



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



मऊ

Mau

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: Mau

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:**

Mohammed Aarif Khan

District Development Manager

NABARD

Mau

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	Mau in eastern Uttar Pradesh spans 1713 sq km in area. The district is surrounded by Ghazipur district on the south Ballia district in the east Azamgarh district in the west and by Gorakhpur and Deoria districts on the north
2	Type of soil	Silty Sandy & Loamy Soil
3	Primary occupation	Agriculture
4	Land holding structure	Small and Marginal

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Rs. 181190.91 lakhs
2	CD Ratio	37.62 percent
3	Investment credit in agriculture	Rs. 24411.08 lakhs
4	Credit flow to MSMEs	Rs. 83365.14 lakhs
5	Other significant credit flow, if any	Rs. 5876.11 lakhs to OPS

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

1	Projection for the year	Rs. 525272.56 lakhs
2	Projection for agriculture and its components	Rs. 253747.68 lakhs

3	Projection for MSMEs	Rs. 235240.00 lakhs
4	Projection for other purposes	Rs. 36284.58 lakhs

## 5. Developmental Initiatives

1. Various developmental projects are currently being implemented in the district through schemes from the Government of India and the State Government.
2. Additionally several initiatives by NABARD including the promotion of Farmer Producer Organizations (FPOs) self-help group (SHG) linkages skill development training and entrepreneurship development programs are also underway.
3. With NABARDs financial assistance 08 FPOs have been established in the district. Furthermore the district is actively executing initiatives under the Atmanirbhar Bharat Abhiyan along with ongoing efforts from previous years such as the saturation drive for Kisan Credit Cards.

## 6. Thrust Areas

1. For the year 2025-26 the primary focus is on promoting Zero Budget Natural Farming System (ZBNF) and climate-resilient agriculture to enhance agriculture as a sustainable and more profitable economic activity along with the computerization of Primary Agricultural Credit Societies.
2. Additionally it is crucial to support the establishment of Producer Organizations for product aggregation and to improve infrastructure especially logistics services for the storage of agricultural products.

## 7. Major Constraints and Suggested Action Points

1. Agriculture is the primary economic activity in the district with 97 of holdings classified as small and marginal. As a result farming remains largely traditional and there are both resource limitations and conceptual barriers to transitioning towards agri-business.
2. While assessing the potential for bank lending in the district this document highlights the absence of basic facilities and offers recommendations for developing essential infrastructure in agri and allied sectors.

3. These improvements are crucial for effectively harnessing the potential in these areas. Additionally the document emphasizes the need for critical collaboration to create a sustainable impact.
4. It is important to discuss these initiatives across all available platforms and regularly review progress in the DCC and BLBC meetings to ensure successful implementation in the district.

#### 8. Way Forward

1. To effectively improve the living standards of those at the bottom of the development pyramid in the district and to double their incomes it is crucial to create a multi-dimensional action plan. Ensuring the adequate availability of financial resources is also essential.
2. To meet the set targets qualitatively and maximize the benefits of existing development schemes for the community all stakeholders must adopt a convergence approach and coordinate their efforts.
3. This Potential Linked Credit Plan (PLP) aims to serve as a reference point for all stakeholders facilitating the comprehensive utilization of potential across various sectors for the overall development of the district.



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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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



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

#### 4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- 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"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry - Dairy	<ul style="list-style-type: none"> <li>- Collection of data on number of milch animals as per the latest census;</li> <li>- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and</li> <li>- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

## 5. Agency wise Use

### Utility

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

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

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

## 6. Limitations and constraints

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

# Part A



## District Map





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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	242475.97
1	Crop Production, Maintenance and Marketing	144811.97
2	Term Loan for agriculture and allied activities	97663.28
B	Agriculture Infrastructure	5535.69
C	Ancillary activities	5736.75
I	Credit Potential for Agriculture (A+B+C)	253747.68
II	Micro, Small and Medium Enterprises	235240.00
III	Export Credit	360.00
IV	Education	4860.00
V	Housing	9180.00
VI	Social Infrastructure	8822.58
VII	Renewable energy	9720.00
VIII	Others	3342.30
	Total Priority Sector	525272.56

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	144811.97
2	Water Resources	12103.60
3	Farm Mechanisation	7527.54
4	Plantation & Horticulture with Sericulture	1945.30
5	Forestry & Waste Land Development	697.76
6	Animal Husbandry - Dairy	53798.68
7	Animal Husbandry - Poultry	12335.74
8	Animal Husbandry - Sheep, Goat, Piggery	5872.01
9	Fisheries	2655.90
10	Farm Credit- Others	726.75
	<b>Sub total</b>	<b>242475.24</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	3250.00
2	Land development, Soil conservation, Wasteland development	971.84
3	Agriculture Infrastructure - Others	1313.85
	<b>Sub total</b>	<b>5535.69</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	2676.75
2	Ancillary activities - Others	3060.00
	<b>Sub Total</b>	<b>5736.75</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>235240.00</b>
<b>III</b>	<b>Export Credit</b>	<b>360.00</b>
<b>IV</b>	<b>Education</b>	<b>4860.00</b>
<b>V</b>	<b>Housing</b>	<b>9180.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>8822.58</b>
<b>VII</b>	<b>Renewable energy</b>	<b>9720.00</b>
<b>VIII</b>	<b>Others</b>	<b>3342.30</b>
	<b>Total Priority Sector</b>	<b>525272.56</b>

## District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

### 1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	1713.00
2	No. of Sub Divisions	4
3	No. of Blocks	9
4	No. of revenue villages	1621
5	No. of Gram Panchayats	645

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Mau
3	Agro-climatic Zone 1	Eastern Plain Zone
4	Agro-climatic Zone 2	Eastern Plain Zone
5	Agro-climatic Zone 3	Eastern Plain Zone
6	Climate	Sub-Tropical
7	Soil Type	Silty Sandy & Loamy

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	171561
2	Forest Land	568
3	Area not available for cultivation	25887
4	Barren and Unculturable land	2437
5	Permanent Pasture and Grazing Land	192
6	Land under Miscellaneous Tree Crops	3436
7	Cultivable Wasteland	2794
8	Current Fallow	9721
9	Other Fallow	5589

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

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	217243	90	78856	61
2	>1 to <=2 ha	17790	7	26534	21
3	>2 to <=4 ha	1052	0	5765	0
4	>4 to <=10 ha	55	0	811	0
5	>10 ha	6199	3	17144	3
6	Total	242339	100	129110	85

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

Sr. No.	Particulars	NØs.
1	Cultivators	251.00
2	Of the above, Small/ Marginal Farmers	213.00
3	Agricultural Labourers	49.00

4	Workers engaged in Household Industries	85.00
5	Workers engaged in Allied agro activities	203.00
6	Other workers	106.00

## 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2201.84	1112.73	1089.11	1702.64	499.20
2	Scheduled Caste	474.49	241.48	233.01	422.61	51.88
3	Scheduled Tribe	22.91	11.46	11.45	21.30	1.61
4	Literate	1360.85	771.79	589.06	1033.56	327.29
5	BPL	0.00	NA	NA	411.05	171.05

## 8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	289.62
2	Rural Households	240.04
3	BPL Households	116.42

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

Sr. No.	Particulars	N0s.
1	Villages Electrified	1499
2	Villages having Agriculture Power Supply	NA
3	Villages having Post Offices	186
4	Villages having Banking Facilities	48
5	Villages having Primary Schools	1614
6	Villages having Primary Health Centres	46
7	Villages having Potable Water Supply	NA
8	Villages connected with Paved Approach Roads	921



### Sources

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

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

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2587
2	Primary Health Centres	NA
3	Primary Health Sub-Centres	NA
4	Dispensaries	NA
5	Hospitals	353
6	Hospital Beds	755

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

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

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	114132
2	Irrigation Potential Created	NA
3	Net Irrigated Area (Total area irrigated at least once)	114132
4	Area irrigated by Canals/ Channels	12156
5	Area irrigated by Wells	101940
6	Area irrigated by Tanks	36
7	Area irrigated by Other Sources	NA
8	Irrigation Potential Utilized (Gross Irrigated Area)	NA

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2426
2	Railway Line [km]	NA
3	Public Transport Vehicle [Nos]	23877
4	Goods Transport Vehicles [Nos.]	483

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	57564	2587	54977
2	Cattle - Indigenous	115740	3857	111883
3	Buffaloes	192711	6297	186414
4	Sheep - Cross bred	105	0	105
5	Sheep - Indigenous	3100	0	3100
6	Goat	171962	29961	142001
7	Pig - Cross bred	248	0	248
8	Pig - Indigenous	3400	0	3400
9	Horse/Donkey/Camel	1350	0	1350
10	Rabbit	0	NA	NA
11	Poultry - Improved	0	NA	NA
12	Poultry - Indigenous	129948	0	129948

## Sources

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	31
2	Veterinary Dispensaries	28
3	Disease Diagnostic Centres	NA
4	Artificial Insemination Centers	59
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	NA
7	Fodder Farms	NA
8	Dairy Cooperative Societies	139

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish		MT		gm/day
2	Egg	381.39	Lakh Nos.	17	nos/p. a.
3	Milk	241153.00	MT	300	gm/day
4	Meat	7589.00	MT	9	gm/day
5	Wool	3.46	MT	0	gm/day

## Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Diary Uttar Pradesh 2022
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Booklet 2023
13. Irrigation Coverage ['000 Ha]	District Statistical Booklet 2023
14. Infrastructure For Storage, Transport & Marketing	Statistical Diary Uttar Pradesh 2022
15. Animal Population as per Census [Nos.]	Livestock Census 2019
16. Infrastructure for Development of Allied Activities [Nos.]	NA
17. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Ministry Website



## District Profile Key Insights into Agriculture and Allied Sectors

### Crop Production, Maintenance and Marketing - Agriculture

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	NA	NA	NA
2	Land Holdings - SF (%)	7.34	7.34	7.34
3	Land Holdings - MF (%)	89.64	89.64	89.64
4	Rainfall -Normal (mm)	NA	NA	NA
5	Rainfall - Actual (mm)	NA	NA	795
6	Cropping Pattern	Rice-Wheat Cropping System	Rice-Wheat Cropping System	Rice-Wheat Cropping System

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	36636.60	71842.59	91949.67

**Table 3: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.98	1.98	1.98
2	Net sown area (lakh ha)	1.19	1.19	1.19
3	Cropping intensity (%)	166.39	166.39	166.39

**Table 4: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	120.11	120.11	120.11
2	Fertilizer consumption - Rabi (kg/ha)	66.00	66.00	66.00

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Status	Uttar Pradesh Statistical Diary 2022
Table 2: GLC under Agriculture	RBI SLBC Portal
Table 3: Irrigated Area, Cropping Intensity	District Statistical Booklet 2023
Table 4: Input Use Pattern	Ministry Website

**Water Resources**
**Table 1: GLC**

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

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	NA	NA	NA
2	Net Irrigated Area ('000 ha)	115	115	115
3	Gross Irrigated Area ('000 ha)	192	192	192

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	Mau	Badraon	Safe	Safe	Safe
2	Uttar Pradesh	Mau	Dohri Ghat	Safe	Safe	Safe
3	Uttar Pradesh	Mau	Fatehpur Madaun	Safe	Safe	Safe
4	Uttar Pradesh	Mau	Ghosi	Safe	Safe	Safe
5	Uttar Pradesh	Mau	Kopaganj	Safe	Safe	Safe
6	Uttar Pradesh	Mau	Mohammadabad Gohana	Safe	Safe	Safe
7	Uttar Pradesh	Mau	Pardaha	Safe	Safe	Safe
8	Uttar Pradesh	Mau	Ranipur	Safe	Safe	Safe
9	Uttar Pradesh	Mau	Ratanpura	Safe	Safe	Safe

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Irrigated Area & Potential	State Statistical Book 2022
Table 3: Block level water exploitation status	CGWB Report

### Farm Mechanisation Table

#### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	514.90	872.80	843.60

#### Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	NA	NA	105
2	Power Tillers	NA	NA	39
3	Threshers/Cutters	NA	NA	NA

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

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	NA	7	NA

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC ACP Portal
Table 2: Mechanisation in District	TNAU report
Table 3: Service Centers	District Statistical Book 2023



## Plantation & Horticulture including Sericulture

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Mango	Mango	Mango
2	Area cultivated (Ha)		452	452

**Table 2: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Reshmi Silk	Reshmi Silk	Reshmi Silk

## Sources

Table Name	Source(s) and reference year of data
Table 1: Crop Identified for One District-One Product	Dept. of Horticulture
Table 2: Weavers Clusters	DIC Office
Table 3: Production and Productivity	Ministry Website

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	NA	NA	0.10	7.46	NA	NA
2	Mango	NA	NA	0.45	7.93	NA	NA
3	Muskmelon	NA	NA	0.06	1.80	NA	NA
4	Papaya	NA	NA	0.01	0.64	NA	NA
5	Brinjal	NA	NA	0.04	1.38	NA	NA
6	Cabbage	NA	NA	0.04	1.61	NA	NA
7	Carrot	NA	NA	0.02	1.60	NA	NA
8	Cauliflower	NA	NA	0.04	1.20	NA	NA
9	Okra	NA	NA	0.10	1.00	NA	NA
10	Onion	NA	NA	0.38	6.51	NA	NA
11	Potato	NA	NA	1.22	35.00	NA	NA
12	Tomato	NA	NA	0.01	0.83	NA	NA

**Table 4: Nurseries (No.)**
**Forestry & Waste Land Development**
**Table 1: Area under Forest Cover & Waste Land**

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

**Table 2: Nurseries**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	17	17	17

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	Statistical Diary UP
Table 2: Nurseries	Statistical Diary UP

### 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)	345.56	1760.33	3385.39
2	KCC for working capital (₹ lakh)	350.29	720.37	2443.21
3	KCC for working capital (No.)	637	1084	2993
4	Finance under group mode (₹ lakh)	NA	NA	NA

#### Sources

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

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	170.22	834.56	927.90

**Table 2 : Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	129948	129948	129948
2	Of the above, male (No.)	64974	64974	64974
3	Of the above, female (No.)	64974	64974	64974
4	Popular breeds	White Leghorn Cornish cross	White Leghorn Cornish cross	White Leghorn Cornish cross



**Table 4: Nurseries (No.)  
Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Poultry	DSB 2023 & Dept of AH

#### Animal Husbandry - SGP

**Table 1 : Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Rampur Bushair
2	Popular goat breed(s)	Barbari & Jamunapari
3	Popular pig breed(s)	Yokshire

#### Sources

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

#### Fisheries

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	66.94	80.53	154.32
2	Finance under group mode (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	55	64	80
4	KCC for working capital (₹ lakh)	28.36	49.69	155.69

#### Sources

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

## Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	233.92	602.09	963.12
2	Loans for Storage Godowns (₹ lakh)	151.00	156.00	14.80

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	5	5	5
2	Cold Storages (Capacity - '000 MT)	32139	32139	32139
3	Storage Godowns (No.)	217	217	217
4	Storage Godowns ( Capacity - '000 MT)	10100	10100	10100
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	134	134	134
6	Market Yards [Nos] / Wholesale Market (No.)	0	0	0
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	NA	NA	NA

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Agri Storage Infrastructure	District Statistical Book 2023

## 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)	82.92	446.09	948.32

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	NA	NA	37020.00

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI SLBC Portal
Table 2: Fertilizer Consumption	Ministry Website

#### 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)	3472.98	5775.38	9212.09
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	NA	NA	NA
3	MUDRA Loans (Rs. lakh)	42294.56	29558.66	24810.39

**Table 2: Other Ancillary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	NA	NA	NA
2	ACABCs (No.)	0	2	3

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI SLBC Portal
Table 2: Other Ancillary Services	Agri Dept

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	30070.90	54581.50	83365.14
2	No. of units financed	11025	11902	19114

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	1	1
2	Micro Units (No.)	NA	NA	22271
3	Small Units (No.)	NA	NA	288
4	Medium Units (No.)	NA	NA	8
5	Udyog Aadhar Registrations (No.)	NA	NA	3375

**Table 5: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	104	210	637



## Sources

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

## Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	148.00	184.80	268.55
3	GLC under Housing (Rs. lakh)	1760.93	2536.08	1949.73

**Table 2: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	NA	NA	22261
2	Amt of subsidy released (Rs. lakh)	NA	NA	NA

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI SLBC Portal
Table 2: Progress under SBM	Ministry Website

### Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	NA	NA	NA
2	Amt of RIDF assistance (Rs. lakh)	586.96	1383.28	4569.20

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RIDF Web Portal

### Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	0.00	0.00	39.40

### Sources

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

## Renewable Energy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	NA	NA	NA
2	Assistance under Green Climate Fund (Rs. lakh)	NA	NA	NA
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	3.49	0.00	1.00

## Sources

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

## Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	88.50	2133.59	2487.40
2	JLG Bank Linkage (Rs. lakh)	NA	NA	NA
3	Loans through SHPIs (Rs. lakh)	NA	NA	NA
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	NA	NA	NA

**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	1.96
2	Mission Shakti (SRLM) (Rs. lakh)	NA	NA	NA
3	NRLM (Rs. lakh)	NA	NA	NA
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.44	0.00	5.40
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	0.00	0.00

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	9	9	9
2	No. of SHGs formed	1973	2306	277
3	No. of SHGs credit linked (including repeat finance)	138	1723	2968
4	Bank loan disbursed (Rs. lakh)	107.45	2335.00	3983.44
5	Average loan per SHG (Rs. lakh)	0.77	1.35	1.34
6	Percentage of women SHGs %	NA	NA	NA

### Sources

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

### Status and Prospects of Cooperatives

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	141	141	141
2	Consumer Stores (No.)	39	39	39
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	30	30	30
5	Marketing Societies (No.)	51	51	51
6	Labour Societies (No.)	64	64	64
7	Industrial Societies (No.)	1	1	1
8	Sugar Societies (No.)	1	1	1
9	Agro Processing Societies (No.)	5	5	5
10	Others (No.)	170	170	170
11	Total (No)	502	502	502

**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.)	92	92	92
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 Cooperative Database
Table 2: Details of credit cooperative societies	National Cooperative Database
Table 3: Block wise, sector wise distribution of cooperative societies in the district	Dept of Cooperation



Table 3: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Mau	Fatehpur Madaun	Fishery Societies	3	Average	Fishery Societies	3	Average	Fishery Societies	3	Average
10	Uttar Pradesh	Mau	Kopaganj	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient
11	Uttar Pradesh	Mau	Kopaganj	Marketing Societies	12	Rich	Marketing Societies	12	Rich	Marketing Societies	12	Rich
12	Uttar Pradesh	Mau	Ratanpura	Marketing Societies	7	Rich	Marketing Societies	7	Rich	Marketing Societies	7	Rich
13	Uttar Pradesh	Mau	Ranipur	Marketing Societies	3	Average	Marketing Societies	3	Average	Marketing Societies	3	Average
14	Uttar Pradesh	Mau	Ghosi	Marketing Societies	5	Average	Marketing Societies	5	Average	Marketing Societies	5	Average
15	Uttar Pradesh	Mau	Pardaha	Industrial Societies	1	Deficient	Industrial Societies	1	Deficient	Industrial Societies	1	Deficient

16	Uttar Pradesh	Mau	Ghosi	Sugar Societies	1 Deficient	Sugar Societies	1 Deficient	Sugar Societies	1 Deficient
2	Uttar Pradesh	Mau	Ratanpura	Fishery Societies	1 Average	Fishery Societies	1 Average	Fishery Societies	1 Average
3	Uttar Pradesh	Mau	Dohri Ghat	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient
4	Uttar Pradesh	Mau	Badraon	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient
5	Uttar Pradesh	Mau	Ratanpura	Consumer Stores	3 Average	Consumer Stores	3 Average	Consumer Stores	3 Average
6	Uttar Pradesh	Mau	Mohammadabad Gohana	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient
7	Uttar Pradesh	Mau	Kopaganj	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient	Consumer Stores	1 Deficient
8	Uttar Pradesh	Mau	Ranipur	Weavers Societies	12 Rich	Weavers Societies	12 Rich	Weavers Societies	12 Rich
9	Uttar Pradesh	Mau	Mohammadabad Gohana	Weavers Societies	4 Average	Weavers Societies	4 Average	Weavers Societies	4 Average

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Village s	Househol ds
Commercial Banks	16	118	56	35	27	NA	NA	1018	NA	NA
Regional Rural Bank	1	50	40	6	4	NA	NA	187	NA	NA
District Central Coop. Bank	1	11	1	8	2	NA	NA	62	NA	NA
Coop. Agr. & Rural Dev. Bank	1	3	3	0	0	NA	NA	0	NA	NA
Primary Agr. Coop. Society	92	92	92	0	0	NA	NA	0	NA	NA
Others	2	2	0	1	1			3167	NA	NA
All Agencies	113	276	192	50	34	0	0	4434	0	0

### 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	NA	NA	NA	0	790705.75	900442.62	991015.31	10.1
Regional Rural Bank	NA	NA	NA	0	149995.45	158648.78	164602.18	3.8

Cooperative Banks	NA	NA	NA	0	0.00	7328.13	8137.73	11.0	0.70
Others	NA	NA	NA	0	0.00	866.68	930.04	7.3	0.08
All Agencies	0	0	0	0	940701.20	1067286.21	1164685.26	9.1	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	76958	86759	98110	13.1	170969.25	311017.02	359450.05	15.6	82.04
Regional Rural Bank	43646	29573	36098	22.1	50064.83	57562.06	70004.56	21.6	15.98
Cooperative Banks	0	15641	1119	-92.8	0.00	6445.47	8683.99	34.7	1.98
Others	0	0	0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	120604	131973	135327	2.5	221034.08	375024.55	438138.60	16.8	100.00

### 4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	21.6	34.5	36.3	36.3
Regional Rural Bank	33.4	36.3	42.5	42.5
Cooperative Banks	0	88.0	106.7	106.7
Others	0	0.0	0.0	0.0
All Agencies	23.5	35.1	37.6	37.6



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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJBY	APY
Commercial Banks	1052745	399094	95634	59083
Regional Rural Bank	311138	118910	28283	23144
Cooperative Banks	1	124	3	0
Others	0	0	174	0
All Agencies	1363884	518128	124094	82227

### 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	135244.09	37.6	62315.89	17.3	57627.82	16.0	NA	0.0
Regional Rural Bank	40428.12	57.8	24115.06	34.4	7554.11	10.8	NA	0.0
Cooperative Banks	5518.70	63.6	5518.70	63.6	0.00	0.0	NA	0.0
Others	0.00	0	0.00	0	0.00	0	NA	0
All Agencies	181190.91	41.4	91949.65	21.0	65181.93	14.9	0.00	0.0
							9994.46	2.3





Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	140412.00	57093.93	40.7	173785.00	98733.54	56.8	199160.00	135244.09	67.9	55.1
Regional Rural Bank	82592.00	14570.07	17.6	73941.00	31462.21	42.6	77986.00	40428.12	51.8	37.3
Cooperative Banks	9593.00	0.00	0.0	10958.00	293.75	2.7	12254.00	5518.70	45.0	15.9
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	232597.00	71664.00	30.8	258684.00	130489.50	50.4	289400.00	181190.91	62.6	47.9

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	100552.00	29564.73	29.4	102640.00	55528.01	54.1	121894.00	67538.58	55.4	46.3
Term Loan (Agri.)	73045.00	7071.87	9.7	93182.00	16314.58	17.5	98812.00	24411.08	24.7	17.3
Total Agri. Credit	173597.00	36636.60	21.1	195822.00	71842.59	36.7	220706.00	91949.66	41.7	33.2
MSME	30000.00	30070.90	100.2	33828.00	54581.50	161.4	36401.00	83365.14	229.0	163.5
Other Priority Sectors*	29000.00	4956.50	17.1	29034.00	4065.40	14.0	32293.00	5876.11	18.2	16.4

Total Priority Sector	232597.00	71664.00	30.8	258684.00	130489.49	50.4	289400.00	181190.91	62.6	47.9
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#### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	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	170969.26	15956.81	9.3	311017.03	13970.41	4.5	359450.06	14042.48	3.9	5.9
Regional Rural Bank	50064.83	4591.32	9.2	57562.06	2491.57	4.3	70004.56	3166.13	4.5	6.0
Cooperative Banks	0.00	0.00	0	6445.48	923.32	14.3	8684.00	1539.96	17.7	10.7
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	221034.09	20548.13	9.3	375024.57	17385.30	4.6	438138.62	18748.57	4.3	6.1

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

Source(s)	
1	RBI SLBC Portal

## **Part B**

## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives – GoI (including Cooperatives)

##### Cooperative Development

The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments NABARD national level federations and other stakeholders is working on the following initiatives:

##### i. World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

##### ii. Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)

Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/services. A total of 63000 PACS have been taken for computerization under the project.

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

##### iv. PACS as Common Service Centers (CSCs) for better access to e-services

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

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



vi. Computerization of Agriculture and Rural Development Banks (ARDBs)

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.

vii. Co-operative Education - Setting up of World's Largest Cooperative University

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

viii. World's Largest Cooperative Training Scheme

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

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

x. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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



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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

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

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

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

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

## **2. Union Budget**

### **2.1. Important Announcements**

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

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

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

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

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

vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.



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

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

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

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

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

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

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

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

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

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

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

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

## **2.4. Highlights related to NABARD**

## **2.5. Agri Credit Targets**

## **3. Policy Initiatives - RBI**

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

ii. RBI's Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy, energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

#### **4. Policy Initiatives - NABARD**

**1. Refinance support:**

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.

**2. Schematic Refinance for Water Sanitation and Hygiene (WASH):**

To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

**3. Special Refinance Scheme (SRS) on PACS as MSCs:**

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

**4. Credit-linked subsidy schemes of GoI**

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



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

#### 5. Interest Subvention Schemes of GoI

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

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

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

#### 6. Rural Infrastructure Development Fund (RIDF):

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

#### 7. Micro Credit Intervention:

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

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

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

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

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

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

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

## 8. Financial Inclusion

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

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

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

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

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

## 9. Farm Sector Development



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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

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

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

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



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

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

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



**Uttar Pradesh Dairy Development and Milk Product Promotion Policy 2022:** The policy aims to boost the dairy industry by encouraging the establishment of milk-based industries and attracting Rs.5000 crore in capital investment over the next five years (2022-27). The policy seeks to raise milk processing levels from 10 percent to 25 percent (as on 2022) and expand processing capacity from 44 percent to 65 percent (as on 2022). It ensures fair pricing for milk producers promotes high-quality processed milk products and enhances market development and exports. The policy also focuses on creating employment upgrading skills adopting new technologies reforming dairy cooperatives and simplifying procedures for investors.

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

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

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

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

**Nand Baba Dugdh Mission:** The Nand Baba Dugdh Mission in Uttar Pradesh aims to transform the dairy sector by boosting milk production and enhancing dairy farming practices. The mission focuses on increasing milk yield and quality by providing financial assistance for dairy farm infrastructure offering training and support to dairy farmers for improving milk quality and establishing milk processing units to enhance value addition. (Link: <https://updairydevelopment.gov.in/NBDMSchemes-hi.aspx>)

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

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

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

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

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

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

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



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

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

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

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

## **2. State Budget**

### **2.1. Important Announcements**

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

###### 2.1.1.1 Status of the Sector in the District

The economy of Mau district is primarily agriculture-based but it faces several challenges due to economic backwardness sub-optimal utilization of irrigation resources and a lack of basic facilities making farming traditional and uneconomical. The district receives an average annual rainfall of 747.0 mm and is part of the Middle Ganga-Eastern Plains agro-climatic zone. Key crops grown include paddy maize wheat jowar gram pea and mustard. Paddy and maize are rain-fed crops dependent on the southwest monsoon and the major sources of irrigation include tube wells canals wells and ponds covering an irrigated area of 114132 hectares. The total cropped area is 198457 hectares with a net sown area of 119795 hectares and a cropping intensity of around 165.

The districts agricultural productivity has been stagnant due to climate change declining soil fertility limited irrigation water slow farm mechanization and insufficient agricultural extension services. In the 2023-24 financial year 113826 Kisan Credit Cards (KCCs) for crop loan were issued while KCC cards issued for Animal Husbandry and Fisheries were 2993 and 80 respectively. Since 2018-19 the Central Government has issued separate KCCs with a 7 annual interest rate for livestock and fish farmers in addition to crop loans.

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

To disseminate modern agricultural technologies such as drip and sprinkler irrigation and the System of Rice Intensification (SRI) an Agricultural Science Center is located in Ratanpura block. Additionally the district houses a Seed Research Directorate and 18 AgriClinics and Agribusiness Centers providing private sector extension services.

The Agriculture and Horticulture departments organize awareness camps and demonstrations to benefit farmers while the Horticulture department implements a subsidized loan scheme for installing drip and sprinkler irrigation systems to promote water conservation. Crop insurance schemes eg. PMFBY should be made mandatory for farmers taking crop loans to protect them from risks. Banks are encouraged to increase KCC coverage promote Joint Liability Groups and finance them under KCC.



Special attention should be given to groundwater conservation through water harvesting methods like pond and check dam construction. Organic farming is gaining momentum with potential for expansion through promotion of organic agriculture. The revamped Pradhan Mantri Fasal Bima Yojana (PMFBY) and Weather-Based Crop Insurance Scheme (RWBCIS) made voluntary for farmers in 2020 aim to safeguard crop producers. Additionally the PSL limit for lending against electronic Negotiable Warehouse Receipts (e-NWR) has been increased from ₹50 lakh to ₹75 lakh per borrower.

## **2.1.2 Water Resources**

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

Water is crucial for life on Earth and essential for all developmental activities. In Uttar Pradesh rivers extend 28500 kilometers supplying water to 75379 kilometers of canals 138000 hectares of reservoirs 161000 hectares of tanks and ponds and 133000 hectares of lakes. As of March 31 2024 the state has 28 major and medium irrigation schemes covering a cultivable command area of 1.098 million hectares. In Mau district the net sown area is 119795 hectares supported by the perennial Tamsa River. According to the Central Ground Water Boards 2020 report nine blocks in the district are categorized as safe for groundwater. To enhance irrigation facilities the Government of India has allocated ₹50000 crore under the "Pradhan Mantri Krishi Sinchai Yojana." This scheme focused on "Per drop more crop" and "Har Khet Ko Pani" includes medium and long-term plans for improving water sources and distribution systems. District Irrigation Plans (DIP) and State Irrigation Plans (SIP) have been developed to boost water use efficiency and resource management.

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

The district has 270 government tube wells and 33927 private tube wells and pumpsets with canals stretching 391 kilometers. NABARD supports the development of irrigation infrastructure by providing loans to state governments through the Rural Infrastructure Development Fund (RIDF). The district administration should explore these loan options to address local needs. A survey of dysfunctional government tube wells is needed along with a coordinated action plan for their renovation and improved rural power supply. Canal cleaning and consistent water supply are essential. As urban demand for groundwater grows and farmers increasingly opt for water-intensive crops like paddy adopting drip or sprinkler irrigation methods is crucial for efficient water use. Enhancing government tube well capacity requires surveying and strengthening the distribution network. Drip irrigation is suitable for crops like sugarcane and potatoes while sprinkler systems can be used for other crops.

Regarding groundwater availability in the district the total annual groundwater recharge is 50015.31 hectare-meters with an annual extractable groundwater resource of 46121.39 hectare-meters. Current annual groundwater extraction is 30293.36 hectare-meters leaving a net groundwater availability for future use of 14783.86 hectare-meters. The stage of groundwater extraction stands at 65.68 (Source: Groundwater Resource Data Uttar Pradesh 2020).

### **2.1.3 Farm Mechanization**

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

The Green Revolution in India was largely achieved through the integration of improved seed varieties enhanced irrigation facilities and farm mechanization. Mechanization has been essential for the timely completion of agricultural tasks leading to increased productivity and food self-sufficiency. Tractors and other equipment are used for various operations such as land preparation sowing plant protection weed removal and threshing. However in the district most farmers own less than two hectares of land resulting in a farm mechanization level of only 50. Institutional credit is crucial in supporting farm mechanization enabling farmers to access the necessary equipment and technology to improve their operations.

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

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

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

Horticulture involves diverse activities including managing orchards cultivating fruits vegetables flowers and medicinal plants as well as post-harvest management and marketing. It also covers organized plantations spices mushroom cultivation apiculture and sericulture. As the largest agricultural sub-sector in India horticulture spans 25.4 million hectares making up 15 of the total agricultural area. Vegetables dominate this sector covering 60 of the area and contributing over 80 of total production with the sector accounting for more than 33 of agricultural output.

In Uttar Pradesh a leading producer of horticultural crops the state contributes 11.76 to Indias total horticultural crop production the largest share in the country. Uttar Pradesh also has the largest area under horticultural crops at 8.70. It leads in producing mangoes (24) amla (40) and mentha (50). In 2019-20 the state produced 26.19 million tonnes of vegetables from 12.47 lakh hectares compared to the national total of 189.46 million tonnes. Fruits and spices production in Uttar Pradesh was 10.95 million tonnes and 0.28 million tonnes respectively contributing about 11 and 3 to national levels.

Given the districts climate promoting micro-irrigation in horticulture over traditional methods could ensure a steady income with lower costs.



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

The Government of India aims for an 8 growth rate in the horticulture sector under the Integrated Horticulture Development Mission. This strategy focuses on a comprehensive approach providing all necessary facilities—from pre-production to post-production processing—and ensuring producers receive fair returns through effective marketing. The National Horticulture Mission offers financial assistance for establishing new orchards rejuvenating old ones protected cultivation integrated nutrient and pest management organic farming apiculture and mechanization.

Support for horticulture also comes from the Pradhan Mantri Krishi Sinchai Yojana Horticultural Development Scheme for Scheduled Caste and Tribe Areas ATMA Scheme and State Nurseries. The district has significant potential for seasonal vegetable cultivation such as cauliflower brinjal and bitter gourd and could benefit from more nurseries. Establishing nurseries and mushroom production units will ensure quality planting materials. Area development plans for medicinal crops should be prepared and funded. Farmer clubs and community-based organizations (CBOs) can aid in technology transfer while private agricultural extension services through Agri-Clinics and Agri-Business Centers can boost investment in crop diversification.

### **2.1.5 Forestry & Waste Land Development**

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

Forestry and wasteland development are crucial for conserving flora and fauna and expanding green cover in the district. Mau has less than 1% forest cover, significantly below the 33% target set by the National Forest Policy of 1988. The 'Green India' mission aims to enhance greenery on 5 lakh hectares of land during the Twelfth Five Year Plan, including improving 1.5 lakh hectares of fallow land and restoring 0.9 million hectares of environmentally sensitive areas.

In the district, 9,721 hectares of current fallow and 5,589 hectares of other fallow land, and 3,436 hectares of land under miscellaneous tree crops. Beneficial tree species for agroforestry include Shisham, Jamun, Mahua, Arjun, Neem, Eucalyptus, and Babul. Bamboo cultivation is also gaining popularity due to high national demand for bamboo products. The Forest Department offers extension services and saplings for plantations. Mau district covers 171,561 hectares, with only 568 hectares, or 0.33%, designated as forest area.

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

Forestry and wasteland development programs are being carried out by Gram Panchayats under the Mahatma Gandhi National Rural Employment Guarantee Scheme. Key challenges in this sector include encroachment on public lands disputes over wasteland ownership and insufficient forestry education and awareness. To support agroforestry the Uttar Pradesh government's State Forest Policy 2017 promotes increasing tree plantation on agricultural land to boost farmers income.



The Forest Department operates nurseries in the district with additional quality saplings available from private nurseries. The District Forest Officer's office oversees afforestation efforts and the government offers grants for planned afforestation through voluntary organizations. Encouraging farmers to plant species such as Sagwan Eucalyptus Poplar and Shisham on private lands is essential as is planning afforestation on common village lands like Kachhar. While banks are providing some credit for this sector accurate data on credit flow is lacking.

#### **2.1.6 Animal Husbandry – Dairy**

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

Milk is a highly nutritious food and India is a leading producer. In rural areas, including Mau district, dairying plays a crucial role for small and marginal farmers, landless farmers, and others, providing employment and income. With shrinking agricultural landholdings, a growing population of small farmers, and favorable climatic conditions, dairying presents significant opportunities as a supplementary occupation.

The Government of India's Livestock Development Policy supports breed improvement, free medicines, and the expansion of artificial insemination and health services. According to the Zila Sankhyikiya Patrika 2022, Mau district has a cattle population of 1.72 lakh and a buffalo population of 1.92 lakh. Given the district's climate, dairying complements agriculture and offers a reliable income source, even in challenging conditions.

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

The central government has extended the Kisan Credit Card (KCC) facility to farmers involved in animal husbandry and fisheries allowing them to access a sub-credit limit of up to Rs. 2 lakh for working capital through a separate KCC in addition to the KCC for agricultural loans at an annual interest rate of 7. To enhance the dairy sector promoting the formation of Farmer Producer Organizations (FPOs) is essential as they help in adopting new technologies reducing milk wastage and securing better prices for dairy farmers.

The districts Animal Husbandry Department including a Joint Director Chief Veterinary Officer Veterinary Officers and Livestock Extension Officers operates 46 veterinary hospitals 85 artificial insemination centers and 52 livestock service centers. Strengthening animal husbandry services and artificial insemination facilities is crucial. Additionally establishing milk cooperative societies in the district is urgently needed.

The government has instructed banks to issue Kisan Credit Cards to livestock farmers for working capital needs with the District Level Technical Committee setting the scale of finance for banks. Encouraging skilled entrepreneurs in dairy clusters and financing them for dairy processing activities such as ghee butter paneer and khoya will further support the sectors growth.

### **2.1.7 Animal Husbandry – Poultry**

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

The poultry sector is one of the fastest-growing livestock sectors driven by robust demand over the past 15 years leading to significant expansion consolidation and globalization. According to the Livestock Census 2019 India's total poultry population is 851.81 million marking a 16.8 increase from the previous census with Uttar Pradesh having 12.525 million poultry.

In the fiscal year 2021-22 the states egg production totaled 4.04 billion eggs accounting for 3.12 of the national production. Uttar Pradesh experienced an annual growth rate of 11.36 in egg production compared to the previous year. However the availability of eggs in the state was only 15 eggs per person per year compared to the national average of 95 eggs per person.

Mau district has significant potential for poultry production as the supply of poultry products is currently insufficient to meet demand. In 2021-22 Mau district produced 3.81 crore eggs contributing 0.93 to the states total egg production.

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

The Government of Uttar Pradesh has launched the Poultry Policy 2022 to foster entrepreneurship in the poultry sector. Entrepreneurs setting up commercial layer or broiler parent farms are eligible for a 7 interest subvention or the lower of the bank-determined rate for 5 years along with other concessions. The National Livestock Mission (NLM) also offers a capital subsidy of up to 50 through SIDBI for establishing backyard poultry units.

Despite significant opportunities in the districts poultry sector credit flow has been inadequate due to bank apathy and competition from poultry imported from other states. The Government of India has introduced Kisan Credit Cards (KCC) for poultry farming providing working capital and an interest subvention up to a combined limit of Rs. 3 lakh.

A major challenge is the reluctance of insurance companies to offer coverage for poultry units which hampers bank lending. To address this insurance companies need to become more involved. The Animal Husbandry Department should conduct training programs for poultry development and raise awareness. Day-old chicks and poultry feed are primarily sourced from Gorakhpur. Additionally there is a need to establish new veterinary hospitals in the district and encourage and finance entrepreneurs to set up commercial layer and broiler units including members of Self-Help Groups.



## **2.1.8 Animal Husbandry – Sheep, Goat, Piggery**

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

Sheep goat and piggery farming are primarily occupations for small and marginal farmers as well as agricultural laborers. Goat milk is highly suitable for small children and disabled people due to its digestibility and goats produce more milk per kilogram of body weight compared to cows and buffaloes. Remarkably during summer months when milk production of other animals decreases goats continue to increase milk output earning them the title of the "poor man's cow."

Despite favorable climatic conditions for sheep goat and piggery farming the sector has seen slow development in recent years. Financing for sheep and goat rearing mostly occurs through government-sponsored programs. This indicates the need for more proactive financial support and development initiatives to boost growth in these areas especially since these activities provide a viable livelihood for small-scale farmers. As per Livestock Census 2019 there are 1.72 lacs goats in the district and 3205 sheep.

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

Small ruminant farming including sheep goats and pigs is being promoted in the district. However there is a pressing need to establish advanced laboratories for disease diagnosis feed microbiology and livestock processing to boost the sectors productivity. The district lacks scientific slaughterhouse facilities although improvements have been made in recent years with the closure of unregistered slaughterhouses. To further enhance the sector scientific slaughterhouses should be established.

The Government of India is extending working capital support through Kisan Credit Cards (KCC) for livestock farming with an interest subvention provided for loans up to Rs. 3 lakh. Additionally the districts large hotels and markets generate waste that serves as feed for pigs making pig farming a viable occupation.

There is also a need for good quality breeding animals and improved livestock availability through government programs in each development block. The Animal Husbandry Department should focus on training programs and establishing breeding centers for quality goat's sheep and pigs. Banks must support socially and economically disadvantaged farmers by offering timely credit for livestock development.

### **2.1.9 Fisheries**

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

Fisheries hold a key role in India's agricultural sector contributing to livelihood support food security and economic growth. Fish is a rich source of high-quality protein and omega-3 fatty acids making it essential for the country's food security. India ranks third globally in fish production with more than 10 of the world's fish biodiversity. The fisheries sector contributes about 6.6 to the agricultural GDP.

Uttar Pradesh is endowed with extensive freshwater resources including rivers canals ponds lakes and wetlands. These water bodies present vast potential for inland fisheries development which could further enhance income and employment opportunities for the states rural population.

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

The districts Fisheries Development Agency is actively involved in distributing fish seeds training fish farmers and assisting in securing credit facilities. Ponds primarily under the control of gram panchayats are leased out for ten years for fisheries though farmers can also use their land. Fisheries offer a profitable avenue for economic development.

Challenges in the sector include a lack of backward and forward linkages insufficient extension services and reliance on rainfall which affects fish production due to rapid drainage. The district lacks air-conditioned fish vehicles and fish hatcheries with hatchery demand met from neighboring Azamgarh. At least four hatcheries are needed locally.

The Pradhan Mantri Matsya Sampada Yojana provides subsidies for fisheries development and the Kisan Credit Card (KCC) offers loans up to ₹1.6 lakh per hectare for working capital with banks organizing loan camps in the district. Improving coordination between government agencies and financing beneficiaries is crucial for the sectors growth.

### **2.1.10 Farm Credit – Others**

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

While mechanization in agriculture has certainly improved productivity it is not possible to operate tractors or other agricultural machinery on small landholdings. Small and marginal farmers still find it more convenient to practice traditional farming methods using bullocks and they primarily rely on bullock carts for transporting their produce.



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

Due to the predominance of small landholdings in rural areas fisheries and related activities are crucial for economic upliftment. Banks should focus on identifying small and marginal farmers to offer credit facilities enabling them to grow their fisheries ventures. Additionally small-scale farmers require two-wheelers to meet their transportation needs and the availability of showrooms and service centers for two-wheeler manufacturers in the district makes this accessible.

The districts extensive banking network further facilitates financing for farmers providing them with the necessary support for expanding their fisheries activities and other related endeavors.

### **2.1.11 Sustainable Agricultural Practices**

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

An integrated farming system combines two or more agricultural activities in a complementary and sustainable manner to maximize returns with minimal inputs. This system enhances income family nutrition and environmental security. Various models across India have successfully integrated dairy goat rearing poultry horticulture apiculture aquaculture and plantation crops such as coconut cocoa cashew and pineapple with traditional crops.

The adoption of integrated farming systems has shown significant increases in net income compared to crop production alone. Additionally these systems have proven to be more sustainable and employment-generating offering better resource utilization and resilience.

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

In the district integrated farming can be promoted through various models tailored to specific needs and conditions. Examples include the Crop + Dairy Integrated Farming System Model (1 hectare) for enhancing income and generating employment the Crop + Livestock Integrated Farming System Model (1 hectare) for sustainable livelihoods the Horticulture + Dairy Integrated Farming System Model (0.70 hectare) for marginal farmers in the western plains and the Dairy-based Integrated Farming System Model (1 hectare) for income enhancement and employment. Other models like the Crop + Orchard-based Integrated Farming System Model (1.5 hectares) for the western plains and an Integrated Farming System Model (0.4 hectare) based on exotic vegetables for marginal farmers are also feasible.

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

## **2.2 Agriculture Infrastructure**

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

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

Adequate storage arrangements are vital for ensuring food security as crucial as the production process itself. In recent years the marketing of agricultural produce has become increasingly important transforming agriculture from a livelihood activity into a commercial enterprise. Technological advancements have boosted production and the growing demand necessitates the expansion of marketing facilities to ensure that farmers and traders receive fair prices for their produce. Over the past decade infrastructure for agriculture-based storage in the district has developed significantly aiding farmers in storing crops like wheat paddy mustard and potatoes.

Given the districts strong position in food grain and vegetable production the creation of additional storage capacity is essential. Both government and private sectors should invest in building this capacity to handle the volume of agricultural produce local consumption and the storage of agricultural inputs. The CIPHET report indicates that post-harvest losses including grains pulses oilseeds vegetables and spices range from 4-9 annually emphasizing the urgent need for better storage facilities.

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

The district plays a vital role in food grain and vegetable production making the expansion of storage capacity an urgent need. Adequate market infrastructure is crucial to ensure that farmers receive fair prices for their produce and benefit from various agricultural programs. Storage facilities are a key element in this process as they help prevent exploitation by traders and promote competition among buyers ensuring better prices for farmers.

Currently the districts storage capacity is inadequate often forcing farmers to sell their produce at low prices and contributing to significant wastage of grains fruits and vegetables. Enhancing storage capacity is critical for improving food security and ensuring fair compensation for producers.

Recent amendments to the APMC Act allow private sectors to establish market yards in Uttar Pradesh further highlighting the need for regulated market yards to ensure fair pricing for farmers. The district already has some storage infrastructure including warehouses operated by the Food Corporation of India and the state government as well as a few cold storage units. However the demand for additional facilities remains high given the increasing production and the need to reduce post-harvest losses. Establishing more regulated market yards and increasing storage capacity are essential steps toward supporting the districts agricultural growth and sustainability.



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

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

Land development is essential for maintaining soil fertility and productivity yet it often lacks sufficient focus. In the districts total area of 171561 hectares 25887 hectares are unavailable for agriculture. To improve soil conservation and land use its crucial to implement practices like land leveling farm bunding organic farming and vermicomposting. Additionally soil testing should be conducted to guide the appropriate application of chemical fertilizers. These measures will support sustainable agricultural development and enhance overall land productivity.

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

The district has various extension services and facilities to support agricultural development including improved seed varieties fertilizers marketing and storage. There is one soil testing laboratory available in the district providing NPK testing while micronutrient testing is conducted in Azamgarh. The Land Improvement Department is responsible for wasteland development and financial assistance for watershed development has been provided under NABARDs RIDF. Additionally support from the Bioenergy Board is utilized for recycling waste materials. Although vermicomposting is practiced on a small scale there is a need for greater awareness among farmers about its benefits. Adopting practices such as land leveling farm bunding organic farming and proper soil testing will contribute to better soil fertility and land productivity.

## **2.2.3 Agri. Infrastructure – Others**

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

In the district there are potential opportunities for bank loans in the area of organic manure and vermicomposting but the demand remains relatively low primarily due to a lack of awareness among farmers. Recently however there has been a growing trend towards the use of vermicompost spurred by awareness efforts through farmer clubs. This shift is driven by the need to address soil fertility issues caused by the indiscriminate use of chemical fertilizers. Organic manure is emerging as a valuable alternative and activities such as agricultural biotechnology seed production bio-pesticides and vermicomposting are gaining traction. Increasing awareness and education about these practices are essential for boosting their adoption and addressing the soil fertility challenges in the district.

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

The Agriculture Department is the key agency responsible for delivering technical and extension services to develop the organic manure and vermicomposting sector. It plays a crucial role in creating awareness among farmers and promoting these practices. To address the challenges and encourage adoption, it is essential to focus on small and marginal farmers through targeted promotion and awareness campaigns. Additionally, banks should recognize the potential in this sector and provide adequate financing. This includes supporting emerging areas such as seed production, mushroom cultivation, polyhouses, and fertilizer/seed sales centers. By expanding financial support and increasing awareness, the sector can thrive, leading to improved soil health and sustainable agricultural practices.

### **2.3 Agriculture - Ancillary Activities**

#### **2.3.1 Food & Agro Processing**

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

Food and agro-processing involves transforming primary agricultural produce into value-added products such as dairy items packaged foods and beverages. This sector is critical for enhancing the value of agricultural outputs. The Government of India recognizes the importance of post-harvest technology and management in adding value to agriculture and has classified it as a specific sector. The Reserve Bank of India supports this by advising banks to include loans up to Rs. 10 crore for plant and machinery in priority sector lending. Initiatives such as agriculture export zones food parks and contract farming are boosting the sectors prominence. The district has significant potential in processing wheat rice vegetables bananas milk and meat. Attracting private investment through the Public-Private Partnership (PPP) model is essential. Additionally fostering cooperation among Farmer Producer Organizations (FPOs) can enhance technology transfer improve quality awareness and align production with market demands.

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

The Uttar Pradesh Food Processing Industry Policy 2022-27 aims to enhance agricultural produce processing and promote processed food exports. Managed by the Horticulture and Food Processing Department the policy focuses on fair prices for farmers adding value to raw products establishing processing industries offering competitive pricing creating jobs and developing skills.



The PM-FME Scheme offers a credit-linked capital subsidy of 35 of the project cost up to Rs. 10 lakh per unit with a minimum 10 contribution from beneficiaries and the remainder as a bank loan. FPOs SHGs cooperatives state agencies and private entrepreneurs can also receive similar grants for developing facilities like processing units warehouses and cold storage.

The food processing sector is a priority under the Make in India initiative with the Ministry of Food Processing Industries attracting investment through infrastructure development. NABARD has set up a ₹2000 crore fund to provide affordable credit for the sector covering up to 95 of the project cost for state-promoted institutions and 75 for others. This fund supports the establishment modernization and expansion of food processing units and infrastructure in designated food parks.

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

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

With the growth and diversification of agricultural activities there is an increasing demand for support and extension services. Establishing Agri-Clinics and Agri-Business Centers by graduates in agriculture-related fields such as horticulture animal husbandry veterinary science forestry dairy poultry and fisheries is crucial. Under this scheme banks offer loans up to Rs. 20 lakh to individual entrepreneurs and up to ₹1 crore to groups of five entrepreneurs including one with a background in business development and management. NABARD provides refinancing facilities to banks. The Government of India supports this initiative with a subsidy of 36 for general category beneficiaries and 44 for SC/ST beneficiaries through NABARD.

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

Despite the presence of numerous agricultural colleges and universities in the district and an agricultural university in a nearby district progress in the Agri-Clinic and Agri-Business Center (ACABC) scheme has been slow. To address this the Extension Department should organize awareness camps in these agricultural institutions. Additionally they should coordinate with the National Institute of Agricultural Extension Management (MANAGE) and other training institutes identified by the institute to enhance outreach and effectiveness.

## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

Due to rising population pressures the per capita availability of land has decreased limiting its capacity to provide adequate employment and livelihoods through agriculture. To address this boosting the non-agricultural sector particularly industry is essential. The MSME sector redefined as of June 2020 includes:

- (i) Micro Enterprises: Investment up to ₹1 crore turnover up to ₹5 crore.
- (ii) Small Enterprises: Investment up to ₹10 crore turnover up to ₹50 crore.
- (iii) Medium Enterprises: Investment up to ₹50 crore turnover up to ₹250 crore.

In Mau district non-agricultural activities are becoming increasingly important as land holdings shrink and agricultural employment opportunities decline. With over 70 of farmers needing supplementary income expanding the non-agricultural sector is crucial. Providing bank loans for agro-based and handicraft enterprises and ensuring a steady power supply are key steps. The district industry centre should facilitate entrepreneur training and establish training-cum-product centres. Additionally micro and small enterprises often unregistered should be formalized. The handloom and powerloom sectors in the district also have significant development potential that requires attention.

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

Several key schemes aim to boost the MSME sector in India. The Pradhan Mantri Rozgar Srijan Karyakram merges the Prime Ministers Employment Generation Programme and the Rural Employment Generation Programme providing up to ₹25 lakh for manufacturing and Rs. 10 lakh for services. It offers a 15 subsidy in urban areas and 25 in rural areas for the general category and higher rates for SCs STs women and other disadvantaged groups.

The Pradhan Mantri Mudra Yojana launched on April 8 2015 provides collateral-free loans to small businesses and individuals in three tiers: Shishu (up to Rs. 50000) Kishor (Rs. 50000 to Rs. 5 lakh) and Tarun (Rs. 5 lakh to Rs. 10 lakh).

The Stand Up India Scheme mandates banks to offer loans between Rs. 10 lakh and Rs. 1 crore to at least one SC/ST and one woman entrepreneur per branch.

The Online Loan Facility for MSMEs in 59 Minutes developed by SIDBI allows for in-principle loan approvals from Rs. 1 lakh to Rs. 5 crore in under 59 minutes through an online platform simplifying access to credit.

In Mau district ground-level credit flow for the MSME sector was Rs. 83365.15 lakh in FY 2023-24 Rs. 54581.51 lakh in FY 2022-23 and Rs. 30070.91 lakh in FY 2021-22.



## **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**

The Reserve Bank of India introduced an export financing scheme in 1967, offering short-term working capital to exporters at international interest rates. This includes 'Pre-Shipment/Packing Credit' and 'Post-Shipment Credit'.

In Mau district, weavers rely heavily on handlooms for their livelihood. While Banarasi sarees are produced locally, they often lack the high-quality techniques required for export. To enhance export potential, providing high-quality technical assistance and marketing support to these weavers is crucial. The State Handloom Department should lead these efforts to improve the quality and marketability of the district's handloom products.

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

The Uttar Pradesh Government launched the One District One Product (ODOP) Scheme on January 24 2018 aiming to enhance the quality of a specific product in each district to compete internationally. This scheme offers financial support for infrastructure marketing and margin money.

The Uttar Pradesh Agriculture Export Policy 2019 implemented on September 10 2019 focuses on boosting agricultural income and exports. It promotes Farmer Producer Organizations (FPOs) with a subsidy of up to Rs. 10 lakh for cluster farming of export-oriented products over five years with 40 provided in the first year.

The Production Linked Incentive (PLI) Scheme introduced by the Government of India aims to boost domestic manufacturing and exports with an outlay of Rs. 1.97 lakh crore. The scheme expanded in the Union Budget 2022-23 incentivizes companies to increase sales from domestic units potentially creating 60 lakh new jobs and adding Rs. 30 lakh crore in production capacity over the next five years.

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Education is crucial for human resource development and socio-economic progress. With India's literacy rate at 74.04 as per the 2011 census Uttar Pradesh lags with a rate of 67.68 ranking 29th among states. The states male literacy rate is 77.28 while the female literacy rate is 57.18. There is growing interest in pursuing foreign education which highlights the need for increased education loans to support students.

In Mau District the literacy rate is 75.16 with 84.61 for males and 65.59 for females. The district boasts 1444 primary schools 896 upper primary schools 463 secondary schools 96 colleges and 29 post-graduate colleges. However it lacks vocational higher education institutions offering only polytechnics and ITIs for vocational training. Expanding educational facilities and increasing access to education loans could further enhance educational attainment and economic prospects in the region.

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

The National Education Policy 2020 (NEP 2020) updates the previous policy and offers a comprehensive framework for early to higher education and vocational training across rural and urban areas. Under Priority Sector Lending loans for vocational courses up to Rs. 20 lakh are provided. The Samagra Shiksha program aims to enhance school effectiveness from pre-school to class 12 focusing on equal opportunities and equitable learning outcomes.

The Institutions of Eminence scheme supports the development of world-class teaching and research institutions selecting ten public and ten private institutions for this distinction. Additional initiatives include the Central Sector Scheme of Scholarship for College and University Students (CSSS) for economically weaker sections fee waivers at IITs and the Padho Pardesh scheme which offers interest subsidies on education loans for studies abroad to students from minority communities.

The Vidya Lakshmi Portal allows students to view apply for and track education loan applications from banks conveniently facilitating access to educational financing.



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

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

Housing is crucial both as a family asset and a social good improving living standards. In the state the Pradhan Mantri Awas Yojana (Urban) is facilitating the construction of about 48277 houses across 76 projects with 22718 houses completed and the rest expected to be finished by March 2023. Additionally Rs. 9000 crore has been allocated under Pradhan Mantri Awas Yojana – Gramin and Rs. 1203 crore for Mukhyamantri Awas Yojana Rural to build pucca houses for the poor in villages during 2023-24.

In the district the development projects like the Purvanchal Expressway and the widening of the Lucknow-Varanasi State Highway are likely to boost the demand for housing loans.

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

The Pradhan Mantri Awas Yojana (PMAY) aims to provide affordable housing to the poor with a target of 20 million houses by March 2022 now extended to December 2024. It includes PMAY (Urban) for urban poor and PMAY (Gramin) for rural poor. Key challenges are the lengthy 6-8 year production periods and the need for multiple approvals over 2-3 years. Streamlining processes and improving coordination for plot availability are crucial. The Union Cabinet has approved the extension of PMAY-Gramin for FY 2024-25 to 2028-29 aiming to construct two crore additional houses with a total outlay of ₹3.06 lakh crore. Assistance amounts are Rs. 1.20 lakh per unit in plain areas and ₹1.30 lakh in North Eastern and Hill States. The scheme includes a Central Share of Rs. 2.06 lakh crore and a State Share of ₹1.00 lakh crore. It will focus on completing 35 lakh pending houses and building two crore new ones benefiting nearly 10 crore individuals and will enhance safety hygiene and social inclusion. Administrative funds are set at 2% of the program budget.



## **Chapter 5**

### **Credit Potential for Infrastructure**

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

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

Uttar Pradesh as India's third-largest economy contributes about 8 to the national GDP. Rural infrastructure in irrigation roads bridges and agriculture is crucial for accelerating economic growth. Investment in these areas creates new economic opportunities generates employment and enhances rural services and skills. However due to resource constraints state governments struggle with the development and maintenance of rural infrastructure.

In response the Government of India established the Rural Infrastructure Development Fund (RIDF) in 1995-96 through NABARD to finance rural infrastructure projects. RIDF supports 39 activities including renewable energy social and rural connectivity. RIDF projects have increased labor opportunities improved transportation through rural roads enhanced irrigation facilities and boosted production. Given the Ghaghra rivers flood damage in the district constructing flood control structures is essential to mitigate annual flood impacts.

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

In the district entrepreneurs can benefit from the Mission for Integrated Development of Horticulture (MIDH- HMNEH) by establishing cold storage units cold rooms and pre-cooling units with a subsidy of up to 50. However there is currently a shortage of fruit and vegetable markets leading to the exploitation of farmers by middlemen. To address this NABARD's "Agri Marketing Infrastructure" scheme offers grant assistance for establishing market yards drying cleaning grading labeling and packing facilities. Additionally mobile soil testing vans are needed to enable farmers in remote areas to test soil samples which will aid in soil improvement and informed crop selection. Ongoing RIDF projects in the district include two veterinary hospitals with an RIDF loan of Rs. 76.32 lakh 13 irrigation projects with Rs. 5313.72 lakh five road projects with ₹488.54 lakh and three bridge projects with Rs. 4839.29 lakh.

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

The Rural Infrastructure Development Fund (RIDF) extends beyond irrigation rural roads and bridges to significantly enhance various aspects of rural life. It supports the development of educational infrastructure such as schools which improves access to quality education and promotes literacy. In the healthcare sector RIDF projects fund the construction and upgrading of health centers and hospitals leading to better medical services and improved health outcomes. Drinking water supply projects under RIDF provide clean and safe water reducing waterborne diseases and promoting better public health. Sanitation facilities including toilets and waste management systems are also supported contributing to improved hygiene and living conditions. Additionally rural electrification projects extend electricity access to remote areas boosting economic activities and enhancing quality of life. RIDF also funds cold storage and market infrastructure reducing post-harvest losses and improving agricultural marketing.

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

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

Recognizing the critical role of social infrastructure in rural and urban development, the Reserve Bank of India has included loans for constructing schools, health services, drinking water facilities, and sanitation services in Tier 2 to Tier 6 areas under priority sector lending. Banks can provide up to ₹5 crore per borrower for these projects. Improved access to these services significantly impacts daily life, longevity, and overall capabilities, making the enhancement of social infrastructure essential for community well-being and development.

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

The district is home to 1444 primary schools 896 upper primary schools 463 secondary schools 96 colleges and 29 post-graduate colleges. However it lacks institutions for vocational higher education with only polytechnics and ITIs available for vocational courses. This gap highlights a need for more advanced vocational education facilities to better prepare students for specialized careers.



## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

Uttar Pradesh one of the highest electricity-consuming states in India has significant potential to harness renewable energy sources like solar energy biogas and biofuels which have not been fully utilized.

**Solar Energy:** The state benefits from average daily solar radiation between 5.0 kWh/sq.m. and 5.5 kWh/sq.m. making it ideal for solar energy initiatives. With a solar conversion efficiency of 1 about 0.05 kWh/sq.m. of radiation can be converted into electrical energy. This indicates substantial opportunities for solar energy installations.

**Biogas:** Biogas which contains 55 to 70 combustible methane offers a clean and cost-effective fuel option. Given the district's livestock resources biogas plants could be installed in all villages. Biogas can also power generators and diesel engines potentially saving 75 on diesel. Biodiesel produced through transesterification of non-edible oils from plants like Ratanjot and Karanj can be blended with diesel to cut costs. In the current energy crisis leveraging these non-conventional and renewable energy sources is crucial.

To maximize benefits it is essential to focus on installing solar home lights solar street lights solar pumps for drinking water and irrigation. Additionally maintaining and repairing biogas and solar systems alongside providing relevant training will support effective utilization and sustainability of these renewable energy sources.

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

In Uttar Pradesh the significant gap between electricity demand and supply can be addressed through renewable energy particularly solar power. Solar energy not only helps close this gap but also reduces carbon emissions contributing to global climate goals and potentially earning carbon credits. This shift could boost rural and agricultural development while creating job opportunities.

Nationally the Ministry of New and Renewable Energy promotes solar lights and pumps with subsidies and the Uttar Pradesh government supports large-scale solar power through its solar energy policy. However challenges such as low awareness technical complexity and high installation costs limit solar potential.

Initiatives like the "Go Green" initiative the Green Climate Fund (GCF) and NABARD's climate finance efforts support sustainable agriculture renewable energy adoption and afforestation. Additionally the PM Surya Ghar Yojana promotes household solar energy use by offering 300 free electricity units. The PM KUSUM scheme aids farmers in installing solar pumps and grid-connected solar power plants promoting decentralized solar energy reducing transmission losses and helping farmers increase income by selling surplus energy.



### 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	235	195.001400	178.5276
B	Ongoing tranches	23	169.686700	107.1787
	Total (A + B)	258	364.688100	285.7063

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	15	61.107100	53.9004
B	Rural roads & bridges	8	108.579600	53.2783
C	Social Sector	0	0.000000	0
	Total (A + B + C)	23	169.686700	107.1787

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	13	Irrigation potential	ha	11910.3
B	Rural roads	5	Road length	km	10.18
C	Bridges	3	Bridge Length	m	1456.12

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	2	Improved animal health and disease prevention	2	80.34
2	0	0	0	0	0
3	0	0	0	0	0

## Chapter 6

### Informal Credit Delivery System

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

The Self-Help Group-Bank Linkage Programme (SHG-BLP) initiated to connect the unbanked rural poor with formal banking systems has evolved into the world's largest microfinance initiative encompassing over 8.5 million Self-Help Groups (SHGs) and representing 100 million rural households across India. Since its inception in 1992 NABARD has been instrumental in supporting and guiding this movement significantly impacting women's empowerment and rural development. In the district comprising 9 intensive development blocks 7552 SHGs with 78258 members have been established. This demonstrates a substantial potential for further SHG formation in Mau. NABARD facilitates this growth by organizing workshops and training sessions for bankers, NGOs, government departments and SHG members aiming to enhance the formation, promotion and integration of SHGs. As on 31/03/2024, there were 7121 SHGs (New) and 630 SHGs (Pre-NRLM/Revived) in the district.

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

The DAY-National Rural Livelihoods Mission (DAY-NRLM) launched on April 1, 2013, restructured and strengthened the SHG-Bank Linkage Program across India. By March 31, 2022, 73.19 lakh SHGs had been formed under this flagship program involving 8.01 million women. In Uttar Pradesh, the UP State Rural Livelihoods Mission (UPSRLM) is responsible for implementing the project which is now active in all districts and blocks as of April 2021.

NABARD supports SHG women in income enhancement through livelihood-based programs like the Micro-Entrepreneurship Development Program (MEDP) and the Livelihood and Enterprise Development Program (LEDP). The MEDP offers 15 days of livelihood training to women from 30 SHGs or JLGs with a maximum grant assistance of Rs. 1.50 lakh through NABARD-approved implementing agencies. LEDP takes a more comprehensive approach combining training, production and marketing. In the agriculture sector, training up to 120 SHG women are selected while in non-agriculture training, a maximum of 90 women participate. This project-based program runs for 2 years offering grants up to Rs. 10.80 lakh for agriculture and Rs. 9.60 lakh for non-agriculture sector training.

The Joint Liability Group (JLG) scheme enables small and marginal farmers, tenants and share-croppers to access bank loans without collateral. Through group and cluster approaches, banks can reach these groups, foster credit discipline and increase financing in districts.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 Banks need to provide financing to landless farmers or oral tenant farmers in the form of Joint Liability Groups (JLGs).
- 2 There is a need to explore the potential of more advanced and modern agricultural or irrigation techniques to reduce water usage.
- 3 Farmers need to be made aware of the ill-effects of excessive use of fertilizers on soil health to promote a sustainable and conservative approach.
- 4 Crop diversification from traditional agricultural crops to cash crops introduction of new crops suitable for the specific agro-climatic region will not only expand the production levels of different crops but will also increase the income of farmers.
- 5 To increase the income level of farmers in the state modern production techniques such as the System of Rice Intensification (SRI) and the System of Wheat Intensification (SWI) can be adopted across the state which can increase production and reduce the cost of cultivation.

#### 2. Water Resources

- 1 The government will have to work on a priority basis for the development of surface water-based community irrigation projects instead of groundwater-based irrigation projects.
- 2 Due to poor maintenance public tubewells are not operating at maximum capacity. A proper maintenance program along with the replacement of dilapidated equipment will ensure better utilization of public assets and bring a larger area under irrigation.
- 3 A planned approach to increasing the use of artificial recharge measures through the construction of rainwater harvesting structures such as rainwater storage tanks recharge tanks field ponds check dams etc.
- 4 Gradually solar energy can be used instead of electrical energy to operate public tubewells.



### **3. Farm Mechanization**

- 1 Considering the predominance of small and marginal farmers with small landholdings in the state the use of power tillers in addition to tractors also needs to be promoted.
- 2 Technical information on the suitability and use of various agricultural implements for agricultural operations can be provided by state agricultural universities and Krishi Vigyan Kendras.
- 3 Due to the seasonal nature of agricultural operations there is a possibility of agricultural implements remaining unused for long periods. Hence there is a need to make farmers aware of the mutual and shared use of such implements. Custom Hiring Centers at the PACS/FPO level can be made more effective and profitable for farmers.

### **4. Plantation and Horticulture**

- 1 Innovative loan products to meet the diverse credit needs of horticulture sector activities.
- 2 Bringing more and more small farmers under high-value horticulture production systems through incentives and adopting an FPO/cluster approach.
- 3 Interventions for extension training capacity building and handholding.

### **5. Forestry/ Waste Land Development**

- 1 Increasing the frequency of extension programs in agroforestry for capacity building.
- 2 Establishing a demonstration plot (of agroforestry model) in each block to encourage farmers to adopt agroforestry on their agricultural land.
- 3 Bamboo which has been exempted from the purview of the Forest Act can be financed for large-scale plantation on private land.

#### **6. Animal Husbandry - Dairy**

- 1      Emphasis should be given to crossbreeding programs for non-descript cattle and buffaloes with improved germplasm.
- 2      There is a need to increase the coverage of animal breeding and health care at the doorstep of farmers through the establishment of more veterinary institutions promotion of paravets etc.
- 3      In addition to the revival of non-functional societies there is scope for establishing dairy societies/milk collection centers.

#### **7. Animal Husbandry - Poultry**

- 1      Under the Government of Indias National Livestock Mission (NLM) scheme capital grants of up to 50% subsidy are being made available through SIDBI for setting up backyard poultry units.
- 2      Skill development should be extensively provided to poultry entrepreneurs.
- 3      Promotion of better desi poultry through backyard poultry with low-input techniques and high- yielding poultry birds. This will particularly provide opportunities to small and marginal farmers from weaker sections.

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

- 1      Farmers can be introduced to the business of goat/sheep/pig rearing for which up to 50 loan subsidy is also being provided under the Government of Indias National Livestock Mission (NLM) scheme for goat rearing.
- 2      Work should be done on the requirement of trained workers for artificial insemination in the state and they should be trained at recognized institutions.
- 3      There is a need to upgrade/modernize/strengthen livestock markets by constructing basic facilities on the lines of agricultural produce marketing centers.

## **9. Fisheries**

- 1 There is a need to strengthen the fish supply chain in domestic markets to ensure higher prices for fish producers.
- 2 To address issues faced by small producers such as input supply output aggregation market linkage etc. Fish Farmer Producer Organizations can be formed in potential areas especially in the eastern regions.
- 3 The government can consider providing loan assistance for the development of fisheries infrastructure under funds like RIDF and FIDF particularly for activities like the renovation of public water bodies for fish culture establishment of hatcheries and cold chain.

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

- 1 The State Agricultural Marketing Board should create major storage facilities at important market centers to facilitate scientific storage of produce and sell it at appropriate prices.
- 2 To strengthen the agricultural value chain it is proposed to develop food processing parks mega food parks and cold chain facilities. Food processing parks will have packaging and import- export facilities with forward and backward linkages

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

- 1 It is necessary to motivate small and marginal farmers for this activity.

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

- 1 The state government can promote the establishment of advanced tissue culture laboratories to meet the gap in planting material for bananas.
- 2 A target can be set to train a specific number of farmers every year for establishing vermicompost units for KVK.



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

- 1 Banks and the concerned department should make farmers aware of setting up processing units. Considering the increasing demand for credit in this area all banks need to maintain credit availability in this sector.
- 2 There is ample potential for vegetable processing fruit processing meat processing and milk processing in the district.

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

- 1 In PACS where there is potential for business expansion staff should be increased and trained.

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

- 1 Initiatives by polytechnic colleges vocational colleges etc. in the state to promote MSME skills.
- 2 Banks need to focus on cluster-based programs and initiatives and increase credit disbursement.
- 3 The state government can provide assistance in the form of seed money/margin money for the establishment of new enterprises enabling easy access to bank finance.
- 4 There is a need to encourage more MSEs to register on the government e-marketplace portal. For this a focused campaign for the enrollment of MSEs should be launched involving MSME support institutions state industry directorates DICs and other stakeholders.

### **16. Export Credit**

- 1 Focus areas of the Uttar Pradesh Export Policy 2020-25 are handicrafts agriculture and processed food products engineering goods and textiles leather products carpets and rugs glass and ceramic products wood products sports goods defense products service sector education tourism IT and ITeS medical value travel and logistics. This can be aligned with the Government of Indias new Foreign Trade Policy which aims for an inclusive approach.

#### **17. Education**

- 1 Education loan awareness camps should be organized at educational institutions from time to time.

#### **18. Housing**

- 1 Simplification of processes is necessary.

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

- 1 Banks can play an active role in financing social infrastructure.
- 2 The state government can approach NABARD for financing social infrastructure under RIDF.

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

- 1 The district has an area of 27940 hectares of cultivable wasteland where biofuel crops like jatropha maize etc. can be grown on wasteland.

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

- 1 Inactive and disintegrated groups should be identified and necessary capacity building should be done.
- 2 Efforts will be made to link the groups with bank credit and encourage and motivate them for livelihood activities.
- 3 Groups will be provided with necessary training for setting up micro-enterprises.

## 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 Rs. 300.00 crore in the budget. 92 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 UPB at the State level.
2. 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.
3. The Government of Uttar Pradesh has contributed Rs. 100.00 lakh towards share capital increase in District Cooperative Banks during the financial year 2022-23.
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 Rs. 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 Rs. 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 Rs. 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 Rs. 922.87 crore as on 31st March 2023 from Rs. 430.04 crore.

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

1. Primary Agricultural Credit Society (PACS) - 92
2. Marketing Cooperative Society - 5
3. Joint Agricultural Societies - 13
4. Dairy Cooperative - 36
5. Fishery Cooperative - 8
6. Handloom Textile & Weavers Cooperative - 24
7. Industrial Co-operative - 1
8. Sugrcane Co-operative Societies - 1

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

1. Badraon - 11
2. Dohrighat - 14
3. Fatehpur Mandao - 13
4. Ghosi - 10
5. Kopaganj - 15
6. Mohemmadabad Gohna - 11
7. Pardaha - 13
8. Ranipur - 14
9. Ratanpura - 15

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	Collective sation	Fatehpur Mandao Green Veg FPC	Fatehpur Mandao block	Grant assistance		450	Market linkages processing and bulk procurement
2	Collective sation	Kopaganj FPC	Kopaganj block	Grant assistance		201	Market linkages processing and bulk procurement
3	Collective sation	Dapehari FPC	Mohd. Gohna block	Grant assistance		300	Market linkages processing and bulk procurement
4	Collective sation	Tahirpalia FPC	Ranipur block	Grant assistance		110	Market linkages processing and bulk procurement
5	Collective sation	Raghauli FPC	Ghosi block	Grant assistance		122	Market linkages processing and bulk procurement
6	Collective sation	Tajopurpardah a FPC	Pardaha block	Grant assistance		100	Market linkages processing and bulk procurement
7	Collective sation	Ratanpuramau FPC	Ratanpura block	Grant assistance		202	Market linkages processing and bulk procurement
8	Women Empowerment	Production of Rubber Slippers	Ghosi block	Grant assistance		90	Credit linkage income enhancement and self-employment



## Success Stories

### Success Story 1: Manufacture of Rubber Slippers

1. Scheme :	Livelihood Entrepreneurship Development Program (LeDP)
2. Project Implementing Agency :	Depressed Community Development Foundation
3. Duration of the project :	18 months
4. Beneficiary :	
No. of beneficiaries :	90
Community :	OBC SC and General
State :	Uttar Pradesh
District :	Mau
Block :	Ghosi
Village :	Sarai Ganesh Bibipur and Dharauli



## Appendix 1a

### Climate Action & Sustainability

- 1 Climate Action - Scenario at Global & National Level
- 1.1 Climate Change and its Impact

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

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

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

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

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



## 1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

## 1.3 Initiatives of Govt. of India

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

## 1.4 Initiatives of RBI

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

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



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

### 1.5 Initiatives of NABARD

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

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

### 1.6 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

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

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

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

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



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

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

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



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

a **NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA-Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO<sub>2</sub>. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

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

## Appendix 1c

### Climate Action & Sustainability

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

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

- a The scope of Climate Action projects in Mau aligned with the State Action Plan on Climate Change (SAPCC) presents substantial opportunities across multiple sectors. In agriculture introducing climate-resilient crop varieties and promoting water-efficient irrigation systems can bolster food security while ensuring sustainable practices. Strategic investments in training and infrastructure will be essential to support these initiatives. Developmental agencies can prioritize green infrastructure waste management and pollution control which will require significant capital investment for projects such as green belts and sustainable urban and rural planning.

In the energy sector expanding the use of renewable energy sources particularly through solar power installations can minimize carbon emissions and foster public-private partnerships yielding both environmental and economic benefits. Similarly the forestry sector offers potential for impactful interventions through afforestation and reforestation efforts aiding carbon sequestration and necessitating resources for extensive plantation drives. By effectively implementing these initiatives the district can align with SAPCC objectives fostering sustainable development while addressing both environmental and financial dimensions.



- b The State Action Plan on Climate Change (SAPCC) presents strategies to tackle climate challenges across sectors engaging multiple stakeholders. A key focus is renewable energy development which involves promoting solar and wind energy installations implementing energy efficiency programs for industries and households and upgrading grid infrastructure to integrate renewable sources. These initiatives target both rural and urban areas particularly regions with high solar or wind potential. The estimated financial requirement ranges from \$500 million to \$1 billion over five years. Central schemes such as the National Solar Mission and Wind Energy Mission along with state-specific policies will support these efforts with the MoNRE and State Renewable Energy Development Agencies as key implementing bodies.

Sustainable agriculture is another critical focus aimed at building climate resilience. Key actions include the introduction of climate-resilient crop varieties promotion of organic farming to reduce chemical use and improved water management through efficient irrigation systems. These efforts primarily target agricultural zones vulnerable to droughts and floods. An estimated \$200 million will be required over five years supported by schemes such as the PMKSY Scheme. These strategies aligned with SAPCC goals aim to enhance resilience in the energy and agriculture sectors fostering sustainable development while addressing financial and environmental challenges.

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

- a a. National Adaptation Fund for Climate Change (NAFCC): The Indian government has allocated funds to Uttar Pradesh for projects aimed at enhancing climate resilience. This includes improving water management systems supporting climate-resilient agriculture and enhancing infrastructure to withstand extreme weather events; b. NAPCC: Several missions under the NAPCC are relevant: i. National Mission for Sustainable Agriculture (NMSA): Focuses on promoting sustainable agricultural practices and improving soil health. ii. National Mission on Enhanced Energy Efficiency (NMEEE): Encourages energy efficiency in various sectors including industry and buildings; c. Pradhan Mantri Krishi Sinchai Yojana (PMKSY): Aims to improve irrigation efficiency which is critical for adapting to changing rainfall patterns in Uttar Pradesh; d. Swachh Bharat Mission: Focuses on improving sanitation and waste management indirectly aiding climate resilience by reducing environmental pollution.



- a a. Climate-Resilient Crop Varieties: ICAR institutions in Uttar Pradesh are involved in developing and promoting crop varieties that can withstand extreme weather conditions and variable rainfall. This includes drought-resistant and flood-resistant varieties; b. Soil Health Management: ICAR institutions promote sustainable soil management practices such as improved composting techniques and soil conservation practices to enhance soil fertility and productivity under changing climate conditions; c. Research and Development: ICAR conducts research on agricultural practices that reduce greenhouse gas emissions and improve water use efficiency.
- a a. Uttar Pradesh Climate Action Plan: This plan outlines strategies for mitigating and adapting to climate change including i. Afforestation and Reforestation Programs: Planting trees to increase green cover and improve air quality. ii. Water Resource Management: Projects to improve the efficiency of water use including rainwater harvesting and improved irrigation techniques; b. Sustainable Agriculture Initiatives: The state government promotes practices like zero tillage integrated pest management and organic farming to enhance agricultural resilience.
- a a. Climate Resilient Agriculture Projects: NABARD supports projects that enhance climate resilience in agriculture such as promoting drought-resistant crops improving irrigation systems and adopting sustainable farming practices; b. Rural Infrastructure Development: Funding for infrastructure projects that help communities adapt to climate change including water conservation projects and improved rural connectivity; c. Watershed Development: Initiatives to manage and conserve water resources in rural areas which helps in mitigating the impacts of climate change on agriculture.
- a a. Local and National NGOs: Organizations such as the Uttar Pradesh-based NGOs focus on grassroots climate action including: Community-Based Water Management Projects: Implementing local water harvesting systems and improving access to clean water; b. Educational Campaigns: Raising awareness about climate change and promoting sustainable practices among local communities.

## 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 As on date no GI products are registered in Mau. However Gothiya ki Bheli (Jaggery) of Mau has been filed for GI registration and the same is under pre-examination stage.
- 4 Other potential products for GI include Laukiawha Bhanta (Brinjal)

Annexure I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badraon	Dohri Ghat	Fatchpur Naudan	Ghosi	Kopaganj	Mohamadabad Gohana	Pardaha	Ranipur	Ratanpura	District Total
<b>I. Agriculture</b>														
<b>A. Farm Credit</b>														
<b>A.1 Crop Production, Maintenance, Marketing</b>														
1	Annual Vegetables - Onion/ Piyaz/ Kanda (-)	100	Acre	59393	100 59.39	100 59.39	100 59.39	100 59.39	100 59.39	100 59.39	100 59.39	100 59.39	100 59.39	9000
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	91700	1730 1730	1730 1730	1730 1730	1730 1730	1730 1730	1730 1730	1730 1730	1730 1730	1730 1730	15570
3	Annual Vegetables - Tomato/ Tamatar (-)	100	Acre	67360	520 350.31	520 350.31	520 350.31	520 350.31	520 350.31	520 350.31	520 350.31	520 350.31	520 350.31	4680
4	Cereals - Barley/ Jaw (Irrigated)	100	Acre	21538	137 29.51	137 29.51	137 29.51	137 29.51	137 29.51	137 29.51	137 29.51	137 29.51	137 29.51	1233
5	Cereals - Maize/ Makka (Irrigated)	100	Acre	23360	310 72.42	310 72.42	310 72.42	310 72.42	310 72.42	310 72.42	310 72.42	310 72.42	310 72.42	2790
6	Cereals - Pearl Millet/ Bajra/ Jowar (Irrigated)	100	Acre	28445	618 126.35	618 126.35	618 126.35	618 126.35	618 126.35	618 126.35	618 126.35	618 126.35	618 126.35	4991
7	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	31174	16796 14326	16796 14326	16796 14326	16796 14326	16796 14326	16796 14326	16796 14326	16796 14326	16796 14326	124488
8	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	28947	12358 13338	12358 13338	12358 13338	12358 13338	12358 13338	12358 13338	12358 13338	12358 13338	12358 13338	13585
9	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	29243	321 64.98	321 64.98	321 64.98	321 64.98	321 64.98	321 64.98	321 64.98	321 64.98	321 64.98	2889
10	Pulses - Pea/ Field Pea/ Matar/Chana/ Garden Pea (Irrigated)	100	Acre	48502	740 358.91	740 358.91	740 358.91	740 358.91	740 358.91	740 358.91	740 358.91	740 358.91	740 358.91	6660
11	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	18623	321 59.78	321 59.78	321 59.78	321 59.78	321 59.78	321 59.78	321 59.78	321 59.78	321 59.78	2889
12	Spices & Condiments - Garlic/ Lahsun (Irrigated)	100	Acre	52223	580 276.12	580 276.12	580 276.12	580 276.12	580 276.12	580 276.12	580 276.12	580 276.12	580 276.12	4508
13	Spices & Condiments - Ginger/ Adrak (Irrigated)	100	Acre	67045	48 32.18	48 32.18	48 32.18	48 32.18	48 32.18	48 32.18	48 32.18	48 32.18	48 32.18	424
14	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	55466	2000 1153.69	2000 1153.69	2000 1153.69	2000 1153.69	2000 1153.69	2000 1153.69	2000 1153.69	2000 1153.69	2000 1153.69	18720
<b>Post-harvest/HH Consumption (10%)</b>														
<b>Repairs &amp; maintenance of Farm assets (20%)</b>														
<b>Sub-Total</b>														

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badraon	Dohri Ghat	Fatchpur Naudan	Ghosi	Kopaganj	Mohamadabad Gohana	Pardaha	Ranipur	Ratanpura	District Total
<b>A.2 Water Resources</b>														
1	Diesel Pump Sets--	80	No.	45908	140 55.44	140 55.44	140 55.44	140 55.44	140 55.44	140 55.44	140 55.44	140 55.44	140 55.44	1260
2	Diesel Pump Sets--	80	No.	55558	210 93.32	210 93.32	210 93.32	210 93.32	210 93.32	210 93.32	210 93.32	210 93.32	210 93.32	1800
3	Drip Irrigation--	80	ha	110000	160 95.2	160 95.2	160 95.2	160 95.2	160 95.2	160 95.2	160 95.2	160 95.2	160 95.2	900
4	Solar PV Pump Sets (AC)--	80	No.	301508	240 578.88	240 578.88	240 578.88	240 578.88	240 578.88	240 578.88	240 578.88	240 578.88	240 578.88	2160
5	Sprinkler Irrigation --	80	ha	37008	220 115.44	220 115.44	220 115.44	220 115.44	220 115.44	220 115.44	220 115.44	220 115.44	220 115.44	1800
6	Sprinkler Irrigation --	80	ha	107908	220 188.32	220 188.32	220 188.32	220 188.32	220 188.32	220 188.32	220 188.32	220 188.32	220 188.32	1604.88



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Phy	Badraon	Dohri Ghat	Fatehpur Nadaun	Ghosi	Kopaganj	Mohammadabad Gohana	Pandaha	Ranipur	Ratanpura	District Total
3	Plantation-Poplar-5 m x 4 m	80	ha	235000	Phy	18.8	22.56	26.32	22.56	18.8	22.56	18.8	20.68	22.56	193.64
					BL	19	8	10	12	14	15	12	12	10	103
4	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	13.86	10.45	13.86	15.68	18.29	15.68	13.6	15.68	13.86	134.56
					BL										697.71
	Sub Total														
A.7 Animal Husbandry - Dairy															
1	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1015000	Phy	358	380	368	380	385	380	325	335	340	2995
					BL	2836.4	2431.2	2917.44	2431.2	3120.04	2431.2	2633.8	2714.84	2755.36	24271.48
2	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	Phy	788	780	780	788	780	788	780	788	780	6300
					BL	1388.8	1388.8	1388.8	1388.8	1388.8	1388.8	1388.8	1388.8	1388.8	12492.2
3	Indigenous Cattle Farming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy	580	580	580	580	580	580	580	580	580	4500
					BL	872	872	872	872	872	872	872	872	872	44618.68
	Sub Total														
A.8 Working Capital - AH - Dairy/Drought animal															
1	Indigenous Cattle Farming--Indigenous Cattle Excluding Mau	100	Per Animal	170000	Phy	680	680	680	680	680	680	680	680	680	5400
					BL	1028	1028	1028	1028	1028	1028	1028	1028	1028	9180
	Sub Total														9180
A.9 Animal Husbandry - Poultry															
1	Commercial Broiler Farming--	80	5000	5845000	Phy	15	15	15	16	15	16	15	16	16	148
					BL	781.52	781.52	748.29	748.29	781.52	748.29	781.52	748.29	748.29	6547.53
2	Commercial Layer Farming--	80	18000	11642000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14	818.26
	Sub Total														7305.79
A.10 Working Capital - AH - Poultry															
1	Broiler Farming Others_Mau - (poultry)	100	300	275000	Phy	280	280	280	280	280	280	280	280	280	1800
					BL	558	558	558	558	558	558	558	558	558	4950
	Sub Total														4950
A.11 Animal Husbandry - SGP															
1	Goat - Breeding Unit--	80	500+25	9630000	Phy	2	2	2	2	2	2	2	2	2	18
					BL	154.08	154.08	154.08	154.08	154.08	154.08	154.08	154.08	154.08	1386.72
2	Goat - Rearing Unit-- Barbari/Sirahi/Jamunagari	80	20+1	414000	Phy	88	88	88	88	88	88	88	88	88	728
					BL	264.96	264.96	264.96	264.96	264.96	264.96	264.96	264.96	264.96	2384.64
3	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy	18	18	18	18	18	18	18	18	18	90
					BL	87.6	87.6	87.6	87.6	87.6	87.6	87.6	87.6	87.6	788.4
4	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	Phy	8	8	8	8	8	8	8	8	8	72
					BL	24.26	24.26	24.26	24.26	24.26	24.26	24.26	24.26	24.26	218.34
	Sub Total														4778.1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badraon	Dohri Ghat	Fatchpur Madaun	Ghosi	Kopaganj	Mohamadabad Gohana	Pardaha	Ranipur	Ratanpura	District Total
<b>A.12 Working Capital - AH - Others/SR</b>														
1	Goat Farming/Bearing Unit - Semi-Intensive/Mau	100	10+1	143000	85	85	85	121.55	121.55	121.55	85	85	121.55	765
	Sub Total				121.55	121.55	121.55	121.55	121.55	121.55	121.55	121.55	121.55	1893.95
<b>A.13 Fisheries</b>														
1	Aquaculture Inputs production--	80	No.	4000000	1	1	1	1	1	1	1	1	1	9
2	Fish Culture --Integrated fish Farming Livestock cum fish	80	ha	100000	32	32	32	32	32	32	32	32	32	288
3	Integrated Pisciculture --Paddy cum fish cultivation	80	ha	100000	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	57.6
4	Ornamental Fish Hatchery--	80	No.	50000	50	50	50	50	50	50	50	50	50	450
	Sub Total				12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	115.2
<b>A.14 Working Capital - Fisheries</b>														
1	Pangasius/Pangasius fish Farming	100	Acre	300000	50	50	50	50	50	50	50	50	50	450
2	Poultry fish cum poultry Integrated Fish Farming	100	Acre	135000	50	50	50	50	50	50	50	50	50	450
	Sub Total				67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	1957.5
<b>A.15 Farm Credit</b>														
1	Animal Driven Carts-Conventional Bullock Cart--	85	No.	50000	100	100	100	100	100	100	100	100	100	900
2	Two wheeler Loans --	85	No.	50000	18	18	18	18	18	18	18	18	18	150
	Sub Total				4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	38.25
	Total Farm Credit (sum of A.1 to A.15)				80.75	80.75	80.75	80.75	80.75	80.75	80.75	80.75	80.75	726.75
<b>B. Agriculture Infrastructure</b>														
1	Cold Storage--500 MT	75	No.	4000000	1	2	1	2	2	1	2	1	2	14
2	Godown--/ Rural Godown (1000 MT)	80	No.	1000000	30	60	30	60	60	30	60	30	60	420
3	Godown--/ Rural Godown (500 MT)	75	No.	1500000	12	18	9	18	18	9	18	9	18	160
	Sub Total				42	78	48	78	78	48	78	48	78	640



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Total (C1+C2) Total (A+B+C)														5736.75 253747.62
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badraon	Dohri Ghat	Fatehpur Naudaun	Ghosi	Kopaganj	Mohammadabad Gohana	Pardaha	Ranipur	Ratanpura	District Total
<b>II. Micro, Small and Medium Enterprises (MSME)</b>														
1	Manufacturing Sector - Term Loan-Medium-	80	No.	1125000000	Phy BL	1 3000	2 2000	3 3000	2 2000	2 2000	1 2000	2 2000	1 2000	15 16000
2	Manufacturing Sector - Term Loan-Micro-	80	No.	450000000	Phy BL	120 4800	120 4800	120 4800	120 4800	120 4800	120 4800	120 4800	120 4800	1000 43200
3	Manufacturing Sector - Term Loan-Small-	80	No.	450000000	Phy BL	2 800	2 800	2 800	2 800	2 800	2 800	2 800	2 800	18 7200
4	Manufacturing Sector - Working Capital-Medium-	80	No.	225000000	Phy BL	4 800	4 800	4 800	4 800	4 800	4 800	4 800	4 800	36 7200
5	Manufacturing Sector - Working Capital-Micro-	80	No.	900000000	Phy BL	1350 10800	1350 10800	1350 10800	1350 10800	1350 10800	1350 10800	1350 10800	1350 10800	12150 97200
6	Manufacturing Sector - Working Capital-Small-	80	No.	900000000	Phy BL	18 10800	18 10800	18 10800	18 10800	18 10800	18 10800	18 10800	18 10800	162 97200
7	Service Sector - Term Loan-Medium-	80	No.	1125000000	Phy BL	1 3000	1 3000	1 3000	1 3000	1 3000	1 3000	1 3000	1 3000	9 9000
8	Service Sector - Term Loan-Micro-	80	No.	225000000	Phy BL	50 1000	50 1000	50 1000	50 1000	50 1000	50 1000	50 1000	50 1000	450 9000
9	Service Sector - Term Loan-Small-	80	No.	225000000	Phy BL	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	18 3600
10	Service Sector - Working Capital-Medium-	80	No.	225000000	Phy BL	4 800	4 800	4 800	4 800	4 800	4 800	4 800	4 800	36 7200
11	Service Sector - Working Capital-Micro-	80	No.	450000000	Phy BL	540 2160	540 2160	540 2160	540 2160	540 2160	540 2160	540 2160	540 2160	4860 10440
12	Service Sector - Working Capital-Small-	80	No.	450000000	Phy BL	9 360	9 360	9 360	9 360	9 360	9 360	9 360	9 360	81 3240
<b>Total Sub Total</b>														
<b>III. Export Credit</b>														
1	Export Credit -Post Shipment Export Credit-	80	No.	500000000	Phy BL	40 16	40 16	40 16	40 16	40 16	40 16	40 16	40 16	360 144
2	Export Credit -Pre Shipment Export Credit-	80	No.	500000000	Phy BL	60 24	60 24	60 24	60 24	60 24	60 24	60 24	60 24	540 216
<b>Total Export Credit</b>														
<b>IV. Education</b>														
1	Education Loans-Study in India-	90	No.	100000000	Phy BL	60 540	60 540	60 540	60 540	60 540	60 540	60 540	60 540	540 4860
<b>Total Education</b>														

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badraon	Dehri Ghat	Fatehpur Nadaun	Ghosi	Kopaganj	Mohamedabad Gohana	Pardaha	Ranipur	Ratanpura	District Total
V. Housing														
1	Purchase/ Construction of a dwelling unit (individual)--	85	No.	20000000	68	69	68	68	68	68	68	68	68	548
	Total Housing				3028	1820	1820	1820	1820	1820	1820	1820	1820	9180
														9180
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badraon	Dehri Ghat	Fatehpur Nadaun	Ghosi	Kopaganj	Mohamedabad Gohana	Pardaha	Ranipur	Ratanpura	District Total
VI. Social Infrastructure														
1	Drinking Water--	85	No.	30000000	7	7	7	7	7	7	7	7	7	63
					178.5	178.5	178.5	178.5	178.5	178.5	178.5	178.5	178.5	1666.5
2	Education--	85	No.	10000000	5	5	5	5	5	5	5	5	5	45
					425	425	425	425	425	425	425	425	425	3825
3	Healthcare-Hospital-	85	No.	20000000	2	2	2	2	2	2	2	2	2	18
					340	340	340	340	340	340	340	340	340	3060
4	Sanitation--	85	No.	25000	173	173	173	173	173	173	173	173	173	1558
	Total Social Infrastructure				36.76	36.76	36.76	36.76	36.76	36.76	36.76	36.76	36.76	331.06
														8822.56
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badraon	Dehri Ghat	Fatehpur Nadaun	Ghosi	Kopaganj	Mohamedabad Gohana	Pardaha	Ranipur	Ratanpura	District Total
VII. Renewable Energy														
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	1500000	800	800	800	800	800	800	800	800	800	7000
	Total Renewable Energy				1080	1080	1080	1080	1080	1080	1080	1080	1080	9720
														9720
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badraon	Dehri Ghat	Fatehpur Nadaun	Ghosi	Kopaganj	Mohamedabad Gohana	Pardaha	Ranipur	Ratanpura	District Total
VIII. Others														
1	Loans to Distressed Persons--	90	No.	50000	66	66	66	66	66	66	66	66	66	594
					29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	267.3
2	SHGs/ JLGs--JLG	100	No.	150000	50	50	50	50	50	50	50	50	50	450
					75	75	75	75	75	75	75	75	75	675
3	SHGs/ JLGs--SHG	100	No.	150000	200	150	200	150	200	150	200	150	200	1600
					300	225	300	225	300	225	300	225	300	2400
	Total Others													3342.3
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)													52522.48



Annexure 2									
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25									
(₹ lakh)									
Table 1: Crop Loan									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBS	52526.00	22979.10	60724.00	37593.57	75401.00	42595.38	81420.00		
RCBs	4108.00	0.00	4158.00	142.45	4984.00	3733.80	5372.00		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	43918.00	6585.63	37758.00	17792.00	41509.00	21209.41	44832.00		
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Sub total (A)	100552.00	29564.73	102640.00	55528.02	121894.00	67538.59	131624.00		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBS	43458.00	6970.04	63305.00	13772.97	66805.00	19720.52	67860.00		
RCBs	2678.00	0.00	3606.00	0.00	3819.00	1682.61	3976.00		
SCARDB	2807.00	0.00	3194.00	151.30	3451.00	102.30	3539.00		

RRBs	24102.00	101.84	23077.00	2390.31	24737.00	2905.65	25563.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	73045.00	7071.88	93182.00	16314.58	98812.00	24411.08	100938.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	95984.00	29949.14	124029.00	51366.54	142206.00	62315.90	149280.00
RCBs	6786.00	0.00	7764.00	142.45	8803.00	5416.41	9348.00
SCARDB	2807.00	0.00	3194.00	151.30	3451.00	102.30	3539.00
RRBs	68020.00	6687.47	60835.00	20182.31	66246.00	24115.06	70395.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	173597.00	36636.61	195822.00	71842.60	220706.00	91949.67	232562.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	26004.00	22506.83	30940.00	45198.61	33226.00	67798.86	132208.00
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3996.00	7564.08	2888.00	9382.90	3175.00	15566.29	12798.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	30000.00	30070.91	33828.00	54581.51	36401.00	83365.15	145006.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	18424.00	4637.96	18816.00	2168.39	23728.00	5129.34	25703.00	
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	10576.00	318.54	10218.00	1897.01	8565.00	746.77	9295.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	29000.00	4956.50	29034.00	4065.40	32293.00	5876.11	34998.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	140412.00	57093.93	173785.00	98733.54	199160.00	135244.10	307191.00	
RCBs	6786.00	0.00	7764.00	142.45	8803.00	5416.41	9348.00	
SCARDB	2807.00	0.00	3194.00	151.30	3451.00	102.30	3539.00	
RRBs	82592.00	14570.09	73941.00	31462.22	77986.00	40428.12	92488.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	232597.00	71664.02	258684.00	130489.51	289400.00	181190.93	412566.00	



### Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	22979.10	0.00	0.00	6585.63	0.00	29564.73	37593.57	142.45	0.00	17792.00	0.00	55528.02

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	42595.38	3733.80	0.00	21209.41	0.00	67538.59	81420.00	5372.00	0.00	44832.00	0.00	131624.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C C L	22979.10	0.00	0.00	6585.63	0.00	29564.73	37593.57	142.45	0.00	17792.00	0.00	55528.02
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00

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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
C L	42595.38	3733.80	0.00	21209.41	0.00	67538.59	81420.00	5372.00	0.00	44832.00	0.00	131624.00
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total (I +II)	42595.38	3733.80	0.00	21209.41	0.00	67538.59	81420.00	5372.00	0.00	44832.00	0.00	131624.00



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	Animal Driven Carts	Conventional Bullock Cart		No.	90000
3	Aquaculture inputs production			No.	4000000
4	Bee Keeping			No.	371500
5	Cold Storage			No.	4000000
6	Combine harvester			No.	2450000
7	Commercial Broiler Farming			5000	5846000
8	Commercial Layer Farming			10000	11642000
9	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
10	Compost/ Vermi Compost	Vermi Compost		No.	750000
11	Compost/ Vermi Compost	Vermi Compost		No.	31000
12	Dairy Cow and Heifer rearing			2	1013000
13	Dal/ Pulses Mill			No.	3500000
14	Diesel Pump Sets			No.	49500
15	Diesel Pump Sets			No.	55550
16	Drinking Water			No.	3000000
17	Drip Irrigation			ha	119000
18	Education			No.	10000000
19	Education Loans	Study in India		No.	1000000
20	Export Credit	Pre Shipment Export Credit		No.	50000

21	Export Credit	Post Shipment Export Credit	No.	50000
22	Farm Ponds/ Water Harvesting Structures		No.	224000
23	Farm Ponds/ Water Harvesting Structures		No.	100000
24	Fish Culture		ha	100000
25	Floriculture		sq. m.	89400
26	Floriculture		sq. m.	89000
27	Food Grain Processing	Flour Mill	No.	1500000
28	Food Grain Processing	Flour Mill	No.	2500000
29	Goat	Breeding Unit	500+25	9630000
30	Goat	Rearing Unit	20+1	414000
31	Godown		No.	10000000
32	Godown		No.	1500000
33	Graded Buffalo Farming		5+5	248000
34	Healthcare	Hospital	No.	20000000
35	Indigenous Cattle Faming		1+1	218000
36	Integrated Pisciculture		ha	100000
37	Leveller	Laser Guided	No.	455000
38	Loan to MFIs for Onlending to for Agri. Purposes		No.	1000000
39	Loans to Distressed Persons		No.	50000
40	Manufacturing Sector	Term Loan	No.	5000000
41	Manufacturing Sector	Working Capital	No.	25000000
42	Manufacturing Sector	Working Capital	No.	1000000
43	Manufacturing Sector	Working Capital	No.	10000000



44	Manufacturing Sector	Term Loan	Medium	No.	125000000
45	Manufacturing Sector	Term Loan	Small	No.	50000000
46	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
47	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
48	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
49	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
50	Nursery/ Propagation unit			ha	534800
51	Oil Extraction			No.	1000000
52	On Farm development (OFD) Works			m.	75000
53	Ornamental Fish Hatchery			No.	50000
54	Ornamental Fish Hatchery			No.	800000
55	Other machinery	Other Machinery & Equipments		No.	210000
56	Pig Breeding Unit			10+2	1095000
57	Plantation	Poplar		ha	235040
58	Plantation	Bamboo		ha	86636
59	Plantation	Teak		ha	163310
60	Power Tiller			No.	203000
61	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
62	Rice Processing			No.	1000000
63	Sanitation			No.	25000
64	Seed Processing	All Seed Types		No.	2500000
65	Service Sector	Term Loan	Medium	No.	125000000

66	Service Sector	Term Loan	Small	No.	25000000
67	Service Sector	Working Capital	Micro	No.	500000
68	Service Sector	Working Capital	Medium	No.	25000000
69	Service Sector	Working Capital	Small	No.	5000000
70	Service Sector	Term Loan	Micro	No.	2500000
71	Sheep	Rearing Unit		20+1	379000
72	SHGs/ JLGs			No.	150000
73	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
74	Solar PV Pump Sets (AC)			No.	301500
75	Sprinkler Irrigation			ha	37000
76	Sprinkler Irrigation			ha	107000
77	Thresher			No.	180500
78	Thresher			No.	220000
79	Tractor	With Implements & Trailer		No.	1120000
80	Tube Well			No.	682000
81	Two Wheeler Loans			No.	50000

### Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Onion/ Piyaz/ Kanda ( )	Acre	59393
2	Annual Vegetables	Tomato/ Tamatar ( )	Acre	67368
3	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	91700
4	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	20445
5	Cereals	Barley/ Jav (Irrigated)	Acre	21538
6	Cereals	Maize/ Makka (Irrigated)	Acre	23360
7	Cereals	Wheat/ Gehu (Irrigated)	Acre	28947
8	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	31174
9	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	20243
10	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	18623
11	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	Acre	48502
12	Spices & Condiments	Garlic/ Lahasun (Irrigated)	Acre	55223
13	Spices & Condiments	Ginger/ Adrak (Irrigated)	Acre	67045
14	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	55466



### Abbreviations

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

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

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



**Name and address of DDM**

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- 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



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- 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.

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### WHAT DOES NABFOUNDATION WANT FROM YOU?

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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