS of the district is being done by NABARD. In three phases57 PACS have been selected under this scheme

Success Stories

Success Story 1: Ratibhanpur



1. Scheme :	Ratibhanpur Rural Haat under Rural Haat Scheme
2. Project Implementing Agency:	Atal Women Awareness and Rural Development Society (AWARDS) Mainpuri
3. Duration of the project :	1 Year
4. Beneficiary :	
No. of beneficiaries :	9500
Community :	
State :	Uttar Pradesh
District :	Mainpuri
Block :	Mainpuri
Village :	Raibhanpur

1.1 Support provided

- NABARD has sanctioned Rs.15 lakh grant for constructing a rural market(Haat)

1.2 Pre-implementation status

- The project was initiated by Atal Women Awareness and Rural Development Society (AWARDS), Mainpuri. The land belonged to the village community, where villagers used to dump waste, tie buffaloes, and faced issues of rainy water accumulation.

1.3 Challenges faced

- Clearing Land: Freeing the village community land from villagers was a significant challenge.
- Time Management: Completing the project on time could pose a major challenge in terms of time management.
- Resource Shortages: A lack of sufficient resources for the project could be a significant hurdle.
- Risk Management: Identifying and managing risks within the project could be a considerable challenge.
- Quality Control: Maintaining the quality of the project could be a significant concern.
- Technical Issues: Technical problems during the project could pose a major challenge.
- Change Management: Managing changes within the project could also be a significant challenge.

1.4 Impact

- To provide a marketplace for the sale of their produce and products to about 15000 farmers of 10 nearby Gram Panchayats through this market being constructed on the uncultivable land of Ratibhanpur Gram Panchayat
- The benefits of the market to the villagers and the overall development of the village were explained. The market also serves as a venue for religious events such as weddings Bhagwat Katha and other cultural activities.
- The construction of the rural market in the village was successfully completed featuring a hand pump lighting toilets an office two solid platforms and a tin shed.

Success Story 2: Indian Technical Farmer Producer Company Limited



1. Scheme : Grant Support under PODF-ID Fund
2. Project Implementing Agency : Atal Women Awareness and Rural Development Society (AWARDS) Mainpuri
3. Duration of the project : 3 Years
4. Beneficiary :

No. of beneficiaries : 415

Community :

State : Uttar Pradesh

District : Mainpuri

Block : Kishni

Village : Dharauss

2.1 Support provided

- NABARD has been instrumental in the success of Indian Technical Farmers Producer Company Limited by providing crucial financial and technical support. They extended a management cost grant support under PODF-ID .

2.2 Pre-implementation status

- Before Indian Technical Farmer Producer Company Limited, farmers of Kishani Block faced challenges such as low prices, exploitation by middlemen, lack of market information, post-harvest losses, limited credit access and sensitivity to price fluctuations.

2.3 Challenges faced

- Organization and management: Connecting and managing FPO members is a major challenge.
- Lack of financial framework: Lack of financial framework for FPOs is a major challenge.
- Lack of market information: FPO members lack market information which makes them unsuccessful to sell their products at a fair price.
- Control quality: Maintaining the quality of the FPO portfolio is a big challenge.
- Communication and coordination: There is a lack of communication and coordination among FPO members which makes it difficult to make decisions.
- Training and capacity building: FPO members need training and capacity building due to which they are not able to train and build capacity of their team better.
- FPO members lack information about certification and regulations.

2.4 Impact

- Socio-economic status can be measured using various indicators including:
- Income level (e.g. increased monthly income percentage change)
- Education level (e.g. literacy rate school enrollment)

Success Story 3: MEDP Tailoring Project



1. Scheme :	Micro-Enterprise Development Program
2. Project Implementing Agency:	Bhartiya Jan Vikas
3. Duration of the project:	2022-2023
4. Beneficiary :	30 Women members from 5 progressive SHG
No. of beneficiaries:	30 Women members from 5 progressive SHG
Community:	Women
State:	Uttar Pradesh
District:	Mainpuri
Block:	Sultanganj
Village:	Lalupur Mudhauri Prasadpur

3.1 Support provided

- NABARD has sanctioned grant assistance of Rs.1.00 lakh for training on tailoring to 30 women members selected from 5 progressive SHG members.
- A total of 5 units of garments making established with support of bank loan. All 30 women members involved in garments making after training.

3.2 Pre-implementation status

- The SHG members were dependent on group savings. They have no special technical skills to establish any enterprise.

3.3 Challenges faced

- The primary challenge was to get loan from banks with long banking procedure.
- Marketing of quality goods manufactured at garments center.

3.4 Impact

- Each members income has increased.
- There has been a reduction in manual labor.
- Products are sold in local markets and they receive orders from nearby villages.

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 behavior, moving away from thoughtless and harmful consumption towards purposeful and conscious utilization.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

- a) Uttar Pradesh, India's most populous states and fourth largest by area (243,286 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.
- b) The Uttar Pradesh State Action Plan on Climate Change (UP SAPCC 2.0) is aligned with India's National Action Plan on Climate Change (NAPCC) and sets out strategies for combating climate change from 2021 to 2030. It proposes 41 strategies and 187 actions across research, policy, and capacity building, with 30% focusing on emission reduction (mitigation), 58% on enhancing climate resilience (adaptation), and 12% combining both. The plan revolves around eight key missions, including the Sustainable Agriculture Mission, aimed at climate-resilient farming; the Jal Mission, focused on water conservation; the Sustainable Habitat Mission for urban development; the Green UP Mission to boost green cover and infrastructure; the Energy Efficiency and Renewable Energy Mission; and the Human Health Mission; the Disaster Management Mission for climate-induced risk preparedness; and the Strategic Knowledge Mission to advance research. UP SAPCC 2.0 requires Rs. 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 State by

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

National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

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

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

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

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Most of the farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of foodgrains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers resource conservation technologies water use efficiency climate resilient varieties of seeds and agricultural practices are needed. The income of farmers needs to be augmented through climate resilient dairy practices fisheries and horticulture & plantation crops. Climate action projects may be conceived in following areas:

1. Ecosystem services-based adaptation to climate change in the region.
2. To improve forest ecosystem through community-based restoration agroforestry arrest run-off rainwater.
3. Climate Resilient Agriculture
4. Integrated Farming
5. Introduction of new variety of climate adaptive crops in the district.

Department of Agriculture KVK and NGO may work together to format policy for climate smart agriculture and address the issues related to climate change.

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

3.2 Any specific Climate Change initiative in the District by

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

- b. In district there are one KVK which can play a very active role.

- a Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modified to implement it in a project mode. Farmers field schools may be upgraded into Climate Field schools.

- a NABARD can use its district presence to identify location target and interventions of projects and design projects based on its experience as NIE for NAFCC GCF and Adaptation Fund. Such projects would reduce the adverse impact of climate change on agriculture.

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

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 The wood carving art Tarkashi of Mainpuri district received the Geographical Indication tag in May 2023. Tarkashi is a type of wood carving done with metal wires. The wood is specially prepared through an intricate and lengthy process. Sheesham wood is primarily used in this art as it is stronger. The unique art form was granted the GI tag recognizing its distinct qualities and association with the Mainpuri region. Tarkashi art is used for decorating objects such as jewelry boxes nameplates etc. Additionally this exquisite art form is also employed in decorative items like door panels trays and lamps trunks tables and flower vases. The process of embedding metal wires into wood is considered laborious and can only be done by skilled artisans. First a design is traced onto a piece of wood from paper and then brass copper or silver wires are hammered into the design. Obtaining the Geographical Indication tag will provide a new impetus to this nearly extinct art form and help preserve this cultural heritage of Mainpuri district.

Annexure-1 Activity-wise and Block-wise Physical and Financial Projections

(in Rs. Lakh)															
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barn-ahal	Bewar	Ghiror	Jageer	Karhal	Kishni	Kuraoli	Main-puri	Sultan-ganj	District Total
I.Agriculture															
A. Farm Credit															
A.1 Crop Production, Maintenance, Marketing															
1	Annual Vegetables - Onion/ Piyaz/ Kanda (-)	100	Acre	39972	Phy	62	162	210	100	148	148	248	245	136	1459
					BL	24.78	64.75	83.94	39.97	59.16	59.16	99.13	97.93	54.36	583.18
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	93149	Phy	2471	2718	1977	2471	1236	3459	1236	2965	2702	21235
					BL	2301.71	2531.79	1841.56	2301.71	1151.32	3222.02	1151.32	2761.87	2516.89	19780.19
3	Cereals - Barley/ Jav (Irrigated)	100	Acre	18219	Phy	618	618	618	618	618	618	618	618	615	5559
					BL	112.59	112.59	112.59	112.59	112.59	112.59	112.59	112.59	112.05	1012.77
4	Cereals - Maize/ Makka (Irrigated)	100	Acre	19143	Phy	5015	14702	8278	4965	5313	9884	7444	8649	12355	76605
					BL	960.02	2814.4	1584.66	950.45	1017.07	1892.09	1425	1655.68	2365.12	14664.49
5	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	13765	Phy	6696	1087	2842	3089	4201	1730	3015	4312	2965	29937
					BL	921.7	149.63	391.2	425.2	578.27	238.13	415.01	593.55	408.13	4120.82
6	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	30260	Phy	3669	21127	14702	12231	23487	16185	7907	10872	15982	126162
					BL	1110.24	6393.03	4448.83	3701.1	7107.17	4897.58	2392.66	3289.87	4836.15	38176.63
7	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	25632	Phy	29652	29652	25946	24710	25946	32123	24710	37065	20900	250704
					BL	7600.4	7600.4	6650.48	6333.67	6650.48	8233.77	6333.67	9500.5	5357.09	64260.46
8	Oil Seeds - Groundnut/ Moongfali (Irrigated)	100	Acre	22672	Phy	120	124	124	124	124	124	124	124	124	1112
					BL	27.21	28.11	28.11	28.11	28.11	28.11	28.11	28.11	28.11	252.09
9	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	16604	Phy	1606	1483	1483	1606	1485	1600	1480	1483	1480	13706
					BL	266.66	246.24	246.24	266.66	246.57	265.66	245.74	246.24	245.74	2275.75
10	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	100	Acre	17409	Phy	74	74	86	86	74	86	74	86	74	714
					BL	12.88	12.88	14.97	14.97	12.88	14.97	12.88	14.97	12.88	124.28
11	Pulses - Lentil/ Masur/ Masoor (Irrigated)	100	Acre	14980	Phy	12	12	12	12	12	12	12	14	12	110
					BL	1.8	1.8	1.8	1.8	1.8	1.8	1.8	2.1	1.8	16.5
12	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	14575	Phy	74	74	74	74	74	74	74	75	74	667
					BL	10.79	10.79	10.79	10.79	10.79	10.79	10.79	10.93	10.79	97.25
13	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea	100	Acre	16194	Phy	74	100	86	111	74	111	74	99	99	828
					BL	11.98	16.19	13.93	17.98	11.98	17.98	11.98	16.03	16.03	134.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barn-ahal	Bewar	Ghiror	Jageer	Karhal	Kishni	Kuraoli	Main-puri	Sultan-ganj	District Total
	(Irrigated)													
14	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	14823	Phy BL	100	100	100	100	99	100	100	100	899
						14.82	14.82	14.82	14.82	14.67	14.82	14.82	14.82	133.23
15	Spices & Condiments - Garlic/ Lahsun (Irrigated)	100	Acre	71660	Phy BL	1483	741	2216	1483	1730	1853	1236	741	13336
						1062.72	531	1587.99	1062.72	1239.72	1327.86	885.72	531	9556.59
	Post-harvest/HH Consumption (10%)					14440.3	20528.42	17031.91	15282.54	18242.73	20337.18	19230.91	16510.96	155188.31
	Repairs & maintenance of farm assets (20%)					1444.03	2052.84	1703.19	1528.25	1824.27	2033.72	1923.09	1651.1	15518.83
	Sub Total					2888.06	4105.68	3406.38	3056.51	4067.44	2716.67	3846.18	3302.19	31037.66
	A.2 Water Resources													201744.8
1	Diesel Pump Sets--	80	No.	49500	Phy BL	20	125	135	36	130	140	130	40	155
						7.92	49.5	53.46	14.26	51.48	55.44	51.48	15.84	61.38
	Diesel Pump Sets--	80	No.	55550	Phy BL	12	90	110	26	100	120	96	25	110
						5.33	40	48.88	11.55	44.44	53.33	42.66	11.11	48.88
2	Drip Irrigation--	80	ha	154000	Phy BL	30	4	4	5	5	5	5	7	5
						36.96	4.93	4.93	6.16	6.16	6.16	6.16	8.62	6.16
3	Solar PV Pump Sets (AC)--	80	No.	256400	Phy BL	10	35	30	20	30	31	50	20	35
						20.51	71.79	61.54	41.02	61.54	63.59	102.56	41.02	71.79
	Solar PV Pump Sets (AC)--	80	No.	361800	Phy BL	5	25	20	17	20	17	25	20	169
						14.47	72.36	57.89	49.2	57.89	49.2	72.36	57.89	489.15
4	Sprinkler Irrigation --	80	ha	107000	Phy BL	50	20	15	25	25	25	30	30	250
						42.8	17.12	12.84	21.4	21.4	21.4	25.68	25.68	214
5	Tube Well--	80	No.	33000	Phy BL	5	45	65	16	70	70	15	85	441
						1.32	11.88	17.16	4.22	18.48	18.48	3.96	22.44	116.42
	Tube Well--	80	No.	480000	Phy BL	2	12	12	3	12	12	3	12	80
						7.68	46.08	46.08	11.52	46.08	46.08	11.52	46.08	307.2
	Sub Total													2415.31
	A.3 Farm Mechanisation													
1	Combine harvester-Tractor mounted Wheel type-	80	No.	1800000	Phy BL	3	2	2	2	3	3	5	4	27
						43.2	28.8	28.8	28.8	43.2	43.2	72	57.6	388.8
2	Combine harvester-Tractor mounted Wheel type-	80	No.	3050000	Phy BL	1	1	1	1	2	1	2	1	11
						24.4	24.4	24.4	24.4	48.8	24.4	48.8	24.4	268.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barn-ahal	Bewar	Ghiror	Jageer	Karhal	Kishni	Kuraoli	Main-puri	Sultan-ganj	District Total
	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy BL	3 10.92	2 7.28	2 10.92	3 10.92	3 10.92	3 10.92	4 14.56	2 7.28	25 91
3	Other machinery-Other Machinery & Equipments-Rotavator 72 inches	80	No.	232000	Phy BL	25 46.4	30 55.68	25 46.4	20 37.12	25 46.4	25 46.4	30 55.68	25 46.4	225 417.6
4	Others--	80	No.	410000	Phy BL	8 26.24	9 29.52	8 26.24	7 22.96	8 26.24	7 22.96	10 32.8	6 19.68	70 229.6
5	Power Tiller--20 HP	80	No.	265000	Phy BL	12 25.44	18 38.16	12 25.44	11 23.32	15 31.8	10 21.2	12 25.44	10 21.2	112 237.44
6	Thresher--	80	No.	180500	Phy BL	25 36.1	30 43.32	20 28.88	30 43.32	30 43.32	30 43.32	30 43.32	30 43.32	251 362.44
7	Thresher--	80	No.	220000	Phy BL	80 140.8	90 158.4	80 140.8	80 140.8	90 158.4	80 140.8	90 158.4	88 154.88	768 1351.68
8	Tractor-With Implements & Trailer-Cultivator	80	No.	725000	Phy BL	30 174	25 145	25 145	20 116	25 145	25 145	30 174	20 116	225 1305
9	Tractor-With Implements & Trailer-Cultivator 45 hp	80	No.	950000	Phy BL	15 114	15 114	15 114	12 91.2	10 76	10 76	15 114	10 76	112 851.2
	Tractor-With Implements & Trailer-Cultivator 50 hp	80	No.	1120000	Phy BL	6 53.76	6 53.76	6 53.76	5 44.8	5 44.8	5 44.8	12 107.52	5 44.8	56 501.76
	Sub Total					53.76	53.76	53.76	44.8	44.8	44.8	107.52	44.8	6004.92
A.4 Plantation & Horticulture														
1	Bee Keeping--50 colonies	80	No.	371500	Phy BL	2 5.94	2 5.94	2 5.94	2 5.94	2 5.94	2 5.94	2 5.94	2 5.94	18 53.46
2	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy BL	1 1.34	1 1.34	1 1.34	1 1.34	1 1.34	1 1.34	1 1.34	1 1.34	9 12.06
3	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	189300	Phy BL	10 15.14	9 13.63	10 15.14	12 13.63	10 15.14	10 15.14	10 15.14	10 15.14	90 136.27
4	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy BL	1 0.58	1 0.58	1 0.58	1 0.58	2 1.16	2 1.16	1 0.58	3 1.74	13 7.54
5	New Orchard - Tropical/ Sub Tropical Fruits--3mX6m	80	ha	154300	Phy BL	10 12.34	12 14.81	10 12.34	12 14.81	10 12.34	10 12.34	8 9.88	10 12.34	92 113.54
6	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy BL	4 5.61	5 7.01	4 5.61	4 5.61	4 5.61	4 5.61	5 7.01	5 7.01	41 57.49

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barn-ahal	Bewar	Ghiror	Jageer	Karhal	Kishni	Kuraoli	Main-puri	Sultan-ganj	District Total
7	New Orchard - Tropical/ Sub	80	ha	120000	Phy	2	1	2	2	2	2	1	2	16
	Tropical Fruits--6mX6m				BL	1.92	0.96	1.92	1.92	1.92	1.92	0.96	1.92	15.36
8	Nursery ---	80	ha	1967700	Phy	1	1	1	2	2	1	1	1	11
					BL	15.74	15.74	15.74	31.48	31.48	15.74	15.74	15.74	173.14
	Other Plantation Crops--1000 sq. m.	80	ha	1650900	Phy	1	1	1	1	1	1	1	1	9
					BL	13.21	13.21	13.21	13.21	13.21	13.21	13.21	13.21	118.89
	Sub Total													687.75
A.5 Working Capital - Bee Keeping														
	Sub Total													
A.6 Forestry														
1	Nursery/ Propagation unit--2.05	80	ha	534800	Phy	1	1	1	1	1	2	1	1	8
					BL	4.28	4.28	4.28	4.28		8.56	4.28	4.28	34.24
2	Plantation-Bamboo-Agro-Forestry with Bamboo	80	Acre	174615	Phy	2	2	2	1	1	4	4	4	24
					BL	2.79	2.79	2.79	1.4	1.4	5.59	5.59	5.59	33.53
3	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy	3	5	3	5	5	3	5	3	37
					BL	5.64	9.4	5.64	9.4	5.64	9.4	9.4	5.64	69.56
4	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	10	10	10	8	10	10	5	9	80
					BL	13.06	13.06	13.06	13.06	10.45	13.06	6.53	11.76	104.49
	Sub Total													241.82
A.7 Animal Husbandry - Dairy														
1	Buffalo Farming--	80	1+1	248000	Phy	150	200	130	140	250	160	200	101	1481
					BL	297.6	396.8	257.92	277.76	496	317.44	396.8	200.38	2938.3
2	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	45	45	45	25	25	65	62	50	412
					BL	78.84	78.84	78.84	43.8	113.88	87.6	108.62	87.6	721.82
3	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy	25	20	25	30	25	25	30	20	225
					BL	202.6	162.08	202.6	243.12	202.6	202.6	243.12	162.08	1823.4
4	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	Phy	145	150	144	120	150	120	150	130	1249
					BL	287.68	297.6	285.7	238.08	277.76	238.08	297.6	257.92	2478.02
5	Veterinary Clinic-Fixed-	80	No.	300000	Phy	4	4	4	4	4	4	5	4	37
					BL	9.6	9.6	9.6	9.6	9.6	9.6	12	9.6	88.8
	Sub Total													8050.34
A.8 Working Capital - AH - Dairy/Drought animal														
1	Indigenous Cattle	100	2	110000	Phy	200	200	200	250	250	300	550	200	2400

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barn-ahar	Bewar	Ghiror	Jageer	Karhal	Kishni	Kuraoli	Main-puri	Sultan-ganj	District Total
	Farming_Indigenous Cattle Farming_Mainpuri			BL	220	220	220	275	275	275	330	605	220	2640
	Sub Total													2640
A.9 Animal Husbandry - Poultry														
1	Commercial Broiler Farming--	80	5000	2458000	Phy 19.66	39.33	19.66	19.66	39.33	19.66	19.66	19.66	19.66	216.28
	Commercial Broiler Farming--	80	5000	5846000	Phy 46.77	46.77	46.77	46.77	46.77	46.77	46.77	46.77	46.77	420.93
	Sub Total													637.21
A.10 Working Capital - AH - Poultry														
1	Broiler Farming_Others_Mainpuri	100	1000	110000	Phy 2.2	1.1	1.1	2.2	1.1	3.3	2.2	10	1	23
2	Layer Farming_Others_Mainpuri	100	5000	882000	Phy 17.64	17.64	8.82	8.82	17.64	8.82	8.82	17.64	8.82	114.66
	Sub Total													139.96
A.11 Animal Husbandry - SGP														
1	Goat - Rearing Unit--Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy 115.92	115.92	30	105.98	82.8	99.36	99.36	132.48	99.36	950.54
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy 43.8	52.56	43.8	43.8	43.8	43.8	43.8	43.8	43.8	402.96
3	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	Phy 9.1	9.1	4	12.13	9.1	9.1	9.1	18.19	9.1	97.05
	Sub Total													1450.55
A.12 Working Capital - AH - Others/SR														
1	Goat Farming_Rearing Unit - Semi-intensive_Mainpuri	100	20+1	77000	Phy 55	45	50	45	45	45	45	44	50	424
	Sub Total													326.48
A.13 Fisheries														
1	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy 3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	28.8
2	Fish Seed Hatchery--	80	ha	2500000	Phy 20	20						20	20	100
3	Integrated Pisciculture --Paddy	80	ha	100000	Phy 5	5	5	5	5	5	5	6	5	46

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barn-ahal	Bewar	Ghiror	Jageer	Karhal	Kishni	Kuraoli	Main-puri	Sultan-ganj	District Total
	cum fish cultivation				BL	4	4	4	4	4	4	4.8	4	36.8
	Sub Total													165.6
A.14 Working Capital - Fisheries														
1	Cage Culture_Others_Input for cage culture	100	60 to 100 Cu. M	150000	Phy	3	2	3	2	3	2	5	2	24
					BL	4.5	3	4.5	3	4.5	3	7.5	3	36
	Sub Total													36
A.15 Farm Credit														
1	Finance to FPOs/FPCs--	90	No.	20000000	Phy	1	2	1	1	1	2	2	1	12
2	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	1	1	1	1	1	1	1	1	8
3	Integrated Farming--Crop + Plantation (1.50 ha)	90	ha	650000	Phy	1	1	1	1	1	1	1	1	6
					BL	5.85	5.85	5.85		5.85	5.85			35.1
	Sub Total					27.9	45.9	27.9	27.9	22.05	45.9	36	22.05	283.5
	Total Farm Credit (sum of A.1 to A.15)													224824.24
B. Agriculture Infrastructure														
B.1 Storage Facilities														
1	Godown--/ Rural Godown (10000 MT)	80	No.	400000000	Phy	2	3	3	2	2	2	5	2	23
2					BL	640	960	960	640	640	640	1600	640	7360
3	Godown--/ Rural Godown (500 MT)	75	No.	15000000	Phy	30	25	30	30	30	45	35	30	295
					BL	337.5	281.25	337.5	337.5	337.5	506.25	393.75	337.5	3318.75
	Godown-Silo-5000 MT	75	No.	500000000	Phy	2	3	2	2	2	3	5	2	24
					BL	750	1125	750	750	1125	1125	1875	750	9000
	Sub Total													19678.75
B.2 Land Development														
1	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.	1000000	Phy	20	20	20	20	17	20	20	18	175
2					BL	16	16	16	16	13.6	16	16	14.4	140
3	Farm Ponds/ Water Harvesting Structures--40 m X 40 m	80	No.	4060000	Phy	12	12	12	12	12	15	12	15	114
					BL	38.98	38.98	38.98	38.98	38.98	48.72	38.98	48.72	370.3
	On Farm development (OFD) Works --	80	m.	750000	Phy	35	40	35	40	35	30	40	35	330
					BL	21	24	21	24	21	18	24	21	198

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barn-ahal	Bewar	Ghiror	Jageer	Karhal	Kishni	Kuraoli	Main-puri	Sultan-ganj	District Total
	Sub Total													708.3
1	B.3 Agriculture Infrastructure - Others													
2	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	290000	Phy 27.84	120 27.84	103 23.9	120 27.84	120 27.84	125 29	120 27.84	120 27.84	125 29	1073 248.94
3	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	310000	Phy 16.12	65 16.12	65 16.12	65 16.12	65 16.12	65 16.12	65 16.12	65 16.12	65 16.12	585 145.08
4	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy 72	72 72	60 60	60 60	66 66	60 60	60 60	72 72	60 60	582
	Seed Processing-All Seed Types-	85	No.	25000000	Phy 21.25	1 21.25	1 21.25	1 21.25	2 42.5	1 21.25	1 21.25	1 21.25	1 21.25	10 212.5
	Sub Total													1188.52
	Total (B.1+B.2+B.3)													21575.57
	C. Ancillary Activities													
1	C.1 Food & Agro Processing													
2	Dairy Processing Unit--	85	No.	7000000	Phy 238	40 238	30 178.5	25 148.75	25 148.75	25 148.75	20 119	35 208.25	20 119	250 1487.5
3	Dal/ Pulses Mill--	85	No.	25000000	Phy 106.25	5 106.25	6 127.5	5 106.25	4 85	6 127.5	5 106.25	6 127.5	4 85	47 998.75
4	Food Grain Processing-Flour Mill--	85	No.	5000000	Phy 255	60 255	60 255	60 255	60 255	60 255	60 255	60 255	60 255	540 2295
5	Food Grain Processing-Flour Mill--	85	No.	15000000	Phy 76.5	6 76.5	8 102	7 89.25	8 102	7 89.25	10 127.5	8 102	8 102	72 918
6	Fruit Processing -Chips-	85	No.	20000000	Phy 170	10 170	12 204	8 136	8 136	6 102	7 119	15 255	5 85	81 1377
7	Oil Extraction--/Mustard Processing	85	No.	5000000	Phy 148.75	35 148.75	15 63.75	15 63.75	25 106.25	15 63.75	15 63.75	45 191.25	15 63.75	220 935
8	Rice Processing --	75	No.	10000000	Phy 20	10 20	20 150	15 112.5	11 82.5	15 112.5	15 112.5	20 150	15 112.5	141 1057.5
9	Sugarcane processing-Jaggery production-	80	No.	5000000	Phy 12	12 48	18 72	20 80	15 60	12 48	12 48	10 40	12 48	126 504
	Sub Total													9572.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barn-ahar	Bewar	Ghiror	Jageer	Karhal	Kishni	Kuraoli	Main-puri	Sultan-ganj	District Total
1	C.2 Ancillary Activities - Agri Clinic & Agri Business Centers--	90	No.	20000000	Phy 1 BL 18	1 18	1 18	1 18	1 18	1 18	1 18	1 18	1 18	9 162
2	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	10000000	Phy 1 BL 9	3 27	3 27	2 18	4 36	2 18	2 18	3 27	2 18	22 198
3	Loan to PACS/ FSS/ LAMPS--	90	No.	15000000	Phy 2 BL 27	1 13.5	2 27	2 27	2 27	2 27	3 40.5	2 27	2 27	18 243
	Sub Total													603
	Total (C.1+C2)													10175.75
	Total (A+B+C)													256575.56
1	II. Micro, Small and Medium Enterprises (MSME)													
2	Manufacturing Sector - Term Loan-Medium-	80	No.	14000000000	Phy 0 BL 72	1 2800	0 108	0 108	1 112	0 112	1 88	2 5600	0 108	5 14000
3	Manufacturing Sector - Term Loan-Micro-	80	No.	225000000	Phy 1440 BL 3	60 1200	108 2160	108 2160	112 2240	88 1760	1 1	2 1760	0 2160	856 17120
4	Manufacturing Sector - Term Loan-Small-	80	No.	4500000000	Phy 1200 BL 1	3 1200	4 1600	3 1200	3 1200	1 400	1 400	4 1600	2 800	24 9600
5	Manufacturing Sector - Working Capital-Medium-	80	No.	4500000000	Phy 400 BL 436	2 800	1 400	1 400	3 1200	1 400	2 800	4 1600	1 400	16 6400
6	Manufacturing Sector - Working Capital-Micro-	80	No.	45000000	Phy 1744 BL 10	695 2780	370 1480	351 1404	554 2216	693 2772	554 2216	831 3324	485 1940	4969 19876
7	Manufacturing Sector - Working Capital-Small-	80	No.	1350000000	Phy 1200 BL 100	20 2400	8 960	8 960	24 2880	16 1920	15 1800	30 3600	18 2160	149 17880
8	Overdraft to PMJDY Account Holders--	100	No.	900000	Phy 108 BL 2160	100 1800	100 3240	100 3240	100 3360	100 3360	100 2640	95 2640	14 3240	809 25680
9	Service Sector - Term Loan-Micro-	80	No.	225000000	Phy 5 BL 2000	4 1600	6 2400	5 2000	4 1600	1 400	1 400	6 2400	4 1600	36 14400
10	Service Sector - Term Loan-Small-	80	No.	4500000000	Phy 623 BL 2492	1039 4156	520 2080	520 2080	831 3324	1039 4156	831 3324	1156 4624	727 2908	7286 29144
11	Service Sector - Working Capital-	80	No.	1350000000	Phy 12 BL 12	24 12	12 12	12 12	30 30	20 20	20 20	45 45	24 24	199

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barn-ahal	Bewar	Ghiror	Jageer	Karhal	Kishni	Kuraoli	Main-puri	Sultan-ganj	District Total
	Small-			BL	1440	2880	1440	1440	3600	2400	2400	5400	2880	23880
	Sub Total													178060.9
	III. Export Credit													
1	Export Credit -Post Shipment	80	No.	50000	Phy	1	2		1	1	1	4	1	11
	Export Credit-			BL	0.4		0.8		0.4	0.4	0.4	1.6	0.4	4.4
	Total Export Credit													4.4
	IV. Education													
1	Education Loans-Study Abroad-	90	No.	15000000	Phy	40	35	30	35	30	30	55	30	335
	Total Education			BL	540	675	472.5	405	472.5	405	405	742.5	405	4522.5
	V. Housing													4522.5
1	Loan for Affordable Housing Projects--	85	No.	6000000	Phy	40	40	40	40	40	40	55	40	375
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	20000000	Phy	50	100	60	73	70	50	210	60	748
	Total Housing			BL	850	1275	1700	1020	1241	1190	850	3570	1020	12716
	VI. Social Infrastructure													14628.5
1	Drinking Water--	85	No.	500000	Phy	1	2	2	1	2	2	2	2	16
2	Education--	85	No.	150000000	BL	4.25	8.5	8.5	4.25	8.5	8.5	8.5	8.5	68
	Healthcare-Hospital-	85	No.	100000000	Phy	3	3	3	2	3	2	2	3	22
	Healthcare-Hospital-	85	No.	200000000	BL	382.5	382.5	382.5	255	382.5	255	255	382.5	2805
	Sanitation--	85	No.	25000	Phy	2	2	2	2	2	2	2	2	18
	Total Social Infrastructure			BL	170	170	170	170	170	170	170	170	170	1530
	VII. Renewable Energy													
1	Solar Energy-Roof Top Solar PV System with Battery--	90	No.	1000000	Phy	15	15	15	20	15	15	20	15	145
	Solar Energy-Roof Top Solar PV System with Battery--	90	No.	1500000	BL	13.5	13.5	13.5	18	13.5	13.5	18	13.5	130.5
	Solar Energy-Roof Top Solar PV System with Battery--	90	No.	1500000	Phy	20	20	20	20	20	20	20	20	180
	Solar Energy-Roof Top Solar PV System with Battery--	90	No.	1500000	BL	27	27	27	27	27	27	27	27	243

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barnahal	Bewar	Ghiror	Jageer	Karhal	Kishni	Kuraoli	Mainpuri	Sultan-ganj	District Total
	Total Renewable Energy													373.5
	VIII. Others													
1	SHGs/ JLGs--JLG	100	No.	1500000	Phy BL	450 675	450 675	450 675	450 675	460 690	450 675	500 750	450 675	4110 6165
2	SHGs/ JLGs--SHG	100	No.	1500000	Phy BL	270 405	240 360	225 337.5	230 345	241 361.5	230 345	250 375	225 337.5	2141 3211.5
	Total Others													9376.5
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)													471756.92

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	Ach.	Target	Target
CBs	123360.00	81819.00	118101.00	100850.00	124261.30	56563.97	129146.36			
RCBs	15838.00	3190.00	14989.00	3492.00	15239.90	4410.75	15707.30			
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
RRBs	37544.00	12515.00	35796.00	29575.00	36395.90	51921.70	37511.60			
Others	0.00				0.00	0.00	0.00			
Sub total (A)	176742.00	97524.00	168886.00	133917.00	175897.10	112896.42	182365.26			
Table 2: Term Loan (MT+LT)										
Particulars	2021-22		2022-23		2023-24		2024-25			
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Target
CBs	15393.00	11947.00	31189.00	11255.00	27323.00	38828.00	31560.36			
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
SCARDB	3087.00	81.00	4483.00	161.00	2690.70	186.79	2834.52			
RRBs	4779.00	1117.00	10385.00	1025.00	16870.64	1926.49	18508.65			
Sub total (A)	23259.00	13145.00	46057.00	12441.00	46884.34	40941.28	52903.53			
Table 3: Total Agri. Credit										
Particulars	2021-22		2022-23		2023-24		2024-25			
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Target
CBs	138753.00	93766.00	149290.00	112105.00	151584.30	95391.97	160706.72			
RCBs	15838.00	3190.00	14989.00	3492.00	15239.90	4410.75	15707.30			
SCARDB	3087.00	81.00	4483.00	161.00	2690.70	186.79	2834.52			
RRBs	42323.00	13632.00	46181.00	30600.00	53266.54	53848.19	56020.25			
Sub total (A)	200001.00	110669.00	214943.00	146358.00	222781.44	153837.70	235268.79			
Table 4: MSME										
Particulars	2021-22		2022-23		2023-24		2024-25			
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Target
CBs	40878.00	36147.00	47395.00	41337.00	54755.80	72052.37	100128.15			
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
SCARDB	707.00	183.00	871.00	23.00	0.00	0.00	0.00			
RRBs	4370.00	13862.00	5312.00	5763.00	5965.00	6159.00	26371.85			

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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										
Particular	2021-22				2022-23					
	CBs	RCBs	SCARD RRBs	Others	Total	CBs	RCBs	SCARD RRBs	Others	Total
C L	81819.00	3190.00	0.00	12515.00	97524.00	100850.00	3492.00	0.00	29575.00	133917.00
(₹ lakh)										
Table 1: Crop Loan										
Particular	2023-24				2024-25					
	CBs	RCBs	SCARD RRBs	Others	Total	CBs	RCBs	SCARD RRBs	Others	Total
C L	56563.97	4410.75	0.00	51921.70	112896.42	129146.36	45707.30	0.00	37511.60	182365.26
Table 2: Term Loan										
Particular	2021-22				2022-23					
	CBs	RCBs	SCARD RRBs	Others	Total	CBs	RCBs	SCARD RRBs	Others	Total
WS					0.00					0.00
LD					0.00					0.00
FM					0.00					0.00
P & H					0.00					0.00
AH-D					0.00					0.00
AH-P					0.00					0.00
AH-SGP					0.00					0.00
FD					0.00					0.00
F & W					0.00					0.00
SG & MF					0.00					0.00
A & F					0.00					0.00
OTH	11947.00	0.00	81.00	1117.00	0.00	11255.00	0.00	161.00	1025.00	12441.00
Sub total					0.00					0.00
Grand Total (I + II)	81819.00	3190.00	0.00	12515.00	97524.00	100850.00	3492.00	0.00	29575.00	133917.00
Table 2: Term Loan										
Particular	2023-24				2024-25					
	CBs	RCBs	SCARD RRBs	Others	Total	CBs	RCBs	SCARD RRBs	Others	Total
WS					0.00					0.00
LD					0.00					0.00
FM					0.00					0.00
P & H					0.00					0.00



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

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Annexure IV
Unit costs for major activities fixed by NABARD for the year 2024-25

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	2000000
2	Bee Keeping			No.	371500
3	Buffalo Farming			1+1	248000
4	Combine harvester	Tractor mounted Wheeltype		No.	3050000
5	Combine harvester	Tractor mounted Wheeltype		No.	1800000
6	Commercial Broiler Farming			5000	2458000
7	Commercial Broiler Farming			5000	5846000
8	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
9	Compost/ Vermi Compost	Vermi Compost		No.	31000
10	Compost/ Vermi Compost	Vermi Compost		No.	750000
11	Crossbred Cattle Farming			1+1	219000
12	Dairy Cow and Heifer rearing			2	1013000
13	Dairy Processing Unit			No.	700000
14	Dal/ Pulses Mill			No.	2500000
15	Diesel Pump Sets			No.	49500
16	Diesel Pump Sets			No.	55550
17	Drinking Water			No.	500000
18	Drip Irrigation			ha	154000
19	Education			No.	15000000
20	Education Loans	Study Abroad		No.	1500000
21	Export Credit	Post Shipment ExportCredit		No.	50000
22	Farm Ponds/ Water HarvestingStructures			No.	406000
23	Farm Ponds/ Water HarvestingStructures			No.	100000
24	Finance to FPOs/FPCs			No.	2000000
25	Fish Culture			ha	100000
26	Fish Seed Hatchery			ha	2500000
27	Food Grain Processing	Flour Mill		No.	1500000
28	Food Grain Processing	Flour Mill		No.	500000
29	Fruit Processing	Chips		No.	2000000
30	Goat	Rearing Unit		20+1	414000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
31	Godown	Silo		No.	50000000
32	Godown			No.	40000000
33	Godown			No.	15000000
34	Graded Buffalo Farming			5+5	248000
35	Healthcare	Hospital		No.	10000000
36	Healthcare	Hospital		No.	20000000
37	Integrated Farming			ha	450000
38	Integrated Farming			ha	650000
39	Integrated Pisciculture			ha	100000
40	Leveller	Laser Guided		No.	455000
41	Loan for Affordable Housing Projects			No.	600000
42	Loan to MFIs for Onlending to for Agri. Purposes			No.	10000000
43	Loan to PACS/ FSS/ LAMPS			No.	15000000
44	Manufacturing Sector	Term Loan	Small	No.	50000000
45	Manufacturing Sector	Working Capital	Medium	No.	50000000
46	Manufacturing Sector	Term Loan	Medium	No.	3500000000
47	Manufacturing Sector	Term Loan	Micro	No.	2500000
48	Manufacturing Sector	Working Capital	Small	No.	150000000
49	Manufacturing Sector	Working Capital	Micro	No.	5000000
50	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
52	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
53	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
54	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
55	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
56	Nursery			ha	1967700
57	Nursery/ Propagation unit			ha	534800
58	Oil Extraction			No.	5000000
59	On Farm development (OFD) Works			m.	75000
60	Other machinery	Other Machinery & Equipments		No.	232000
61	Other Plantation Crops			ha	1650900

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
62	Others			No.	410000
63	Overdraft to PMJDY Account Holders			No.	10000
64	Pig Breeding Unit			10+2	1095000
65	Plantation	Poplar		ha	235040
66	Plantation	Bamboo	Agro	Acre	174615
67	Plantation	Teak		ha	163310
68	Power Tiller			No.	265000
69	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
70	Rice Processing			No.	1000000
71	Sanitation			No.	25000
72	Seed Processing	All Seed Types		No.	2500000
73	Service Sector	Working Capital	Micro	No.	500000
74	Service Sector	Term Loan	Micro	No.	25000000
75	Service Sector	Working Capital	Small	No.	15000000
76	Service Sector	Term Loan	Small	No.	50000000
77	Sheep	Rearing Unit		20+1	379000
78	SHGs/ JLGs			No.	150000
79	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
80	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
81	Solar PV Pump Sets (AC)			No.	256400
82	Solar PV Pump Sets (AC)			No.	361800
83	Sprinkler Irrigation			ha	107000
84	Sugarcane processing	Jaggery production		No.	500000
85	Thresher			No.	180500
86	Thresher			No.	220000
87	Tractor	With Implements & Trailer		No.	950000
88	Tractor	With Implements & Trailer		No.	725000
89	Tractor	With Implements & Trailer		No.	1120000
90	Tube Well			No.	33000
91	Tube Well			No.	480000
92	Veterinary Clinic	Fixed		No.	300000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Onion/ Piyaz/Kanda ()		39972
2	Annual Vegetables	Potato/ Aloo(Irrigated)		93149
3	Broiler Farming	Others_ Mainpuri	1000	110000
4	Cage Culture	Others_ Input forage culture		150000
5	Cereals	Pearl Millet/Bajra/ Cumbu (Irrigated)		13765
6	Cereals	Barley/ Jav(Irrigated)		18219
7	Cereals	Maize/ Makka(Irrigated)		19143
8	Cereals	Wheat/ Gehu(Irrigated)		25632
9	Cereals	Rice/ Chaval/ Dhan (Irrigated)		30260
10	Goat Farming	Rearing Unit _ Semi_intensive_ Mainpuri		77000
11	Indigenous Cattle Farming	Indigenous Cattle Farming_ Mainpuri	2	110000
12	Layer Farming	Others_ Mainpuri	5000	882000
13	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		16604
14	Oil Seeds	Groundnut/Moongfali (Irrigated)		22672
15	Pulses	Mungbean/ Mung/Moong/ Green Gram(Irrigated)		14575
16	Pulses	Pigeon Pea/ Arhar Dal/ TurDal/ Red Gram(Irrigated)		14823
17	Pulses	Lentil/ Masur/ Masoor (Irrigated)		14980
18	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)		16194
19	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)		17409
20	Spices & Condiments	Garlic/ Lahsun (Irrigated)		71660

Abbreviations

Abbreviation	Expansion
Expansion	Agri Export Zone
Expansion	Agri-Clinics and Agri-Business Centre
Expansion	Agricultural Produce Market Committee
Expansion	Agricultural technology Management Agency
Expansion	Agriculture and Processed Food Products
ExportDevelopment Authority	
Expansion	Agriculture Marketing Infrastructure Scheme Expansion
	Animal Husbandry Infrastructure Development Fund
Expansion	Annual Credit Plan
Expansion	Atal Pension Yojana
Expansion	Banking Correspondent
Expansion	Capital Investment Subsidy Scheme
Expansion	Central Rice Research Institute
Expansion	Central Warehousing Corporation
Expansion	Civil Society Organisation Expansion
	Co-operative Development Fund
Expansion	Core Banking Solution
Expansion	Development Action Plan
Expansion	Direct Benefit Transfer Expansion
	District Agricultural Officer Expansion
	District Central Cooperative Bank
Expansion	District Consultative Committee
Expansion	District Credit Plan
Expansion	District Industries Centre Expansion
	District Level review Committee
Expansion	District Rural Development Agency
Expansion	Electronic National Agriculture Market
Expansion	Export Credit Guarantee Corporation
Expansion	Farmer Producer Organisation Expansion
	Farmers Club
Expansion	Farmers Service Society
Expansion	Financial Inclusion
Expansion	Financial Inclusion Fund
Expansion	Financial Inclusion Plan
Expansion	Financial Literacy and Credit Counselling CentresExpansion
	Financial Literacy Centre

Expansion	Fish Farmers Development Agency
Expansion	Gound Level Credit
Expansion	Government of India Expansion
Expansion	Gross State Domestic Product
Expansion	High Yielding Variety
Expansion	Indian Council for Agriculture Research
Expansion	Indira Awas Yojana
Expansion	Information and Communication Technology
Expansion	Internet of Things
Expansion	Jawaharlal Nehru National Solar Mission
Expansion	Joint Liability Group
Expansion	Khadi and Village Industries
Expansion	Kisan Credit Card
Expansion	Krishi Sahayak Kendra
Expansion	Krishi Vigyan Kendra
Expansion	Large Area Multipurpose Society
Expansion	Lead District Manager
Expansion	Lift Irrigation
Expansion	Livestock Aid Centre
Expansion	Mahatma Gandhi National Rural Employment Guarantee Scheme
Expansion	Marginal Farmer
Expansion	Marine Products Export Development Authority
Expansion	Micro Enterprises Development Programme
Expansion	Micro Irrigation
Expansion	Micro Units Development & Refinance Agency Ltd.
Expansion	Milk Producers Co-operative Society
Expansion	Ministry of Food Processing Industries
Expansion	Ministry of New and Renewable Energy
Expansion	Mission for Integrated Development of HorticultureExpansion
Expansion	National Bank for Agriculture and Rural Development
Expansion	National Food Security Mission
Expansion	National Horticulture Mission Expansion
Expansion	National Livelihood Mission Expansion
Expansion	National Mission on Food Processing
Expansion	National Project on Bio-Gas Development
Expansion	National Rural Livelihood Mission
Expansion	National Watershed Development Project for RainfedAreas
Expansion	Non-Banking Financial Company
Expansion	Non-Governmental Organization

Expansion	Paramparagat Krishi Vikas Yojana
Expansion	Personal Accident Insurance Scheme
Expansion	Potential Linked Credit Plan Expansion
	Pradhan Mantri Fasal Bima Yojana
Expansion	Pradhan Mantri Jan Dhan Yojana
Expansion	Pradhan Mantri Jeevan Jyoti Bima Yojana
Expansion	Pradhan Mantri Krishi Sinchayee Yojana
Expansion	Pradhan Mantri Suraksha Bima Yojana
Expansion	Primary Agricultural Cooperative Society
	Primary Health Centre
Expansion	Primary Weavers Cooperative Society
Expansion	Prime Minister's Employment Generation Programme
Expansion	Rainwater Harvesting Structure
Expansion	Rashtriya Krishi Vikash Yojana
Expansion	Regional Rural Bank
Expansion	Reserve Bank of India Expansion
	Revised Long Term Action Plan
Expansion	Rural Infrastructure Development Fund
Expansion	Rural Non-Farm Sector
Expansion	Rural Self Employment Training Institute
Expansion	Seasonal Agricultural Operations Expansion
	Self Help Group
Expansion	Self Help Promoting Institution
Expansion	Service Area Plan
Expansion	Service Cooperative Society
Expansion	Short Term Co-operative Credit Structure
Expansion	State Level Bankers' Committee Expansion
	State Medicinal Plant Board
Expansion	Swachha Bharat Mission
Expansion	Swarojgar Credit Card
Expansion	Total Financial Outlay
Expansion	Warehousing Development and Regulatory Authority
Expansion	Watershed Development Fund
Expansion	Women Self Help Group

Name and address of DDM

Name	Mitesh Yadav
Designation	DDM, NABARD
Address 1	House No.6A/206
Address 2	1st Floor Avas Vikas Colony FarrukhabadPost
Office	Farrukhabad
District	Farrukhabad
State	Uttar Pradesh
Pincode	209625
Telephone No.	8077420227
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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



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Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

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Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500 ✉ : ho@nabfins.org 🌐 : www.nabfins.org	



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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