



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



मथुरा
Mathura

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: Mathura

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:

Manoj Kumar

District Development Manager NABARD

Mathura

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	Mathura is a major religious district in India located in Western Uttar Pradesh at West bank of river Yamuna. It is bordering district Bharatpur in Rajasthan from west side district Palwal in Haryana from North side and district Agra from south and Hathras / Aligarh from West.
2	Type of soil	Ganga Alluvial Plain which is sub-divided in Older and Newer Alluvial Plains (Flood Plains) with Silty Soil Sandy Soil and Loamy Soil.
3	Primary occupation	Primary occupation in Mathura District. It also has few industrial areas located primarily in Kosi and Mathura block. Most of the people in district are also engaged in Thakur ji Poshak making (an ODOP product). Brass bathroom fittings is also an ODOP product of the district.
4	Land holding structure	54.23 percent of the farmers are marginal farmers 22.01 percent are small farmers and 23 percent are medium farmers.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ACP achievement during 2023-24 2022-23 and 2021-22 was 90.52 percent 92.34 percent and 69.01 percent respectively. The ACP achievement was 655301.40 lakh against the target of 723952.13 lakh during 2023-24.
2	CD Ratio	The CD Ratio of the district during the last 3 years was 61.75 percent 64.03 percent and 64 percent.

3	Investment credit in agriculture	The investment credit in agriculture during 2023-24 was 70198.60 lakh. The achievement was only 86 percent of the total target. There is a need to push investment credit in agriculture and allied sector in the district for the purpose of achieving sustainable growth in the sector.
4	Credit flow to MSMEs	The achievement in MSME sector during the last 3 years stood at 124.23 percent 123.12 percent and 67.83 percent. The credit flow in the sector during last 3 years was recorded as 335704.62 lakh 174081.95 lakh and 80913.30 lakh.
5	Other significant credit flow, if any	None

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Rs. 1428831.11 lakh
2	Projection for agriculture and its components	Rs. 483075.88 lakh
3	Projection for MSMEs	Rs. 891200.00 lakh
4	Projection for other purposes	Rs. 54555.23 lakh

5. Developmental Initiatives

1. NABARD has undertaken various developmental initiatives such as facilitating credit linkage of SHGs livelihood and entrepreneurship development programs for women in SHGs establishment of Farmer Producer Organizations (FPOs) enhancing farmers incomes and promoting self-employment opportunities.
2. Through RIDF NABARD has been instrumental in the development of roads bridges irrigation facilities health infrastructure and education infrastructure in the district. NABARD also imparts financial literacy through assistance of Financial Literacy Camps to Banks.
3. NABARD has also undertaken various capacity building programmes for branch officials of RRBs and DCCBs for promotion of LT financing by the banks for sustainable growth and also to make them aware about various on-going schemes.

6. Thrust Areas

1. Thrust areas for 2025-26 includes high-tech agriculture application of IoT in agriculture SHG/JLG financing water resource management to recharge ground water and avoid further depletion improvement in dairy development and credit linkage of Farmer Producer Organizations (FPOs).

7. Major Constraints and Suggested Action Points

1. There is no proper value chain established in agriculture and allied sectors where all the actors of the value chain are involved.
2. The key suggestions for integrated development of the district include:
 1. Improving power supply for irrigation and industries
 2. Establishing mother units for poultry farming
 3. Amending the APMC Act to remove restrictions on the movement of agricultural produce
3.
 4. Constructing check dams to improve groundwater levels in over-exploited blocks
 5. Establishing medium/large industrial units for employment generation
 6. Setting up good technical institutions better schools and promoting entrepreneurship skills among rural youth.

8. Way Forward

1. To ascertain the total credit potential in the district and particularly to enhance 'capital formation' in agriculture concerted efforts by all stakeholders such as banks government departments and NGOs are required.
2. Apart from coordinated efforts measures include Strengthening the monitoring mechanism through BLBC/DLRC meetings Effective implementation of the financial inclusion plan including joint liability groups (JLGs) Enhancing the efficiency of PACS through computerization programs
3. Providing PACS the facility to diversify their business and undertake various activities/services Promoting capital formation in the agriculture sector through Farmer Producer Organizations (FPOs) Strengthening the reporting system.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

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

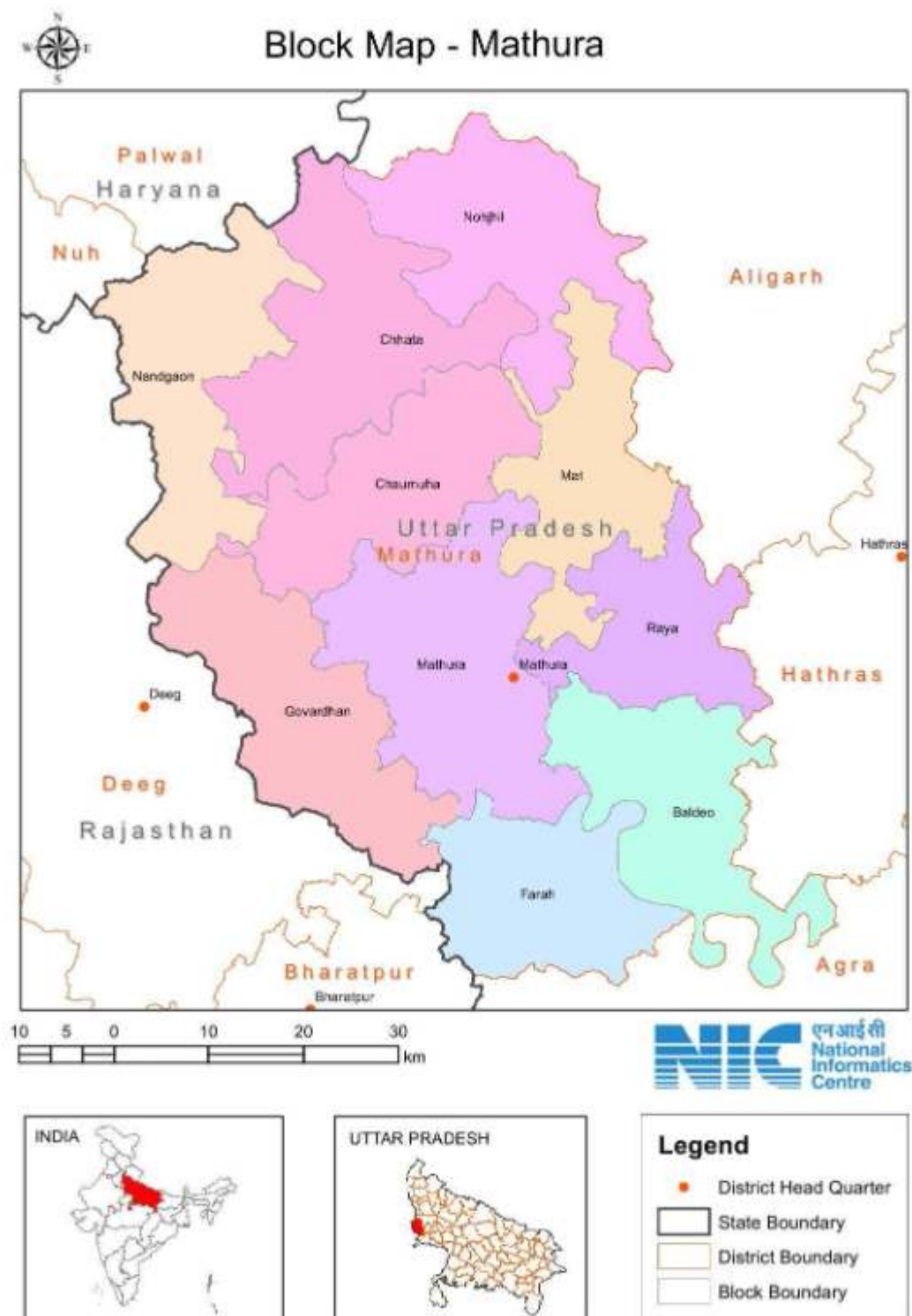
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	432954.49
1	Crop Production, Maintenance and Marketing	362478.62
2	Term Loan for agriculture and allied activities	70475.87
B	Agriculture Infrastructure	36245.79
C	Ancillary activities	13875.60
I	Credit Potential for Agriculture A+B+C)	483075.88
II	Micro, Small and Medium Enterprises	891200.00
III	Export Credit	3200.00
IV	Education	4972.50
V	Housing	30936.60
VI	Social Infrastructure	13063.88
VII	Renewable energy	857.25
VIII	Others	1525.00
	Total Priority Sector	1428831.11

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	354126.62
2	Water Resources	4873.58
3	Farm Mechanisation	13642.16
4	Plantation & Horticulture with Sericulture	4448.33
5	Forestry & Waste Land Development	1675.02
6	Animal Husbandry - Dairy	34451.20
7	Animal Husbandry - Poultry	3266.10
8	Animal Husbandry - Sheep, Goat, Piggery	13932.28
9	Fisheries	859.20
10	Farm Credit- Others	1680.00
	Sub total	432954.49
B	Agriculture Infrastructure	
1	Construction of storage	32200.00
2	Land development, Soil conservation, Wasteland development	2988.85
3	Agriculture Infrastructure - Others	1056.94
	Sub total	36245.79
C	Ancillary activities	
1	Food & Agro. Processing	13515.60
2	Ancillary activities - Others	360.00
	Sub Total	13875.60
II	Micro, Small and Medium Enterprises	
	Total MSME	891200.00
III	Export Credit	3200.00
IV	Education	4972.50
V	Housing	30936.60
VI	Social Infrastructure	13063.88
VII	Renewable energy	857.25
VIII	Others	1525.00
	Total Priority Sector	1428831.11

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	NØs.
1	Total Geographical Area (sq.km)	3340.00
2	No. of Sub Divisions	5
3	No. of Blocks	10
4	No. of revenue villages	891
5	No. of Gram Panchayats	495

1.a Additional Information

Sr. No.	Particulars	NØs.
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	Very High
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	NØs.
1	State	Uttar Pradesh
2	District	Mathura
3	Agro-climatic Zone 1	Western sub tropical zone
4	Agro-climatic Zone 2	Western sub tropical zone
5	Agro-climatic Zone 3	Western sub tropical zone
6	Climate	Hot Semi Arid Climate (BSh)
7	Soil Type	Sandy silt and loamy

3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	335330
2	Forest Land	1834
3	Area not available for cultivation	37320
4	Barren and Unculturable land	9461
5	Permanent Pasture and Grazing Land	1334
6	Land under Miscellaneous Tree Crops	838
7	Cultivable Wasteland	5304
8	Current Fallow	8127
9	Other Fallow	2524

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Safe	6
2	Critical	1
3	Semi Critical	1
4	Over Exploited	2
5	Saline	
6	Not Assessed	
7	Total	10

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	99775	54	43934	16
2	>1 to <=2 ha	40501	22	58207	22
3	>2 to <=4 ha	13734	7	76407	29
4	>4 to <=10 ha	597	0	8274	3
5	>10 ha	29368	16	80495	30
6	Total	183975	99	267317	100

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	190792.00
2	Of the above, Small/ Marginal Farmers	171000.00
3	Agricultural Labourers	89865.00

4	Workers engaged in Household Industries	27252.00
5	Workers engaged in Allied agro activities	
6	Other workers	286890.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2547187.00	1367128.00	1180059.00	1621722.00	925462.00
2	Scheduled Caste	484087.00	259646.00	224441.00	349859.00	133228.00
3	Scheduled Tribe	1520.00	826.00	694.00	279.00	1241.00
4	Literate	1509012.00	944113.00	564899.00	916054.00	592958.00
5	BPL	0.00				

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	423125.00
2	Rural Households	263885.00
3	BPL Households	42000.00

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	399000.00
2	Having source of drinking water	24000.00
3	Having electricity supply	
4	Having independent toilets	159000.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	699
2	Villages having Agriculture Power Supply	682
3	Villages having Post Offices	226
4	Villages having Banking Facilities	153
5	Villages having Primary Schools	736
6	Villages having Primary Health Centres	29

7	Villages having Potable Water Supply	736
8	Villages connected with Paved Approach Roads	736

Sources

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

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Pearl Millet	2.00	4.00	2000.00	2.00	3.60	1800.00	2.00	3.30	1650.00
2	Pigeon Pea	43.85	115.77	2640.14	43.57	103.26	2369.98	41.50	90.22	2173.98
3	Barley	4.45	16.00	3595.51	5.12	18.00	3515.63	5.00	17.89	3578.00
4	Maize	0.60	2.00	3333.33	0.19	0.60	3157.89	0.36	0.95	2638.89
5	Mungbean	1.70	1.30	764.71	2.10	2.10	1000.00	2.31	1.48	640.69
6	Rapeseed	45.34	93.05	2052.27	60.73	95.72	1576.16	50.22	95.98	1911.19
7	Rice	52.09	109.90	2109.81	47.81	89.11	1863.84	68.00	126.56	1861.18
8	Wheat	202.88	712.71	3512.96	203.14	708.97	3490.06	194.00	695.98	3587.53

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	N0s.
1	Anganwadis	2368
2	Primary Health Centres	46
3	Dispensaries	56
4	Hospitals	208
5	Hospital Beds	2076

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	815
2	Registered FPOs	38
3	Agro Service Centres	18
4	Soil Testing Centres	2
5	Approved nurseries	5
6	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	278976
2	Irrigation Potential Created	56354
3	Net Irrigated Area (Total area irrigated at least once)	268352
4	Area irrigated by Canals/ Channels	102282
5	Area irrigated by Wells	166070
6	Irrigation Potential Utilized (Gross Irrigated Area)	344244

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	N0s.
1	Pucca Road [km]	4637
2	Railway Line [km]	210

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	361	1048
2	Spices (Masala Powders/ Pastes)	261	106
3	Milk (Chilling/ Cooling/ Processing, etc.)	98	
4	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	3	78

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	53532	2946	50586
2	Cattle - Indigenous	160704	15464	145240
3	Buffaloes	577094	35432	541662
4	Sheep - Cross bred	691	691	
5	Sheep - Indigenous	23408	23408	
6	Goat	73077	8396	64681
7	Pig - Cross bred	800	800	
8	Pig - Indigenous	11000	11000	
9	Poultry - Improved	138000	72000	66000
10	Poultry - Indigenous	195657	89146	106511

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	32
2	Veterinary Dispensaries	4
3	Disease Diagnostic Centres	41
4	Artificial Insemination Centers	76
5	Animal Breeding Farms	0
6	Fodder Farms	1
7	Dairy Cooperative Societies	254
8	Milk Collection Centres	7
9	Fishermen Societies	4
10	Animal Husbandry Training Centres	2
11	Fish Markets	1
12	Livestock Aid Centers (No.)	41

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	834.00	MT	327	gm/day
2	Egg	97.23	Lakh Nos.	38	nos/p. a.
3	Milk	6618.00	Lakh LPD	259	gm/day
4	Meat	8.18	MT	32	gm/day
5	Wool	19.52	MT	7	gm/day

Sources

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)	22.01	22.00	22.10
2	Land Holdings - MF (%)	54.23	54.00	54.22
3	Rainfall -Normal (mm)	519	519	519
4	Rainfall - Actual (mm)	684	696	560
5	Cropping Pattern	paddy wheat	paddy wheat	paddy wheat

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	221545.62	255573.32	294486.95

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	4.08	4.08	4.00
2	Net sown area (lakh ha)	2.66	2.66	2.68
3	Cropping intensity (%)	153.38	153.38	149.25

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	142.00	142.00	142.00
2	Fertilizer consumption - Rabi (kg/ha)	187.53	188.00	188.00

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2
2	Volume of marketing through RMCs/eNAM platforms (MT)		486500	460000

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Mathura	Baldeo	Critical	Critical	Critical
2	Uttar Pradesh	Mathura	Chaumuha	Safe	Safe	Safe
3	Uttar Pradesh	Mathura	Chhata	Safe	Safe	Safe
4	Uttar Pradesh	Mathura	Farah	Safe	Safe	Safe
5	Uttar Pradesh	Mathura	Govardhan	Safe	Safe	Safe
6	Uttar Pradesh	Mathura	Mat	Safe	Safe	Safe
7	Uttar Pradesh	Mathura	Mathura	Safe	Safe	Safe
8	Uttar Pradesh	Mathura	Nandgaon	Safe	Safe	Safe
9	Uttar Pradesh	Mathura	Nohjhil	Critical	Critical	Critical
10	Uttar Pradesh	Mathura	Raya	Over Exploited	Over Exploited	Over Exploited

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	140864	148675	139960
2	GLC through KCC (Rs. lakh)	221545.62	255573.32	224288.35

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	266546	268654	273743
2	State Govt Sponsored Schemes Coverage (No.)	3889	4018	4525

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)	645786	645786	645786

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	183134	211942	264580
2	Crop Loss Compensation, if any (Rs. lakh)	21107.00	17609.00	1481.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	28.57	28.57	28.57
2	Wheat	32.36	32.36	32.36

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 3: Production and Productivity

Sr. No.	Crop	31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)
1	Indian Gooseberry	2.00	21.31
2	Guava	0.10	1.80
3	Mango	0.12	2.00
4	Muskmelon	0.23	6.10
5	Watermelon	0.10	4.24
6	Ash Gourd	0.01	0.38
7	Bitter Gourd	0.01	0.24
8	Bottle Gourd	0.34	10.69
9	Brinjal	0.09	3.51
10	Cabbage	1.03	35.00
11	Carrot	0.08	5.00
12	Cauliflower	0.18	3.93
13	Pumpkin	0.37	13.00
14	Cucumber	0.17	4.30
15	Okra	0.42	6.00
16	Potato	16.50	591.13
17	Tomato	0.43	19.00
18	Radish	0.05	1.30

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2022
1	Cold Storage	68	
Table 4: Irrigated Area, Cropping Intensity		District Statistical Handbook	
Table 5: Input Use Pattern		District Statistical Handbook	
Table 6: Trend in procurement/ marketing		District Statistical Handbook & agmarknet.gov.in	
Table 7: KCC Coverage		LDM Office and SLBC India Portal	
Table 8: PM Kisan & Other DBTs		Agriculture Department	
Table 9: Soil testing facilities		KVK	
Table 10: Crop Insurance		pmfby.gov.in	
Table 11: Seed Replacement Ratio %		Agriculture Department	

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	511.00	1911.47	2381.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	56	56	56
2	Net Irrigated Area ('000 ha)	268	268	268
3	Gross Irrigated Area ('000 ha)	344	344	344

Sources

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

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2843.30	8576.90	6974.99

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	20410	20410	20410
2	Power Tillers	563	563	563
3	Threshers/Cutters			

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	149	149	149
2	Other minor repair & service centers (No.)	98	98	98

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: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	332.00	990.85	3299.69

Sources

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

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2024
1	GLC flow (Rs. lakh)	1801.00

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	2	2	2
2	Waste Land ('000 ha)	5	5	5
3	Degraded Land ('000 ha)	9	9	9

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	22	22	22

Sources

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

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2561.14	5368.19	13364.23
2	KCC for working capital (₹ lakh)	606.00	1268.00	2396.00
3	KCC for working capital (No.)	508	1011	2280
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	1	2	4

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Processing Infrastructure	Livestock Census 2019
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	460.00	755.03	861.32
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	33206	33206	33206
2	Of the above, male (No.)	33206	33206	33206
3	Of the above, female (No.)			
4	Broiler Farms (No.)	1	1	1
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

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

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	535.00	1132.00	1236.00
2	Finance under group mode (₹ lakh)			

Table 2: Popular Breed(s)

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

Sources

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

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	45.00	147.00	2205.91
2	Finance under group mode (₹ lakh)			

Table 2: Poultry

3	KCC for working capital (No.)	44	48	62
4	KCC for working capital (₹ lakh)	35.00	28.00	34.00

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	963	963	963
2	Reservoirs (No.)	185	185	185
3	Cage Culture/ Bio-floc technology (No.)			
4	Fish Seed Hatchery (No.)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office
Table 2: Inland Fisheries Facilities	Dist Statistical Booklet

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5890.57	23338.50	18773.00
2	Credit to Two wheelers (₹ lakh)	12538.57	24706.00	18773.00

Sources

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

Agri. Infrastructure
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	6648.00	8908.00	9981.00
2	Loans for Storage Godowns (₹ lakh)	3385.00	6854.00	7101.00
3	Loans for Cold Storages (₹ lakh)	3263.00	2054.00	2880.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	49	49	49
2	Cold Storages (Capacity - '000 MT)	435	435	435
3	Storage Godowns (No.)	168	168	168
4	Storage Godowns (Capacity - '000 MT)	101	101	101

Farm Credit - Others & Integrated Farming

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	13	13	13
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	18	18	18

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office SLBC
Table 2: Agri Storage Infrastructure	Distt Statistical booklet

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	652.75	2087.71	1335.48

Table 2: Area requiring Soil Treatment & Area Treated

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

Sources

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	9028.00	9807.00	13636.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	70650	70650	70650

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office SLBC
Table 2: Fertilizer Consumption	Dist Statistical booklet

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	3086.00	3840.00	4502.00
2	MUDRA Loans (Rs. lakh)		40907.00	52598.47

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	3417	3417	3417
2	Procurement through PACS and LAMPS (MT)	7267	7267	7267

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	ACABCs (No.)	4	6	6

MSME
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	80913.30	174081.95	335704.62
2	No. of units financed	10003	12332	20390
3	Loans under Stand Up India Scheme (Rs. lakh)	447.18	232.97	314.08

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	4	4	4
2	Micro Units (No.)	63474	63474	63474
3	Small Units (No.)	1144	1144	1144
4	Medium Units (No.)	75	75	75
5	Udyog Aadhar Registrations (No.)	64693	64693	64693

Table 3: DIC interventions

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

Table 4: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	600	620	644
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	6	4	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: DIC interventions	DIC
Table 4: Skill Development Trainings	NABARD MEDP/LEDP

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC under Education (Rs. lakh)	968.00	2006.07	1035.21
2	GLC under Housing (Rs. lakh)	10081.00	19564.00	11049.43

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	100	60	1373

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

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	2329.00	2333.00	3688.00

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	Flood Protection Measures		1	1
2	Rural Roads	3		2
3	Veterinary Hospitals	4	2	3
4	Rural Bridge	4		7
5	Irrigation		1	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal RIDF 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)	98.69	146.00	106.00

Table 2: Progress under LDM Office & SLBC India Portal

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Assistance under other Renewable Energy Initiatives (Rs. lakh)		10.00	22.00

Sources

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	0.00	0.00	0.00
2	JLG Bank Linkage (Rs. lakh)	10100.00	11423.96	13435.55
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	6.00	4.00	1.50
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.00	2.00	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	10	10	10
2	No. of SHGs formed	398	1633	362
3	No. of SHGs credit linked (including repeat finance)	344	619	1728
4	Bank loan disbursed (Rs. lakh)	311.00	668.00	2430.00
5	Average loan per SHG (Rs. lakh)	0.89	0.89	1.00
6	Percentage of women SHGs %	99.0	99.0	99.0

Sources

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

Table 3: Status of SHGs	NRLM Portal
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Status and Prospects of Cooperatives
Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	298	316	258
2	Weavers (No.)	4	4	4
3	Sugar Societies (No.)	1	1	1
4	Total (No)	303	321	263

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.)	79	79	79
2	Multi state cooperative societies (No.)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 2: Details of credit cooperative societies	National Coop Data Base (cooperatives.gov.in)

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds	
Commercial Banks	29	265	118	63	84	0	5528	640	3	1932	
Regional Rural Bank	1	16	10	4	2	0	598	28	49	28208	
District Central Coop. Bank	1	15	7	6	2	0	125	0	49	28208	
Coop. Agr. & Rural Dev. Bank	1	9	1	4	4	0	0	0	122	70521	
Primary Agr. Coop. Society	100	0	0	0	0	0	0	0	7	4231	
Others	1	2	0	0	2	4	0	0	38	22270	
All Agencies	133	307	136	77	94	4	6251	668	268	155370	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	3691936	3710645	3760168	91.9	1670964.32	1925737.31	2350008.26	97.35
Regional Rural Bank	110630	122125	132873	3.2	22445.30	26076.23	28428.04	1.18

Cooperative Banks	162191	163258	169246	3.7	4.1	20182.95	21493.06	28821.42	34.1	1.19
Others	10513	14368	29723	106.9	0.7	1452.42	2625.71	6667.51	153.9	0.28
All Agencies	3975270	4010396	4092010	2.0	100.0	1715044.99	1975932.31	2413925.23	22.2	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	393787	415856	446394	7.3	83.0	1027862.25	1189224.08	1418907.34	19.3	95.18
Regional Rural Bank	16454	17851	17128	-4.1	3.2	28919.25	31667.61	31337.86	-1.0	2.10
Cooperative Banks	66369	64021	67917	6.1	12.6	32002.46	29537.69	33490.41	13.4	2.25
Others	5700	5910	6540	10.7	1.2	3341.29	4406.68	6961.08	58.0	0.47
All Agencies	482310	503638	537979	6.8	100.0	1092125.25	1254836.06	1490696.69	18.8	100.0

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	61.5	61.8	60.4	
Regional Rural Bank	128.8	121.4	110.2	
Cooperative Banks	158.6	137.4	116.2	
Others	230.0	167.8	104.4	
All Agencies	63.7	63.5	61.8	

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	906618	663013	225371	75802
Regional Rural Bank	38943	64481	33455	20102
Cooperative Banks	395	612	96	126790
Others	0	0	0	0
All Agencies	945956	728106	258922	222694

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	861385.90	60.7	438860.29	30.9	380270.91	26.8	45.55	0.0
Regional Rural Bank	28917.95	92.3	24514.24	78.2	22390.35	71.4	4.39	0.0
Cooperative Banks	31850.72	95.1	28617.76	85.5	22207.22	66.3	2192.38	6.5
Others	6191.43	88.9	3843.95	55.2	3643.46	52.3	0.00	0.0
All Agencies	928346.00	62.3	495836.24	33.3	428511.94	28.7	2242.32	0.2

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 t [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	
Commercial Banks	457319.63	328849.58	71.9	515532.49	483370.96	93.8	669543.65	609439.87	91.0	85.6
Regional Rural Bank	27135.00	10333.03	38.1	27112.11	17470.61	64.4	24903.24	18832.74	75.6	59.4
Cooperative Banks	25189.00	15153.00	60.2	25824.90	22202.54	86.0	27628.24	22615.99	81.9	76.0
Others	3803.47	35.25	0.9	1893.89	3630.38	191.7	1877.00	4412.80	235.1	142.6
All Agencies	513447.10	354370.86	69.0	570363.39	526674.49	92.3	723952.13	655301.40	90.5	83.9

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	289980.00	221545.62	76.4	319467.28	255573.32	80.0	322640.16	224288.35	69.5	75.3
Term Loan (Agri.)	60755.47	20478.76	33.7	62613.36	59085.53	94.4	81249.10	70198.60	86.4	71.5
Total Agri. Credit	350735.47	242024.38	69.0	382080.64	314658.85	82.4	403889.26	294486.95	72.9	146.8
MSME	119284.75	80913.30	67.8	141384.75	174081.95	123.1	270232.12	335704.62	124.2	105.1
Other Priority Sectors*	43426.88	31433.18	72.4	46898.00	37933.69	80.9	49830.75	25109.83	50.4	67.9

Total Priority Sector	513447.10	354370.86	69.0	570363.39	526674.49	92.3	723952.13	655301.40	90.5	319.8
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9.NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2022			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	ch'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	1027862.25	162037.67	15.8	1189224.08	154080.03	13.0	1418907.34	143289.89	10.1	12.9
Regional Rural Bank	28919.25	3708.33	12.8	31667.61	4048.42	12.8	31337.86	5015.56	16.0	13.9
Cooperative Banks	32002.46	10414.09	32.5	29537.69	8193.08	27.7	33490.41	14847.36	44.3	34.9
Others	3341.29	42.81	1.3	4406.68	13.03	0.3	6961.08	65.80	0.9	0.8
All Agencies	1092125.25	176202.90	16.1	1254836.06	166334.56	13.3	1490696.69	163218.61	10.9	62.5

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

Source(s)	
1	Lead Bank Mathura
2	Lead Bank Mathura
3	Lead Bank Mathura

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

1. 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:

2. 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.

3. 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.

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

5. 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.

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

7. 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.

8. 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.

9. viii. World's Largest Cooperative Training Scheme

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

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

11. 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.

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

13. xii. Establishment of National Cooperative Database

14. 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.

15. 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.

16. 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.

17. iii. JanSamarth Portal:
JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.
18. Agriculture Infrastructure Fund (AIF) Scheme
The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming Indias agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:
 19. i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
 20. ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
 21. iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
 22. iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.
23. 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.
24. 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.
25. 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.
26. 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

1. i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
2. ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
3. 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.
4. 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.
5. v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
6. vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
7. vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
8. viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
9. 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.
10. x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
11. xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
12. xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
13. 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.

14. 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.
15. 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.
16. 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

1. 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.
2. Focus Areas
 - i. Productivity and resilience in Agriculture
 - ii. Employment & Skilling
 - iii. Inclusive Human Resource Development and Social Justice
 - iv. Manufacturing & Services
 - v. Urban Development
 - vi. Energy Security
 - vii. Infrastructure
 - viii. Innovation Research & Development and
 - ix. Next Generation Reforms

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

1. 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.
2. 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.
3. 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. 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. 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. 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. 4. Credit-linked subsidy schemes of GoI
5. 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.
6. 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.
7. 5. Interest Subvention Schemes of GoI
8. 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.
9. 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.
10. 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.
11. 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.
12. 7. Micro Credit Intervention:

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:
13. 7.a. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform

14. 7.b. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
15. 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.
16. 7.d. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
17. 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.
18. 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.
19. 8. Financial Inclusion
Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:
20. 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).
21. 8.b. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
22. 8.c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:
23. 8.d. Incentive Scheme for BCs operating in NE States and hilly states:
24. 9. Farm Sector Development
25. 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.

26. 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.

27. 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

28. 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.

29. 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.

30. 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).

31. 11. Off Farm Sector Development

32. 11.i. Capacity Building Fund Social Stock Exchange (CBF-SSE):

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

33. 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.

34. 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.
35. 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)

1. 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>)
2. 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/>)
3. Uttar Pradesh Horticulture and Food Processing Industry Policy – 2022: The policy offers extensive incentives to boost the states food processing sector. Key subsidies include 35 percent of costs for plant machinery and technical civil work capped at Rs. 5 crore and 25 percent for expansion or modernization up to Rs. 1 crore. The policy also provides 100 percent stamp duty exemption on land purchases and 75 percent rebates on external development charges. Special incentives include a 50 percent subsidy on solar power projects for rural processing units with 90percent for

women entrepreneurs. Cold chain infrastructure and value addition receive a 35percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50percent or Rs. 50 lakh. Additionally a 25 percent freight subsidy on exports (excluding Nepal Bangladesh and Bhutan) and interest subsidies for Reefer Vehicles are provided. The entire state is treated as a unified market allowing license holders to operate across mandis. (Link-<https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>)

4. 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/>).
5. 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.
6. 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/>)

7. Uttar Pradesh Mukhyamantri Khet Suraksha Yojana: To protect the crops of farmers in the border areas that are damaged by wild animals among which Nilgai monkeys and wild boars. The beneficiary will be given a grant of Rs 1.43 lakh for solar fencing for 12 volts current for farm security or a total of 60percent of the cost per hectare.
8. Uttar Pradesh Mukhyamantri Swadeshi Gau-Sanvardhan Yojana: It aims to promote indigenous cow breeds and boost milk production in the state and targets self-reliance among animal herders and farmers encouraging rural youth and women to engage in animal husbandry. The scheme offers subsidies for purchasing improved breeds like Sahiwal Tharparkar and other cross-breeds with 50percent priority given to women farmers. Beneficiaries receive up to Rs 80000 for setting up units with two cows and subsidies for fodder cutting machines animal insurance and shed construction.
(Link: <https://updairydevelopment.gov.in/NBDMSchemes.aspx>)
9. 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.
10. 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>)
11. Uttar Pradesh deep tube well free boring scheme: Under the Uttar Pradesh Deep Tubewell Free Boring Scheme the following financial grants will be given to the farmers of the state:-
 - a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
 - b. 50 percent of the cost or maximum Rs.10000/- for pipe system.
 - c. Maximum Rs. 68000/- for electrification of tube well.
 (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

12. Uttar Pradesh Medium Depth Tube Well Free Boring Scheme: Under Uttar Pradesh Medium Depth Tubewell Free Boring Scheme the following benefits will be given to the farmers: -
 - a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)
 - b. Rs 10000/- for water distribution system.
 - c. Rs 68000/- per tube well for electrification of tube wells. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)
13. 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>)
14. 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.
15. Uttar Pradesh Mukhyamantri Kisan evam Sarvahit Bima Yojana: This initiative aims to offer comprehensive insurance coverage to support the health and well-being of farmers and other beneficiaries. The scheme provides treatment facilities in hospitals up to a certain amount with coverage up to Rs. 2.50 lakh available in all government medical institutions and medical universities. Additionally prosthetic limbs worth up to Rs 1 lakh will be provided. In the event of accidental death or disability a maximum amount of Rs. 5 lakh will be given. (Link: <https://govtschemes.in/hi/utatara-paradaesa-maukhayamantarai-kaisaana-evan-saravahaita-baimaa-yaojanaa>)
16. 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>)
17. 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/>)

18. 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

1. The Gross State Domestic Product (GSDP) of Uttar Pradesh for 2024-25 (at current prices) is projected to be Rs 2499076 crore amounting to growth of 5.8percent over 2023-24.
2. Expenditure (excluding debt repayment) in 2024-25 is estimated to be Rs 696632 crore an increase of 14percent over the revised estimates of 2023-24. In addition debt of Rs 39806 crore will be repaid by the state.
3. Receipts (excluding borrowings) for 2024-25 are estimated to be Rs 610101 crore an increase of 15percent as compared to the revised estimate of 2023-24.
4. Revenue surplus in 2024-25 is estimated to be 3percent of GSDP (Rs 74147 crore). This is roughly the same as the revised estimates for 2023-24. Uttar Pradesh had a revenue surplus of 1.7 percent in 2022-23.
5. Fiscal deficit for 2024-25 is targeted at 3.46percent of GSDP (Rs 86531 crore). In 2023-24 as per the revised estimates fiscal deficit is expected to be 3.49percent of GSDP roughly the same as the budget estimate for 2023-24.
6. Uttar Pradesh has allocated 3.1percent of its total expenditure towards agriculture significantly lower than the average expenditure on agriculture by states (5.9 percent).

2.2. Highlights related Agriculture & Farm Sector

1. 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.
2. The restrictions on providing private Tubewell connections in Dark Zones have been removed as result of which approx. 1 lakh farmers have been benefitted.
3. 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.

4. Around 46 lakh Sugarcane farmers were facilitated with a record payment of Rs. 233793 crore.
5. 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.
6. 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.
7. Mukhyamantri Khet Suraksha Scheme is being started with financial outlay of Rs. 50 crore.
8. 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.
9. Under the Uttar Pradesh Food Processing Industry Policy-2017 an amount of Rs. 50 crore have been proposed which double of the previous FY.
10. The average productivity of Sugarcane in the state has increased to 84 MT per hectare from 72 MT per hectare. Increase in the intercropping has resulted in 25percent increased income to the sugarcane farmers.
11. 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.
12. In the newly formed Sugar mills of 500 TCD capacity in Pipraich and Munderwa 27 MW electricity production unit and Sulphur less sugar production units have been installed.
13. Rs. 106.95 lakh crore have been proposed for revival and strengthening of Milk unions.
14. Under the Nand Baba Dugdh Mission Rs. 74.21 crore have been proposed which is 21percent higher than the previous year.
15. Under the Uttar Pradesh milk Production Promotion Scheme-2022 for incentivizing the Milk industry units Rs. 25 crore have been proposed.
16. 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.
17. 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.

18. 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.
19. A provision of Rs. 195.94 crore is proposed for the Animal Disease Control Scheme which is 68percent more than the current year.
20. A provision of Rs. 100 crore is proposed for the establishment of veterinary colleges in Gorakhpur and Bhadohi districts.
21. Rs. 78.55 crore is proposed for risk management and livestock insurance scheme which is almost three times compared to the current year.
22. 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.
23. A provision of Rs. 190 crore is proposed for the new scheme of construction of Aqua Park under the Prime Minister Matsya Sampradaya Yojana.
24. Under the Pradhan Mantri Matsya Sampradaya Yojana a total provision of Rs. 310 crore is proposed to cover male and female beneficiaries.
25. 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.
26. 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

1. 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.
2. 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.
3. To encourage industrial institutions in the private sector 10 Pledge parks are being established in the state.

4. 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.
5. 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.
6. A budget of Rs 150 crore is proposed for purchasing land for the establishment of National Institute of Fashion Technology (NIFT) in Varanasi district.
7. 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.
8. A provision of Rs. 15.75 crore is proposed under the Khadi and Village Industries Development and Sustainable Employment Promotion Policy.
9. 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.
10. The state government is continuously making efforts to increase greenery in the state. At present the forest cover and tree cover in Uttar Pradesh is 9.23percent of the geographical area of the state. The target is to increase forest cover and tree cover to 15percent by the year 2030.
11. 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.
12. 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.
13. A provision of Rs. 50 crore is proposed for the establishment of Kukrel Night Safari Park in Kukrel forest area located in Lucknow district.
14. 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.

15. 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

1. Uttar Pradesh Aatmanirbharta Krishak Samanvit Vikas Yojana: Farmer entrepreneurs farmer producer groups cooperatives and market committees will be provided unsecured loan up to Rs 2 crore at 6 percent interest and Committees and institutions associated with the welfare of farmers will be able to get loan at 3percent annual interest concession i.e. 6percent for 7 years.
2. 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 50percent subsidy with the rest covered by loans and personal investment.
3. Mukhyamantri Yuva Swarojgar Yojana-2016: The scheme is designed to promote self-employment among the youth in the state. It provides financial assistance and support offering loans up to Rs.25 lakh for the industrial sector and Rs.10 lakh for the service sector. The scheme requires a margin money contribution of 25percent of the loan amount and provides a subsidy of up to 25percent with a maximum subsidy of Rs.2.5 lakh per sector. (Source- <https://diupmsme.upsdc.gov.in/>)
4. 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>)
5. Chief Minister Village Industries Employment Scheme 2023: The scheme aims to curb rural-to-urban migration and address unemployment by offering financial assistance to rural entrepreneurs. The scheme provides loans of up to Rs.10 lakh through banks with a 4percent interest subsidy for general candidates and full interest exemption for reserved categories. Eligible entrepreneurs include those trained by ITIs unemployed youth traditional artisans women and others registered with Employment Exchanges. Beneficiaries are identified by district-level committees ensuring they are trained and residents of the village. (Link- http://www.upkvib.gov.in/cm_yojana.aspx)

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Agriculture is the mainstay of the economy of Mathura district. 70 of the population lives in rural areas and are involved in various agricultural activities. The percentage of land holding of marginal small and other farmers is 54.23 22.01 and 23.75 respectively. The cropping intensity is 153. The major kharif crops are paddy maize jowar bajra urd and moong while the major rabi crops are wheat gram mustard/sarson. The average gross cropped area (GCA) and net sown area (NSA) in the district are 408000 ha. and 268000 Ha. respectively. The net irrigated area (NIA) is 268000 Ha.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are 815 fertilizer pesticide and seed depots. There are 5 approved nurseries and 2 soil testing laboratories in the district but are not sufficient to meet the needs of farmers. There is high salinity in soil of few blocks. Farmers are constrained to buy seeds from the open market due to insufficient seed distribution by departments. There is a need to promote concept of Negotiable Warehouse Receipt among farmers in district so that with holding capacity of farmers may be increased and post harvest credit may be made available. Government has launched schemes for assistance to buy drones natural farming and millet revival which can significantly improve agriculture in district. Lack of financial resources timely availability training preference with limited size of agricultural land are some of the major constraints in the adoption of agricultural equipment/technologies especially among marginal/small farmers. To increase the income level of farmers in the district System of Rice Intensification (SRI) and System of Wheat Intensification (SWI) can be adopted.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Mathura comes under the marginal alluvial plain of the hydrological plain. Ground water exists in a semi-confined state. The field is capable of delivering 15-40 LPS of fresh water at a draw down of 8-15 metres. Water quality is a concern in the region. Fluoride levels are high in the district. The average rainfall in the district during last three is 684 mm 696 mm and 560mm. rainfall is highly uneven during last one decade. Net annual groundwater availability in the district is 111724.97 hm and net groundwater availability for future irrigation is 26381.65 hm. As per Ground water exploitation status Naujheel and Baldeo are in critical stage and Raya is in over exploited zone.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Due to poor condition of power supply and huge increase in diesel prices the cost of agriculture has also increased significantly. There is an urgent need to popularize solar pumping system to get rid of energy shortage. The government will have to work on the development of surface water based community irrigation projects on priority instead of ground water based irrigation projects. A planned approach is needed to increase the use of artificial recharge measures through construction of rain water harvesting structures such as rain water storage tanks percolation tanks farm ponds check dams etc.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

There are a total of estimated 20140 tractors 563 power tillers 197 combine harvesters 60718 diesel pumpsets 16951 electric pumpsets in the district through which the total available source of farm energy is 3.452 kilo watts per hectare. • There are 06 tractor dealers and 11 workshops in the district which are inadequate for repair/maintenance. Availability of diesel is sufficient. The spare parts required for farm mechanization in the district are available from Meerut and NCR region. There are 149 custom hiring and agro service centres and 98 other minor repair centres in the district.

Infrastructure and linkage support available, planned and gaps

The government can promote the use of power tillers instead of tractors for various agricultural works. Collective funding can be given to farmer clubs farmer producer groups joint support groups for custom hiring centers. Technical information on suitability of various agricultural equipment and their use for agricultural operations can be provided by State Agricultural Universities and KVKs. Due to the seasonal nature of agricultural operations farm equipment is likely to remain unused for long periods. Therefore there is a need to make farmers aware about mutual and shared use of such equipment.

Service units should be encouraged and mobile service units should be started.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Mathura district is situated in the Upper Ganga plains and south western dry plains. The agro-climatic conditions and sandy loam and sandy loam soils of the district are suitable for Guava Aonla Mango Papaya and citrus fruits and in vegetables it is suited for cucumber pumpkin potato tomato rich gourd bitter gourd etc.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The forest area of the district is 1.8 percent of the total geographical area which is 1823 hectares. The area of medium dense forest in the district is 4 square kilometers and the area of open forest is 56 square kilometers. Since our National Forest Policy requires the forest area to be 33.33 percent the process of afforestation needs to be accelerated in the district. The district has approx 14000 (5000 & 9000) hectares of other un-cultivated land and culturable wasteland which is 3.56 percent of the total area and this land can be utilized for intensive afforestation.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Farmers lack sufficient land area to grow forestry crops in the district. There is lack of information about forest species and technical education for growing its crops. There is ambiguity among farmers regarding the government rules regarding harvesting of trees grown under forestry and its sale and valuation after harvesting. Forestry is a new crop for farmers and there is no subsidy scheme available to cover the risks involved resulting in low level of incentive for forestry. The State Government may consider leasing out fallow land/barren land to farmer groups/associations and user industries for growing trees to meet their requirements and industrial needs. Bamboo which has been taken out of the scope of the Forest Act can be financed for large-scale plantation on private land.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Dairy is an established activity in Mathura district. Mathura is historically a milk surplus area and also caters to the needs of Delhi and Agra. The estimated milk production in the district is 550000 tonnes per day. In the last years the annual growth in milk production in the district has been 4.7 which is more than the state average of 4. The estimated marketable surplus is 7.30 lakh liters per day. The milk chilling capacity in the district is only 2.3 lakh liters per day.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There are 254 dairy cooperatives out of which only 35 are working 32 Veterinary hospitals 41 disease diagnostic centres 76 AI centres 7 milk collection centres 98 milk chilling cooling and processing facilities and 2 large chilling centres. Shortage of fodder and fodder resources hinders commercialization of dairying in the district. There is a need to set up fodder banks animal feed units silage making and green fodder hydroponic units. There is a need to overcome the shortage of frozen semen stations polyclinics and disease diagnostic laboratories in the district to provide specialized and better reproductive and health care services.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

According to the animal population of 2019 the total number of poultry birds in the district is 33206. 46 Animal Service Centers in the district provide technical guidance to the farmers. The supply of poultry feed is provided by UP Agro at the district level. There is no hatchery in the district to supply one day old healthy chicks. Entrepreneurs face difficulty in getting bank loans for poultry development. Apart from this there is no facility of any kind of insurance cover available to such entrepreneurs.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There is a need to upgrade/modernize/strengthen livestock markets by creating infrastructure on the lines of agricultural produce marketing centres. This will help in marketing of meat and meat products. Need for setting up high-tech laboratories in the field of disease diagnosis and forecasting feed/food microbiology feed and poultry processing. Infrastructure needs to be strengthened to accommodate unproductive animals.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The agro-climatic conditions of the district are favorable to support activity related to small ruminants especially sheep and goats. Overall the small ruminant population has increased over the last five years. However sheep populations have declined. Small ruminant populations are as follows: Sheep- 24099 Goat- 73077 and 11800 pigs.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The breeds of sheep goat and pigs in the district are Nali Barbari and Jamunapari and Large White Yorkshire respectively. There are 2 sheep development centers and 5 piggery development centers in the district. The Central Institute for Research on Goats (CIRG) at Makhdoom Mathura district is providing technical skills to people interested in the activity. Breeding and other extension services are also provided by CIRG. Sheep and goat farmers organisations SHGs and producer companies can be promoted with adequate support to further advance the growth prospects of this sector. Financing by banks under area development schemes will be helpful for the development of the area.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

There are 1030 ponds controlled by Gram Panchayat in the district whose total area is 71288 hectares. Out of these 963 ponds whose area is 671.57 hectares have been given on lease for fish farming. Apart from this fish production is done in 15 private ponds spread over 15

hectares in the district. To promote fisheries in Mathura district a Farmer Producer Organization on Fisheries is also being formed by NABARD in which efforts are being made to connect all the fish farmers of the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The poor condition of community ponds needs improvement and renovation. Due to lack of technical knowledge private ponds are not fully utilized. As a result of inadequate facilities in the ponds where fish are born and reared the quality is low. Banks will have to show interest in providing financial support to fisheries related works and make favorable insurance schemes for farmers. In the absence of small hatchery at the block level and modern hatchery at the district level there is lack of availability of fish eggs of the highest quality. There is lack of cold chain infrastructure required for fish supply and value addition in remote areas.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Two-wheelers are the most prominent mode of transportation in rural areas because of their accessibility over inaccessible and uneven terrain. Financing for purchase of two-wheelers is being provided by various financial banks under the investment loan component of KCC. Nowadays two-wheelers are being developed as agricultural equipment that can be used to perform agricultural operations required for cultivating crops in places where land holdings are small and scattered.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

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

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) has been defined as “a combination of two or more components which utilizes the principles of complementarity and progressive management tools to derive maximum complementarity and minimum competition among the enterprises to achieve higher income family nutrition and environmental benefits on a sustained basis.” The assessment of farm income indicates that diversified farms with two or more enterprises generate almost double the income compared to those

with two or fewer enterprises. In the district integrated farming can be promoted through various integrated farming system models like - Crop + Dairy Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha) Crop + Livestock Integrated Farming System Model for Sustainable Livelihood (1 ha) Horticulture + Dairy Integrated Farming System Model for Marginal Farmers of Western Plains (0.70 ha) Dairy-based Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha) Crop + Orchard based Integrated Farming System Model for Western Plains (1.5 ha) Vegetable based Integrated Farming System Model for Marginal Farmers (0.4 ha) etc.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

the average production of other crops like fruits and vegetables etc. in the district is 1510684 MT. There are only 49 cold storages are operational with a storage capacity of 435000 MT which is only 28.79 percent of the requirement. Thus creating additional storage capacity in the district is the need of the hour.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 49 Cold Storages with 435000 MT capacity 168 Godowns with 101000 MT capacity 13 Rural Mandis 2 Market Yards and 79 PACS/LAMPS with Storage capacity of 18000 MT There are 815 Fertiliser Pesticide and seed outlets 38 Agro service centres 2 soil testing laboratories and 5 approved nurseries. Still there is a need to develop basic marketing facilities in the district. After the amendment in the Agricultural Produce Market Committee Act agricultural marketing infrastruc- ture grading and standardization facilities are likely to be strengthened which will promote direct selling and increase market efficiency. Under schemes of AIF AMI and NWR various facilities may be created in ditrict.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Government soil testing and water testing facilities are available in the district. Organic farming is being used in the district mainly to produce vegetables and some grains. These are being done in the district on a small scale by private individuals. Irrigation facility is available in 98.52 percent of the cultivable land hence it cannot be considered rain irrigated. Moreover with the changing economy long period of implementation of water shed project scope for water shed development in the district is limited due to rapid urbanization.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Under the Government of India's RKVY scheme the Farm Pond Scheme is being implemented under which land development work is being done for selected farmers in the district.

Under the Bhumi Sena Scheme the sodic barren and waterlogged lands of selected allottees small and marginal farmers are being treated so that their land productivity family income and food availability can be increased.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Agricultural infrastructure primarily consists of a wide range of public services that facilitate production procurement processing storage and trade. Agricultural infrastructure can be classified under the following broad based categories.

- Input based infrastructure: seeds fertilizers pesticides agricultural equipment and machinery etc.
- Resource based infrastructure: water/irrigation agricultural power/energy
- Physical infrastructure: road connectivity transportation storage processing preservation etc.

There are 815 seed fertilizer and pesticide sales centers in the district. There are 10 agricultural protection units and 6 government agricultural fields in the district. There are 49 cold stores with 435298 MT capacity in the district. There are 13 agricultural produce market committees functioning in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

There are 79 primary agricultural credit cooperative societies and 06 farmer producer unions in the district which can be supported for the necessary infrastructure related to agriculture. Organic and natural farming can play a crucial role in augmenting the farmers income in a sustainable way. There is availability of large market of Delhi / NCR

region for Organic and Natural produce. There is lack of Bio Fertilizers and Bio Pesticides units in the district for Organic / Natural Farming. There are many cowsheds in Mathura in which there are approximately 5000 cows. Bio-fertilizer units can be established by doing backward linkage with these cow shelters.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food and agricultural processing sector includes processing of raw materials in areas like food grains plantation and horticulture products forest products livestock fisheries etc. This sector has an important place in preserving food grains ensuring food security and creating gainful employment in rural areas. The district has immense potential for setting up agro-based industrial units. Mathura has a long-standing tradition of dairy farming and is known for its high milk production. Dairy products such as ghee butter and sweets (e.g. peda khoya) are an integral part of the local economy. Mustard and Wheat are widely cultivated in Mathura making the district suitable for mustard oil mills and flour mills. The entire agricultural production cannot be consumed within the district hence processing storage and export is necessary to maintain the growth rate of the agricultural sector.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Mathura is well connected by road network. Basic transport network is available. However infrastructure needs to be expanded by the development of integrated agro-processing parks with cold storage warehouses. There is a need for capacity building of farmers and entrepreneurs on modern processing techniques packaging and marketing strategies managerial skills security and enforcement technology and production with focus on trade agreements by regulatory bodies. By popularizing contract farming assurance of supply reduction in costs and higher wages can be ensured for the farmers. By establishing terminal market which is an improved form of hub market buying and selling of products of right quality at the right price can be done.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Under this loans for setting up agri-clinic/agri-business loans to farmer producer associations and farmer cooperative societies etc. are included. 6 Agriclinic and Agribusiness centres were set up in year 2023-24. 78 agriculture background candidates were given training on ACABC by Sanskriti University. Being a developed district of Western Uttar Pradesh there are good possibilities for agriculture graduates to set up agri-clinic/agri-business units.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There is Central Goat Research and Veterinary University in the district. The youth trained from these centers can be supported under the ACABC scheme. The training center associated with MANAGE is located in the district but since last months no training has been provided only 2 batches of 40 candidates were trained in 2023-24. Therefore certification of ACABC candidates is hindered. Awareness about the need for ACABC scheme is also to be created among various stakeholders. One awareness program was conducted by NABARD in 2023-24 but more awareness at block level is required.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

There are total 62756 Units established in Mathura District as per the Udyam Registration Out of the total units in the district 75 medium 1135 small and 61546 are micro enterprises registered in the district. The district has two public sector undertakings Indian Oil Refinery and the non-operational Umbrella Sugar Mill. Most of the units are operating in the manufacturing sector. More than 40 percent of the total workers available in the district are employed in non-agricultural sector activities. Some activities like Kanthi garland making silver work tap industry and material production for worshipping God are prevalent in the district. More than 60 percent of the district falls under the pollution-controlled Taj Trapezium Zone restricting the establishment of industries. Major industrial units in the district are located at Kosi-Kotwan and Chhatta outside the Taj Trapezium zone

3.2 Infrastructure and linkage support available, planned and gaps

Servicing units like transportation storage communication repair in MSME sector is an important component of the district. The district has strong potential for growth of the MSME sector given the availability of raw materials developed transport communications skilled labour and infrastructure facilities like its locational advantage i.e. proximity to New Delhi and Agra. Under Micro enterprise following types of industries can be set up : Seats and carpets - 500 artisans 2. Imitation jewellery (Kanthi Mala) - 150 units 3. Thakurji attire - 110 units 4. Silver work - 170 units 5. All printing - 50 units 6. Taps and buildings hardware-350 units. Apart from these following enterprises can be established in the district: i.Mechanical and Engineering Industries: Agricultural equipment engineering workshop angular and tubular steel structural bus/truck body building building hardware and iron and steel manufacturing.ii.Chemical and Allied Industries: Coal tar based paints electroplating chromium and nickel plating distillery industries industrial gum bases and pesticides.iii.Power based industries: Inverters assembly of computers voltage stabilizers etc.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Export and import play an important role in the economy of a country. A healthy balance between foreign trade and currency reserves is necessary to maintain the country's economy. The country is at 19th place in terms of exports and 10th in terms of imports. There are 16 units in the district which are exporting their products. Of these 9 are located in Mathura block 6 in Kosikala and 01 in Chhata block. Apart from these there are many smaller units which are exporting their products through traders situated outside the district. There are two industrial areas in the district (Kosi and Chaata block) and 7 industrial pockets (4 in Mathura block one in Farah one in Naujheel one in Goverdhan).

4.1.2 Infrastructure and linkage support available, planned and gaps

Appropriate precautions should be taken in case of export of agricultural products especially in the context of domestic and international demand and supply conditions price competition quality concerns sanitary requirements and sometimes relevant rules and regulations of the importing countries. Due to non-compliance of any of these standards temporary restrictions are imposed by the importing countries due to which the concerned units are ruined. Availability of electricity supply and roads for transportation is a problem that needs to be solved. Due to lack of foreign exchange branches in the district and operation of work outside the district availability of credit becomes difficult for the exporter. Exporters may be encouraged to avail export credit insurance facilities offered by ECGC. Micro small and medium exporters should be trained by MSMEs/export organizations with technical support from banks regarding proper filling of the forms.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

In Mathura district according to 2011 census the literacy rate is 74.45 in which the contribution of males is 81.47 and that of females is 66.36. Loan worth ₹ 1035.21 lakh was distributed in this area last year in the district.

4.2.2 Infrastructure and linkage support available, planned and gaps

In Mathura district there are 1452 primary schools 928 upper primary schools 661 secondary schools 130 degree colleges 30 post graduate colleges 225 ITIs 04 Engineering colleges 03 Universities 02 polytechnics 02 medical colleges and 01 teachers training institute.

Due to the proliferation of vocational institutions the quality of education and employment for students and the abundance of non-vocational educational institutions it becomes difficult for the passed students to get jobs after completing education. For this reason banks usually keep only 4 or 5 business institutions in the category of approved institutions for education loans.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

According to Census 2011 there are a total of 378039 residential houses in Mathura district of which 265990 are located in rural areas and 112049 are located in urban areas. Due to increasing population families are also increasing and the number of nuclear families is also increasing due to which the demand for residential houses has increased significantly in the last ten years. In the last year (2022-23) the credit flow in this sector was Rs.11049.43 lakh.

4.3.2 Infrastructure and linkage support available, planned and gaps

According to the census of 2011 out of total 423125 families in the district a total of 17280 families in rural areas and a total of 4559 families in urban areas live in semi-permanent or completely temporary housing. Urbanization is taking place in Vrindavan Kosi Mathura block and Goverdhan block of the district. Moreover with the opening of Yamuna Expressway housing construction activities have witnessed a significant uptick. There has been a significant increase in the demand for housing and construction loans.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

To meet the needs of the districts animal population of 893171 (2019 census) there are 32 Veterinary hospitals 41 disease diagnostic centres 76 AI centres 7 milk collection centres 98 milk chilling cooling and processing facilities and 2 large chilling centres 4 animal hospitals (D category) 45 animal service centers and one veterinary university one goat farming research center of Indian Council of Agricultural Research. Mathura has a network of 2936 kilometers of national highways state highways rural roads. Whose density is 870 kilometers per thousand square kilometers. Mathura has 40 allopathic hospitals (2 in rural and 38 in urban areas) and 28 primary health care centers (5 in rural and 23 in urban areas).

5.1.2 Infrastructure and linkage support available, planned and gaps

About 375 villages have an animal health centre located at a distance of more than 5 km. Dairying is an important activity and the current animal health infrastructure needs to be augmented with renewed focus on animal husbandry and poultry sector. Moreover in the absence of local animal breeding farms most of the farmers procure cattle from Haryana. All the villages in the district are connected with all-weather road. The residential areas bordering the district need more connectivity with neighbouring districts and states. Additional infrastructure is required by the government health department to cater to the needs of the poor/average person in the district. There is a gap of 49 primary health centres and 07 community health centres.

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

The rural road and bridge projects have improved connectivity in rural areas. As a result there has been an improvement in the level of education/health/trade. Irrigation-related projects have led to an increase in the irrigated area as well as cropping intensity in the district. Due to RIDF projects migration has stopped and the villagers are living a safe and prosperous life.

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 technology increasing population the demand for infrastructure facilities such as schools hospitals drinking water system etc. is increasing rapidly which cannot be met only by government public investment. There are 332 allopathic hospitals 35 primary health centers 34 Ayurvedic and 6 homeopathic hospitals in the district. There are 509 secondary schools and 823 upper primary schools in the district.

34273 families in the district have toilets. According to the 2011 census all the villages of the district have drinking water facilities but there is an acute shortage of clean water. Hence there is a need to install RO plant of 1000 ltr per hour in every 2 or three gram panchayat level

5.2.2 Infrastructure and linkage support available, planned and gaps

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

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The total number of biogas plants installed in the district is 392. More biogas plants can be installed considering the livestock population (790792) in the district. The physical target for installation of family type biogas plants under National Biogas and Manure Management Programme (NBMMP) during the first four years of Twelfth Plan for the State was 8950 units. NEDA is working as nodal agency in Mathura district for guiding solar based projects besides a renewable energy management equipment shop is also available in the district.

5.3.2 Infrastructure and linkage support available, planned and gaps

PM KUSUM scheme Bio energy enterprise promotion programme solar pump scheme solar light scheme etc are available.

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In the district all 10 blocks are NRLM intensive. As on 31.3.2024 2393 SHGs were formed and 1728 were given credit of Rs 2430 lakh by Banks. Small Finance bank and some private sector banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 14665 lakh approximately was disbursed to JLGs by Banks. During FY 2023-24 one MEDP was sanctioned by NABARD in the district which provided training to 30 women beneficiaries on Tulsi Kanthi Mala making. Out of these 30 women 22 have started their own units of Kanthi Mala making.

6.2 Infrastructure and linkage support available, planned and gaps

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

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	89	15950.00	12281.88
B	Ongoing tranches	48	8719.24	6754.03
	Total (A + B)	137	24669.24	19035.91

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	43	8294.07	6367.77
B	Rural roads & bridges	3	345.48	310.00
C	Social Sector	2	80.34	76.00
	Total (A + B + C)	48	8719.89	6753.77

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	3	891 ha of irrigation potential	ha	0
B	Rural roads	29	72.86 Km of Road length	km	0
C	Bridges	14	249.79 m of bridge	m	0

Mathura, PLP 2025-26

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Vetrinary Hospitals	2	2 Vetrinary Hospitals	no	80

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Setting up soil testing lab in each Panchayat
- 2 Continuous electricity supply
- 3 Distribution of certified seeds
- 4 More centers for input distribution under cooperative fold
- 5 Natural Farming in vegetable belt of Baldeo Naujheel Mant and Goverdhan
- 6 Use of drones in agriculture

2. Water Resources

- 1 Use of water conserving technologies like sprinklers and drips
- 2 Renovation of canals and desilting of canal beds
- 3 Sodic Land treatment
- 4 Water recharge technologies

3. Farm Mechanization

- 1 Popularising use of small implements like power tillers etc among small and marginal farmers
- 2 Setting up of Custom Hiring Centers
- 3 Maintenance and upkeep of machinery and skill training for same

4. Plantation and Horticulture

- 1 Preparation of bankable models and training of bankers
- 2 Setting up of tissue culture lab in district
- 3 Promoting hardening process of banana sapplings under shed net
- 4 Setting up of processing units under PMFME
- 5 Creation of Farm Gate Infrastructure under AIF
- 6 Setting up export related infrastructure in vegetable growing belts
- 7 Capacity building of farmers through APEDA
- 8 Encouraging marginal and small farmers to move towards cash crops

5. Forestry/ Waste Land Development

- 1 Popularisation of hi-tech plantation on commercial scale and bankable models
- 2 Bamboo and Moringa plantation

6. Animal Husbandry - Dairy

- 1 Easy credit facility to farmers
- 2 Insurance of cattles/buffaloes
- 3 Adoption of silage technology on commercial scale
- 4 Active Milk Collection Centres with BMC and other instruments

7. Animal Husbandry - Poultry

- 1 Easy credit facility to farmers
- 2 Insurance
- 3 Setting up poultry feed units on commercial scale

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 Easy credit facility to farmers
- 2 Insurance
- 3 Capacity building by KVK
- 4 Market Linkage

9. Fisheries

- 1 Easy credit facility to farmers
- 2 Insurance
- 3 Supply of refrigerated vans to FPOs for transportation to Fish Mandi in Chandauli Delhi and NCR

10. Construction of Storage and Marketing Infrastructure

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

11. Land Development, Soil Conservation and Watershed Development

- 1 Setting up of soil testing lab and treating soil accordingly
- 2 Bank finance for land treatment/ development activities

12. Agriculture Infrastructure: Others

- 1 Awareness creation among bankers and farmers for adoption of NADEP and Vermicompost

13. Food and Agro. Processing

- 1 Increased financing under PMFME
- 2 Setting up infrastructure for export promotion and linking ancillary units with it.

14. Agri. Ancillary Activities: Others

- 1 Providing ACABC training to Agriculture Graduates
- 2 Setting up ACABC/Agri junctions
- 3 Capacity building of FPOs for availing credit from financial institutions

15. Micro, Small and Medium Enterprises (MSME)

- 1 Awareness among entrepreneurs about CGTMSE and schemes of Government
- 2 Finance to entrepreneurs by Banks with facility of CGTMSE

16. Export Credit

- 1 Setting up of export infrastructure in vegetable growing and plantation areas
- 2 Promoting ancillary units for agro processing
- 3 Easy availability of export credit
- 4 Training by APEDA for legal formalities

17. Education

- 1 Banks to extend credit as per Priority sector norms

18. Housing

- 1 Growing urbanisation in blocks of Mathura Raya Naujheel Chaata and Choumuhan requires bank credit for housing.

19. Social Infrastructure

- 1 Setting up RO plants at all Blocks
- 2 Creation of Sanitary infrastructure in all markets on use and pay basis

20. Renewable Energy

- 1 Solarisation of Government tubewells
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under Solar roof top scheme

21. Informal Credit Delivery System

- 1 Skill training to SHG members for setting up Enterprises
- 2 Linking SHGs/enterprises with market through ONDC etc
- 3 Easy credit facility from banks

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. There are a total of 7577 PACs in Uttar Pradesh out of which 6974 are active. For interest subvention the State Government has sanctioned a total of ₹300.00 crore in the budget. 70 PACs operating in the district will benefit from this. Under the AIF scheme 688 PACs have been sanctioned godowns out of which construction of 100 godowns has been completed. Under the UP RSBY scheme 7479 micro ATMs have been provided to PACs. Internet facility has been made available at the apex bank UPCB at the State level.
2. The Government of Uttar Pradesh has contributed ₹100.00 lakh towards share capital increase in District Cooperative Banks during the financial year 2022-23.
3. To increase the membership of PACs and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members associated with PACs and launched a membership drive to increase active members. For the year 2022-23 a target of enrolling 10 lakh new members and activating 6 lakh inactive members was set against which 196388 new members were enrolled and 68304 inactive members were activated as on 31st March 2023.
4. 16 newly licensed banks (Weak Banks) were unable to honor the withdrawal demand from their depositors. To address the grievances of affected depositors and build the image of cooperative banks the Government of Uttar Pradesh NABARD and Reserve Bank of India took an initiative and convened a special High Level Meeting on 20th June 2022 under the chairmanship of Principal Secretary (Cooperation)-cum-RCS Government of Uttar Pradesh and a roadmap was prepared with consensus to address the liquidity issues of these banks and a committee was constituted to monitor the progress of these banks.
5. The total imbalances at DCCB level have increased rapidly in the past few years and stood at ₹1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took

an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to ₹922.87 crore as on 31st March 2023. The total imbalances at DCCB level have increased rapidly in the past few years and stood at ₹1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to ₹922.87 crore as on 31st March 2023 from ₹1430.04 crore.

5. Status of Cooperatives in the District

1. Mathura District Cooperative Bank has 79 Primary Agricultural Credit Cooperative Societies (PACS) working in the district with 137430 farmers (members) associated with them. It is worth mentioning that out of 137430 only 51562 members are active hence the societies need to make new members and increase active members. Increasing urbanization has posed a serious challenge to the sustainability and sustainable development of societies. Hence there is a need to develop societies as multipurpose centers. Apart from this other cooperative societies include - 04 purchase and sale societies (members 3722) 312 primary milk producing societies (members 13164) and 01 sugarcane cooperative society (members 44256). All these societies need to be activated.
2. Under centrally sponsored scheme total 79 PACS (25 in 1st phase 5 in 2nd phase and 49 in 3rd phase) are under computerisation.

6. Potential for formation of cooperatives

1. There is a milk collection facility set by AMUL in Panigaon . There is potential to form dairy collectives registered as cooperative societies. In this process various societies are formed which will increase dairy activities in 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	Skill Training	Micro Enterprise Development	Choumuhan	Training in selection & quality of products production techniques managerial capacity packaging in Kanthi mala making and Thakurji Poshak making	No	39	As a result 39 rural women are now able to create independent sources of income.
2	Collectivisation	Farmers Producers Organisation	Mathura and Choumuhan	Grant assistance towards formation and promotion of Producer Organizations related to milk & other value-added dairy products	No	200	This NABARD initiative will enable 200 women to increase their income.
3	Collectivisation	Farmers Producers Organisation	Raya	Grant assistance towards formation and promotion of Producer Organizations related to fisheries	No	249	This NABARD initiative will enable 249 farmers to increase their income.
4	Collectivisation	Farmers Producers Organisation	Mant	Grant assistance towards formation and promotion of Producer Organizations related to Mustard	No	630	This NABARD initiative will enable 630 women to increase their income.
5	Collectivisation	Farmers Producers Organisation	Mathura and Choumuhan	Grant assistance towards formation and promotion of Producer Organizations related to Mustard and Wheat	No	600	This NABARD initiative will enable 600 women to increase their income.

Success Story 1: Empowerment through Collectivisation - Mathura Mant Mustard FPC

1. Scheme : 10000 CSS Scheme
2. Project Implementing Agency : Vidisha Social Welfare Organisation
3. Duration of the project : Three Years
4. No of Beneficiaries: 655 Rural Women
5. Community: 655 Rural Women
6. State : Uttar Pradesh
7. District: Mathura
8. Block: Mant
9. Villages: 20 Villages of Mant block

1.1 Support provided

- Out of the total sanctioned support of Rs 18.00 lakh Rs 10.03 lakh support has been provided to FPO.
- Equity grant support of Rs 15.00 lakh has been provided by GoI to the FPO.
- Continuous training is being provided to FPO Board of Directors, CEO and Accountant.
- All the necessary licenses has been obtained by FPO.
- Support is being provided by NABARD to FPC to market their product by organizing different trade fairs etc.
- Credit linkages done with NABKISAN ltd and total of Rs 14.00 lakh disbursed. Farm Machinery bank has also been provided by Agriculture Department.

1.2 Pre-implementation status

- Previously the women members were engaged in house hold work only with very marginal income of Rs 4000.0 from cottage industry of Achar etc.

1.3 Challenges faced

- Mobilisation of marginal women farmers by breaking the socio economic barriers.
- Obtaining licences, Linkage with institutional buyers and on Online platform.

1.4 Impact

- During the course of implementation of the project 6 trainings have been provided to the BoDs, CEO and Accountant of the FPC on various aspects related to mobilization, Market linkages, Marketing, Accounting and Finances etc.
- Due the training provided and exposure visits to different institutions and big industrial units the members are now more confident and more business oriented. People no longer have to travel long distances to sell their products.
- The turnover of FPO has now increased to Rs 55.00 lakh during FY 2023-24 and FPO has also diversified its business from only Mustard Oil to Wheat and millets flour etc by establishing flour mill also apart from an oil expeller.
- Community trading with producers interacting directly with traders.



Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are

very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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.

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 District by

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.

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.

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.

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.

Appendix 1c

Climate Action & Sustainability

3. Climate Change Scenario - At the District Level

Prospects of Climate Action in the District

78% of farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of foodgrains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers resource conservation technologies water use efficiency climate resilient varieties of seeds and agricultural practices are needed. The income of farmers need to be augmented through climate resilient dairy practices fisheries and horticulture & plantation crops. Climate action projects may be conceived in following areas:

- Climate Resilient Agriculture 2. Integrated Farming 3. Introduction of high value forestry crops.
- Proposed interventions under point (a) are also mentioned in SAPCC of UP. Budget requirement may be quite huge depending upon number of participating farmers.
- Any specific Climate Change initiative in the District by
- 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.

In district there is one KVKs one Veterinary University and one Central Institute For Research on Goat - An ICAR institute which can play a very active role.

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

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.

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 Sanjhi art of the Brij region is well developed in the district and is also very popular among the youth. Sanjhi is an ancient art of Brij which is based on the emotional expressions contained in the Raas Leelas of Radha-Krishna. In this art exquisite designs and intricate pictures are made by cutting paper which the craftsmen make using specially designed scissors. This art associated with the Leelas of Lord Krishna was completely disappearing. To revive this art which was limited to temples for about three decades The Braj Foundation organized a Sanjhi fair at the ancient Brahmakund about ten years ago. Apart from the servants of Radharaman Temple and Radhavallabh Temple Bhatt Gharana is also associated with the Sanjhi makers in Vrindavan. To add value to the product of the artists associated with this art and to revive this art a proposal has been sent to the Geographical Indication Registry to give GI tag to this art the GI tag for this art form was received in March 2024 and is valid till year 2029.

Similarly Gods dress and Tulsi Kanthi Mala is also a famous business of Mathura district and mainly people of Jaint and nearby areas of the district are associated with this business. To add value to this product and give it a unique identity a proposal can be sent for its GI tagging.

- 4 Similarly Gods dress and Tulsi Kanthi Mala is also a famous business of Mathura district and mainly people of Jaint and nearby areas of the district are associated with this business. To add value to this product and give it a unique identity a proposal can be sent for its GI tagging.
- 5 NABARD has been making efforts to promote this GI product through its grant assistance for exhibition training for design upgradation and sales promotion through participation in various Melas/exhibitions.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baldeo	Chauma	Chhata	Farah	Govardhan	Mat	Mathura	Nandgaon	Nohjhi	Raya	District Total
	I. Agriculture														
	A. Farm Credit														
	A.1 Crop Production, Maintenance, Marketing														
1	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	68057	Ph 9636	2471		3706	2471	4942	2471		1309	9636	36642
2	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	18360	Ph 17791	6177	6177	5863	7660	10131	9636	6918	18779	14084	103216
3	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	36640	Ph 7660	10872	16061	7660	8401	14826	8401	17544	17297	17297	126019
4	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	18077	Ph 815	743	995	1153	1077	1077	988	580	1062	1319	9809
5	Cereals -	100	Acre	319	Ph 35829	54362	35829	46949	55597	39536	56833	51891	51891	39536	468253

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Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baldeo	Chaumha	Chhatra	Farah	Govardhan	Mathura	Nandgaon	Nohjhill	Raya	District Total
A.2 Water Resources															
1	Diesel Pump Sets-	80	No.	55550	Phy	30	30	30	30	30	30	30	30	30	300
					BL	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	133.30
2	Drip Irrigation	80	ha	66000	Phy	120	110	120	120	110	110	120	110	120	1160
					BL	63.36	58.08	63.36	63.36	58.08	58.08	63.36	58.08	63.36	612.48
3	Solar PV Pump Sets (AC)--	80	No.	36180	Phy	65	65	65	65	65	65	65	65	65	650
					BL	188.14	188.14	188.14	188.14	188.14	188.14	188.14	188.14	188.14	1881.40
4	Sprinkler Irrigation	80	ha	37000	Phy	225	225	225	225	225	225	225	225	225	2250
					BL	178.60	178.60	178.60	178.60	178.60	178.60	178.60	178.60	178.60	1786.00
5	Tube Well-	80	No.	23000	Phy		121	101	40	113	126	146	2	2	691
					BL		74.96	68.86	8.96	80.80	99.01	103.49	7.68	7.68	460.40
	Sub Total														4873.58

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)			Baldeo	Chaumha	Chhatra	Farah	Govardhan	Matia	Mathura	Nandgaon	Nohjhi	Raya	District Total
	A.3 Farm Mechanisation																
1	Other machinery-	80	No.	525000	Phy	22	92.40	22	92.40	22	92.40	22	92.40	22	92.40	22	924.00
2	Other machinery- & Equipments -25 HP tractor	80	No.	560000	Phy	65	291.20	65	291.20	65	291.20	65	291.20	65	291.20	65	2912.00
3	Other machinery- & Equipments -Rotavator 60 inches	80	No.	210000	BL	100	168.00	100	168.00	100	168.00	100	168.00	100	168.00	100	1680.00
4	Power Tiller--20	80	No.	265000	Phy	150	150	150	150	150	150	150	150	150	150	150	1500

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6	New Orchard - Tropical/ Sub Tropical Fruits-- 5mX5m	80	ha	57600	Ph y	80	80	80	80	80	80	80	80	80	80	80	80	800
					BL	36.87	36.87	36.87	36.87	36.87	36.87	36.87	36.87	36.87	36.87	36.87	36.87	368.70
7	New Orchard - Tropical/ Sub Tropical Fruits-- 6mX6m	80	ha	120000	Ph y	15	15	15	15	15	15	15	15	15	15	15	15	150
					BL	14.40	14.40	14.40	14.40	14.40	14.40	14.40	14.40	14.40	14.40	14.40	14.40	144.00
8	Nursery ---	80	ha	196770	Ph y	5	5	5	5	5	5	5	5	5	5	5	5	50
					BL	78.71	78.71	78.71	78.71	78.71	78.71	78.71	78.71	78.71	78.71	78.71	78.71	787.10
	Sub Total																	4448.33

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)																
	A.6 Forestry																			
1	Nursery/ Propagation unit-- 2.05	80	ha	53480	Ph y	20	30	20	20	30	25	25	25	25	30	30	30	30	30	255
					BL	85.57	128.35	85.57	85.57	128.35	106.96	106.96	106.96	106.96	128.35	128.35	128.35	128.35	128.35	1090.99
2	Plantation -Bamboo-5 m x 5 m	80	ha	86636	Ph y	30	35	35	56	21	29	53	51	48	48	48	48	48	48	406
					BL	20.79	24.26	24.26	38.81	14.55	20.10	36.73	35.35	33.27	33.27	33.27	33.27	33.27	33.27	281.39
3	Plantation - Eucalyptus -3 m x 1.5 m	80	ha	93176	Ph y	30	35	35	56	21	29	53	51	48	48	48	48	48	48	406
					BL	22.36	26.09	26.09	41.74	15.65	21.62	39.51	38.02	35.78	35.78	35.78	35.78	35.78	35.78	302.64
	Sub Total																			1675.02

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baldeo	Chauma	Chhat	Farah	Govardhan	Mathu	Nandga	Nohjh	Raya	Distri ct Total
A.7 Animal Husbandry - Dairy														
1	Buffalo Farming--	80	1+1	24800	Ph y	350	400	450	450	450	450	450	450	4250
2	Bulk Milk Cooling Unit--	80	No.	12500	BL	694.4 0	793.6 0	892.8 0	892.80	892.8 0	892.80	892.8 0	892.8 0	8432.0 0
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	21900	Ph y	650	650	650	650	650	650	650	650	6500
5	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer- Jersey/Holst ein Friesian crosses	80	2	19400	BL	1138. 80	1138. 80	1138. 80	1138.80	1138. 80	1138.8 0	1138. 80	1138. 80	11388. 00
4	Dairy Cow and Heifer	80	2	10130	Ph y	105	105	105	105	105	105	105	105	1050

[illegible][illegible]

No .		Factor (%)	Cost (Rs)																	
A.9 Animal Husbandry - Poultry																				
1	Commercial Broiler Farming--	80	5000	5846000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	20	
					BL	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	935.40
2	Commercial Layer Farming--	80	1000	1164200	Phy	2	2	2	2	2	2	2	2	2	2	2	2	20		
					BL	186.27	186.27	186.27	186.27	186.27	186.27	186.27	186.27	186.27	186.27	186.27	186.27	186.27	186.27	1862.70
	Sub Total																		2798.10	
Sr No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baldeo	Chaumuha	Chhatra	Farah	Govardhan	Mathura	Nandgaon	Nohjhi	Raya	District Total						
A.10 Working Capital - AH - Poultry																				
1	Layer Farming_Others_Mathura	100	100	78000	Phy	6	6	6	6	6	6	6	6	60						
					BL	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	468.00		
	Sub Total													468.00						

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bald eo	Chaumu ha	Chha ta	Farah	Govardh an	Mat	Mathu ra	Nandga on	Nohjhi l	Raya	Distri ct Total
A.11 Animal Husbandry - SGP															
1	Goat - Breeding Unit--	80	500+25	96300	Ph y	3	3	3	3	2		3	3	3	26
					BL	231.12	231.12	231.12	231.12	154.08		231.12	231.12	231.12	2003.04
2	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	41400	Ph y	175	170	200	170	175	100	170	170	170	1670
					BL	579.60	563.04	662.40	563.04	579.60	331.20	563.04	563.04	563.04	5531.04
3	Pig Breeding Unit-- CB Yorkshire/Middle White Yorkshire	80	10+2	10950	Ph y	10	10	10	10	10	5	10	10	10	95
					BL	87.60	87.60	87.60	87.60	87.60	43.80	87.60	87.60	87.60	832.20
4	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	37900	Ph y	50	50	50	50	50	50	50	50	50	500
					BL	151.60	151.60	151.60	151.60	151.60	151.60	151.60	151.60	151.60	1516.00
	Sub Total														9882.28
Sr .	Activity	Bank Loan	Unit Size	SoF /	Balde o	Chaumu ha	Chhat a	Farah	Govardh an	Mat	Mathur a	Nandga on	Nohjhi l	Raya	Distri ct

No .		Factor (%)		Unit Cost (Rs)													Total
A.12 Working Capital - AH - Others/SR																	
1	Goat Farming_Rearin g Unit - Semi-intensive_Mathura	100	Per Animal	1350	Phy	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	30000
					BL	405.00	405.00	405.00	405.00	405.00	405.00	405.00	405.00	405.00	405.00	405.00	4050.00
	Sub Total																4050.00
Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)													
A.13 Fisheries																	
1	Aquacultur e inputs production --	80	No.	40000	Phy	2	3	2	2	3	3	2	10	2	2	31	
					BL	6.40	9.60	6.40	6.40	9.60	9.60	6.40	32.00	6.40	6.40	99.20	
2	Fish Culture -- Integrated fish farming livestock cum fish	80	ha	10000	Phy	20	20	20	20	20	20	20	20	20	20	200	
					BL	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	160.00	

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2	Cold Storage-- 5000 Mt	80 No.	400000	Ph y	2	2	2	2	2	2	2	2	2	2	2	2	20
				BL	640.00	640.00	640.00	640.00	640.00	640.00	640.00	640.00	640.00	640.00	640.00	640.00	6400.00
3	Godown--/ Rural Godown (5000 MT)	85 No.	200000	Ph y	15	15	15	15	15	15	15	15	15	15	15	15	150
				BL	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	25500.00
	Sub Total																32200.00

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Balde o	Chaumuh a	Chhat a	Farah	Govardha n	Mat	Mathur a	Nandgao n	Nohjhi l	Raya	Distric t Total
	B.2 Land Development														
1	Bioferlizer s --200 tpa unit	80	No.	16000	Ph y	230	230	230	230	230	230	230	230	230	2300
					BL	294.40	294.40	294.40	294.40	294.40	294.40	294.40	294.40	294.40	2944.00
2	Farm Ponds/ Water Harvesting Structures-- 30 m X 30 m	80	No.	22400	Ph y	1	1	1	1	2	1	2	2	1	15
					BL	1.79	1.79	1.79	1.79	3.58	1.79	3.58	3.58	1.79	26.85
3	On Farm development	80	m.	75000	Ph y	2	3	4	3	4	3	3	3	3	30

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9	Sugarcane processing-Jaggery production-	80	No. 500000	Phy		2	2	2	2	2	2	2	2	12
				BL		8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	48.00
	Sub Total													13515.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baldeo	Chaumuh	Chhat	Farah	Govardhan	Mathur	Nandgaon	Nohjhi	Raya	District Total
	C.2 Ancillary Activities													
1	Agri Clinic & Business Centers--	90	No. 200000	Phy	2	2	2	2	2	2	2	2	2	20
				BL	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	360.00
	Sub Total													360.00
	Total (C.1+C2)													13875.60
	Total (A+B+C)													483075.88

Sr. No.	Activity	Bank Loan Factor	Unit Size	SoF / Unit Cost (Rs)	Baldeo	Chaumuh	Chhata	Farah	Govardhan	Mathur	Nandgaon	Nohjhi	Raya	District Total

[illegible]

5	Manufacturing Sector - Working Capital-Micro-	80 No.	27000000	Phy	4400	4400	4400	4400	4400	4400	4400	4400	4400	4400	4400	4400
					BL 32000.00	32000.00	32000.00	32000.00	32000.00	32000.00	32000.00	32000.00	32000.00	32000.00	32000.00	320000.00
6	Manufacturing Sector - Working Capital-Small-	80 No.	35000000	Phy	114	144	96	96	144	96	96	114	114	114	114	1140
					BL 10560.00	15360.00	7680.00	7680.00	15360.00	7680.00	7680.00	10560.00	10560.00	10560.00	10560.00	105600.00
Total	Sub Total															891200.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chaumuha	Chhata	Mathura	District Total
	III. Export Credit								
1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy	3	3	4	10
					BL	960.00	960.00	1280.00	3200.00
	Total Export Credit								3200.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baldeo	Chaumha	Chhat	Farah	Govardhan	Mat	Mathura	Nandgaon	Nohjhi	Raya	District Total
	IV. Education														
1	Education Loans - Study Abroad-	90	No.	50000	Phy	30	30	30	30	30	35	30	30	30	305
					BL	135.00	135.00	135.00	135.00	135.00	157.50	135.00	135.00	135.00	1372.50
2	Education Loans - Study in India-	90	No.	50000	Phy	80	80	80	80	80	80	80	80	80	800
					BL	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	3600.00
	Total Education														4972.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baldeo	Chaumha	Chhat	Farah	Govardhan	Mat	Mathura	Nandgaon	Nohjhi	Raya	District Total
	V. Housing														

	Purchase/ Constructio n of a	85 No.			Ph y	100	100	100	100	100	100	100	100	100	100	100	1000
1	Dwelling Unit (Individual)--		85 No.	300000	BL	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	2550.00	25500.00
2	Repair of Dwelling Units--		85 No.	600000	Ph y	106	106	106	106	106	106	112	106	106	106	106	1066
	Total Housing				BL	540.60	540.60	540.60	540.60	540.60	540.60	571.20	540.60	540.60	540.60	5436.60	30936.60
Sr No.	Activity	Bank Loan Factor (%)	Uni t Siz e	SoF / Unit Cost (Rs)		Balde o	Chaumuh a	Chhat a	Farah	Govardh an	Mat	Mathur a	Nandgao n	Nohjhi l	Raya	Distric t Total	
	VI. Social Infrastructu re																
1	Drinking Water--	85 No.	200000		Ph y	44	44	44	44	44	44	48	44	44	44	444	
					BL	74.80	74.80	74.80	74.80	74.80	74.80	81.60	74.80	74.80	74.80	754.80	

2	Education--	85 No.	1500000	Ph y	1	3	1	3	1	3	2	3	1	3	41
					BL	892.50	892.50	892.50	892.50	892.50	1020.00	892.50	892.50	892.50	9052.50
3	Healthcare-Hospital-	85 No.	2000000	Ph y	1	2	2	2	2	2	2	1	2	2	18
					BL	170.00	340.00	340.00	340.00	340.00	340.00	170.00	340.00	340.00	3060.00
4	Sanitation--	85 No.	25000	Ph y	50	45	40	50	200	40	200	200	50	50	925
					BL	10.63	9.56	8.50	10.63	8.50	42.50	42.50	10.63	10.63	196.58
	Total Social Infrastructure														13063.88

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Balde o	Chaumuh a	Chhat a	Fara h	Govardha n	Mat	Mathur a	Nandgao n	Nohjhi l	Raya	Distric t Total
	VII. Renewabl e Energy														
1	Solar Energy-	90 No.	15000 Ph y	15000 0	63	63	63	63	63	63	68	63	63	63	635

[illegible][illegible]

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

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	249258.00	204034.13	274807.28	225159.90	278224.16	194665.43	287024.17	
RCBs	24759.00	10481.97	25493.00	16125.21	25746.00	14597.12	26560.34	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	15963.00	7029.52	19167.00	14288.22	18670.00	15025.80	19260.70	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	289980.00	221545.62	319467.28	255573.33	322640.16	224288.35	332845.21	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	53956.00	18334.30	58634.72	54743.16	74745.10	66410.22	84129.18	
RCBs	0.00	0.00	1.00	0.00	1.00	164.27	1.57	
SCARDB	3061.47	35.25	734.00	228.10	1305.00	315.60	1384.70	

RRBS	3738.00	2109.21	2735.11	1280.74	3506.00	448.93	4001.61
Others	0.00	0.00	508.53	2833.53	1692.00	2859.58	1933.99
Sub total (A)	60755.47	20478.76	62613.36	59085.53	81249.10	70198.60	91451.05

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	303214.00	222368.43	333442.00	279903.06	352969.26	261075.65	371153.35
RCBs	24759.00	10481.97	25494.00	16125.21	25747.00	14761.39	26561.91
SCARDB	3061.47	35.25	734.00	228.10	1305.00	315.60	1384.70
RRBS	19701.00	9138.73	21902.11	15568.96	22176.00	15474.73	23262.31
Others	0.00	0.00	508.53	2833.53	1692.00	2859.58	1933.99
Sub total (A)	350735.47	242024.38	382080.64	314658.86	403889.26	294486.95	424296.26

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	113437.75	80055.99	136992.80	172117.35	268442.12	332368.58	576730.25
RCBs	359.00	0.00	219.00	0.00	235.00	0.00	0.00
SCARDB	459.00	0.00	438.75	0.00	0.00	0.00	0.00
RRBS	5029.00	857.31	3732.00	1821.10	1370.00	3327.00	3240.00
Others	0.00	0.00	2.20	143.50	185.00	9.04	40.00
Sub total (A)	119284.75	80913.30	141384.75	174081.95	270232.12	335704.62	580010.25

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	40667.88	26425.16	45097.69	31350.55	48133.75	15995.67	41437.29	
RCBs	71.00	4671.03	111.90	6077.34	119.00	7530.34	370.57	
SCARDB	283.00	0.00	206.00	0.00	221.00	0.00	197.42	
RRBs	2405.00	336.99	1478.00	80.55	1357.00	31.00	1077.79	
Others	0.00	0.00	4.41	425.25	0.00	1552.82	580.00	
Sub total (A)	43426.88	31433.18	46898.00	37933.69	49830.75	25109.83	43663.07	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	457319.63	328849.58	515532.49	483370.96	669545.13	609439.90	989320.89	
RCBs	25189.00	15153.00	25824.90	22202.55	26101.00	22291.73	26932.48	
SCARDB	3803.47	35.25	1378.75	228.10	1526.00	315.60	1582.12	
RRBs	27135.00	10333.03	27112.11	17470.61	24903.00	18832.73	27580.10	
Others	0.00	0.00	515.14	3402.28	1877.00	4421.44	2553.99	
Sub total (A)	513447.10	354370.86	570363.39	526674.50	723952.13	655301.40	1047969.58	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	204034.13	10481.97	0.00	7029.52	0.00	225159.92	16125.21	0.00	14288.22	0.00	255573.33

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	194665.43	14597.12	0.00	15025.80	0.00	287024.17	26560.34	0.00	19260.70	0.00	332845.21

Table 2: Term Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	204034.13	10481.97	0.00	7029.52	0.00	225159.92	16125.21	0.00	14288.22	0.00	255573.33
W S	511.00	0.00	0.00	0.00	0.00	1094.86	0.00	0.00	0.00	0.00	1094.86
L D	652.75	0.00	0.00	0.00	0.00	2087.71	0.00	0.00	0.00	0.00	2087.71
F M	2838.80	0.00	0.00	4.50	0.00	8574.24	0.00	0.00	2.73	0.00	8576.97
P & H	332.00	0.00	0.00	0.00	0.00	990.85	0.00	0.00	0.00	0.00	990.85
AH -D	1560.75	0.00	0.00	1000.39	0.00	4760.75	0.00	0.00	607.44	0.00	5368.19

AH -P	200.00	0.00	0.00	0.00	260.00	0.00	0.00	460.00	597.16	0.00	0.00	157.87	0.00	755.03
AH - S G P	300.00	0.00	0.00	0.00	235.00	0.00	0.00	535.00	989.74	0.00	0.00	142.66	0.00	1132.40
F D	45.00	0.00	0.00	0.00	0.00	0.00	0.00	45.00	134.36	0.00	0.00	12.66	0.00	147.02
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	3648.00	0.00	0.00	0.00	0.00	0.00	0.00	3648.00	8908.00	0.00	0.00	0.00	0.00	8908.00
A & F	3000.00	0.00	0.00	0.00	0.00	0.00	0.00	3000.00	6686.00	0.00	0.00	0.00	0.00	6686.00
OTH	5246.00	0.00	35.25	609.32	0.00	5890.57	19919.49	0.00	228.10	228.10	357.38	2833.53	23338.50	59085.53
Sub total	18334.30	0.00	35.25	2109.21	0.00	20478.76	54743.16	0.00	228.10	228.10	1280.74	2833.53	59085.53	314658.86
Grand Total (I +II)	222368.43	10481.97	35.25	9138.73	0.00	242024.38	279903.06	16125.21	228.10	15568.96	2833.53	314658.86		

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	194665.43	14597.12	0.00	15025.80	0.00	224288.35	287024.17	26560.34	0.00	19260.70	0.00	332845.21
W S	2381.00	0.00	0.00	0.00	0.00	2381.00						0.00
L D	1335.48	0.00	0.00	0.00	0.00	1335.48						0.00
F M	6876.99	0.00	0.00	98.00	0.00	6974.99						0.00
P & H	3199.69	0.00	0.00	100.00	0.00	3299.69						0.00
AH - D	12840.63	108.00	315.60	100.00	0.00	13364.23						0.00
AH - P	811.32	0.00	0.00	50.00	0.00	861.32						0.00
AH - S G P	1186.12	0.00	0.00	50.00	0.00	1236.12						0.00
F D	2155.91	0.00	0.00	50.00	0.00	2205.91						0.00
F & W	1800.07	0.00	0.00	0.93	0.00	1801.00						0.00
S G & M F	9981.00	0.00	0.00	0.00	0.00	9981.00						0.00
A & F	7984.00	0.00	0.00	0.00	0.00	7984.00						0.00
OTH	15858.01	56.27	0.00	0.00	2859.58	18773.86						0.00
Sub total	66410.22	164.27	315.60	448.93	2859.58	70198.60	84129.18	1.57	1384.70	4001.61	1933.99	91451.05
Grand Total (I +II)	261075.65	14761.39	315.60	15474.73	2859.58	294486.95	371153.35	26561.91	1384.70	23262.31	1933.99	424296.26

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	2000000
2	Aquaculture inputs production			No.	400000
3	Bakery & Confectionery Unit			No.	1500000
4	Bee Keeping			No.	371500
5	Biofertilizers			No.	160000
6	Buffalo Farming			1+1	248000
7	Bulk Milk Cooling Unit			No.	1250000
8	Cold Storage			No.	4000000
9	Cold Storage			No.	40000000
10	Commercial Broiler Farming			5000	5846000
11	Commercial Layer Farming			10000	11642000
12	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
13	Compost/ Vermi Compost	Vermi Compost		No.	31000
14	Compost/ Vermi Compost	Vermi Compost		No.	750000
15	Crossbred Cattle Farming			1+1	219000
16	Dairy Cow and Heifer rearing			2	1013000
17	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	194000
18	Dairy Processing Unit			No.	700000
19	Dal/ Pulses Mill			No.	2500000
20	Dal/ Pulses Mill			No.	3500000
21	Diesel Pump Sets			No.	55550

22	Drinking Water				No.	200000
23	Drip Irrigation				ha	66000
24	Education				No.	15000000
25	Education				No.	30000000
26	Education Loans		Study Abroad		No.	500000
27	Education Loans		Study in India		No.	500000
28	Export Credit		Post Shipment Export Credit		No.	40000000
29	Farm Ponds/ Water Harvesting Structures				No.	224000
30	Fish Culture				ha	100000
31	Floriculture				ha	376900
32	Floriculture				ha	584000
33	Food Grain Processing		Flour Mill		No.	2500000
34	Food Grain Processing		Flour Mill		No.	500000
35	Fruit Processing		Jam, jelly & Squash		No.	200000
36	Goat		Breeding Unit		500+25	9630000
37	Goat		Rearing Unit		20+1	414000
38	Godown				No.	20000000
39	Healthcare		Hospital		No.	20000000
40	Integrated Farming				ha	450000
41	Manufacturing Sector		Term Loan	Medium	No.	250000000
42	Manufacturing Sector		Term Loan	Micro	No.	2500000
43	Manufacturing Sector		Term Loan	Micro	No.	5000000
44	Manufacturing Sector		Term Loan	Small	No.	100000000
45	Manufacturing Sector		Term Loan	Small	No.	25000000

46	Manufacturing Sector	Term Loan	Small	No.	50000000
47	Manufacturing Sector	Term Loan	Small	No.	75000000
48	Manufacturing Sector	Working Capital	Medium	No.	50000000
49	Manufacturing Sector	Working Capital	Micro	No.	200000
50	Manufacturing Sector	Working Capital	Micro	No.	2000000
51	Manufacturing Sector	Working Capital	Micro	No.	500000
52	Manufacturing Sector	Working Capital	Small	No.	10000000
53	Manufacturing Sector	Working Capital	Small	No.	20000000
54	Manufacturing Sector	Working Capital	Small	No.	5000000
55	Mushroom Cultivation			1000 kg. per Cycle	211000
56	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
57	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
58	New Orchard	Tropical/ Sub Tropical Fruits		ha	57600
59	Nursery			ha	1967700
60	Nursery/ Propagation unit			ha	534800
61	Oil Extraction			No.	500000
62	On Farm development (OFD) Works			m.	75000
63	Other machinery			No.	525000
64	Other machinery	Other Machinery & Equipments		No.	210000
65	Other machinery	Other Machinery & Equipments		No.	560000
66	Pig Breeding Unit			10+2	1095000
67	Plantation	Bamboo		ha	86636

68	Plantation	Eucalyptus	ha	93176
69	Power Tiller		No.	265000
70	Purchase/ Construction of a Dwelling Unit (Individual)		No.	3000000
71	Repair of Dwelling Units		No.	600000
72	Rice Processing		No.	3000000
73	Sanitation		No.	25000
74	Seed Processing	All Seed Types	No.	2500000
75	Sheep	Rearing Unit	20+1	379000
76	SHGs/ JLGs		No.	150000
77	SHGs/ JLGs		No.	200000
78	Solar Energy	Roof Top Solar PV System with Battery	No.	150000
79	Solar PV Pump Sets (AC)		No.	361800
80	Spice Processing		No.	300000
81	Sprinkler Irrigation		ha	107000
82	Sprinkler Irrigation		ha	37000
83	Sugarcane processing	Jaggery production	No.	500000
84	Thresher		No.	180500
85	Tractor	With Implements & Trailer	No.	840000
86	Tube Well		No.	23000
87	Tube Well		No.	33000
88	Tube Well		No.	480000
89	Tube Well		No.	682000
90	Two Wheeler Loans		No.	100000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	68057
2	Cereals	Sorghum/ Jowar (Irrigated)	Acre	18077
3	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	18360
4	Cereals	Wheat/ Gehu (Irrigated)	Acre	31984
5	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	36640
6	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	22713
7	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	20182

Abbreviations

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

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

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

Name and address of DDM

Name	Manoj Kumar
Designation	DDM, NABARD
Address 1	C- 45 Shree Radhapuram
Address 2	Near Goverdhan Crossing
Post Office	Krishna Nagar SO Mathura
District	Mathura
State	Uttar Pradesh
Pincode	281004
Telephone No.	5653599767
Mobile No.	9660047388
Email ID	mathura@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

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

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

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

☎: 011-41538678/25745103

🌐: www.nabcons.com



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Uttar Pradesh Regional Office
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Uttar Pradesh

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