



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



लखनऊ

Lucknow

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: Lucknow

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

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Lucknow

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	Lucknow is the capital of Uttar Pradesh with total geographical area of the district is 2528 sq km. Its boundaries meet Barabanki in the east, Raebareli in the south, Sitapur in the north, and Unnao districts in the north-west.
2	Type of soil	The district falls under the Ganga plain agro-climatic zone, with fertile soil like loamy/light loam.
3	Primary occupation	The districts economy is diversified in the agriculture and non-agriculture sectors, including various industries and the service sector. Due to being the state capital, the service sector is highly developed.
4	Land holding structure	As per the 2011 census, the district has 1.36 lakh farmers, of whom around 93% are small and marginal, holding 71% of the total land. Out of the net sown area of 198489 hectares, 184591 hectares (93%) is irrigated, and the cropping intensity is 163%

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Against the PLP target of Rs.1460084.85 Lakhs in the financial year 2023-24, the total achievement of the district as per SLBC data is Rs.32,698,82.00Lakh, which is 224.52 percent of the PLP target.
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2	CD Ratio	CD Ratio of the district as on 31 March 2024 is 46.40.
3	Investment credit in agriculture	Agriculture Term loan in the district during FY 2024 has been Rs.28632 Lakh.
4	Credit flow to MSMEs	MSME credit has the major share in the district annual credit priority sector disbursements. Besides the agriculture sector, MSME is a major area for employment generation in district. Total priority sector MSME credit in the district during FY2024 has been Rs.203834.15 Lakh.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	For FY2025-26 Rs. 382586.40 lakhs have been earmarked for crop loan, Agri-term loan, Agri-infrastructure loans and other allied sectors. Rs.4515832 lakhs projection made for MSME Sector. Total PLP projections for Financial Year 2025-26 is Rs.5179783.65 Lakh.
2	Projection for agriculture and its components	According to the PLP estimate for 2025-26 credit potential for crop loans is estimated at Rs.205893.25 Lakh. Potential for Agri-infra loans and Agri ancilliary activities is estimated at Rs. 27662.34 lakh
3	Projection for MSMEs	According to the PLP estimate for 2025-26, the credit potential for Micro, Small and Medium Enterprises (MSMEs) is projected at Rs.4515832Lakh.
4	Projection for other purposes	For 2025-26, the PLP estimate for other priority sectors indicates a credit potential of Rs.281365.25 Lakh. This includes Rs.35640 Lakh for education loans, Rs.213180 Lakh for housing loans and Rs.18560 Lakh for export credit.

5. Developmental Initiatives

1. Various government schemes such as the Agriculture Infrastructure Fund (AIF) and the Prime Minister Formalization of Micro Food Processing Enterprises (PMFME) in the agriculture sector are being implemented in the district.
2. Specific campaigns are also being conducted by the central government, state government, RBI, NABARD and other bankers to ensure that farmers have Kisan Credit Cards and KCC Animal husbandry and Fishery.
3. Further Prime Ministers Employment Generation Programme (PMEGP), Mukhyamantri Yuva Swavalamban Yojana (MYSY) and PM Street Vendors AtmaNirbhar Nidhi (PMSVANidhi) are actively implemented in the district for employment generation and supporting MSMEs.
4. The state governments ODOP (One District One Product) scheme is being implemented in the district
5. The Pradhan Mantri Kisan Samman Nidhi provides a provision of Rs. 6000 per year to all farmers to the eligible farmers

6. Thrust Areas

1. The focus areas for 2024-25 include increased coverage under government-sponsored credit-linked schemes, business expansion of Farmer Producer Organisations, use of technologies like drones, IoT, and machine learning in agriculture, promotion of soil conservation and organic farming techniques, expansion of industrial activities through MSME units, and increased credit flow under other priority sectors to meet the growing demand for the service sector in the district.

7. Major Constraints and Suggested Action Points

1. Considering the current agricultural issues such as declining productivity, continuous depletion of soil fertility, decreasing net sown area due to rapid urbanisation, and increasing cost of inputs and activities, there is a need for concerted efforts in advanced agricultural technology, vertical farming, protected cultivation, post-harvest crop management, supply chain management, and value addition for Lucknow district.
2. An assessment of the potential for formulating plans has been made, highlighting the lack of basic facilities in various sectors of the district and suggesting necessary recommendations for the construction of basic infrastructure for agriculture and horticulture, land development and minor irrigation, financial inclusion and credit disbursement, animal husbandry, and other sectors. These areas have immense employment opportunities that can be fulfilled through infrastructure development.
3. The CD ratio in the district is also below the RBI norms. To improve it, banks should extend loans to eligible people under various government schemes like PMFME, AIF, AMI, ACABC, NLM, PMEGP, PMKUSUM, KCC, KCC-AH & Fisheries, MUDRA, etc.

8. Way Forward

1. To accelerate the pace of capital formation in agriculture and ancillary sectors, it is necessary for banks to incorporate the estimated credit projections in the potential plan into their internal credit targets for 2023-24

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise

Use Utility

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

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

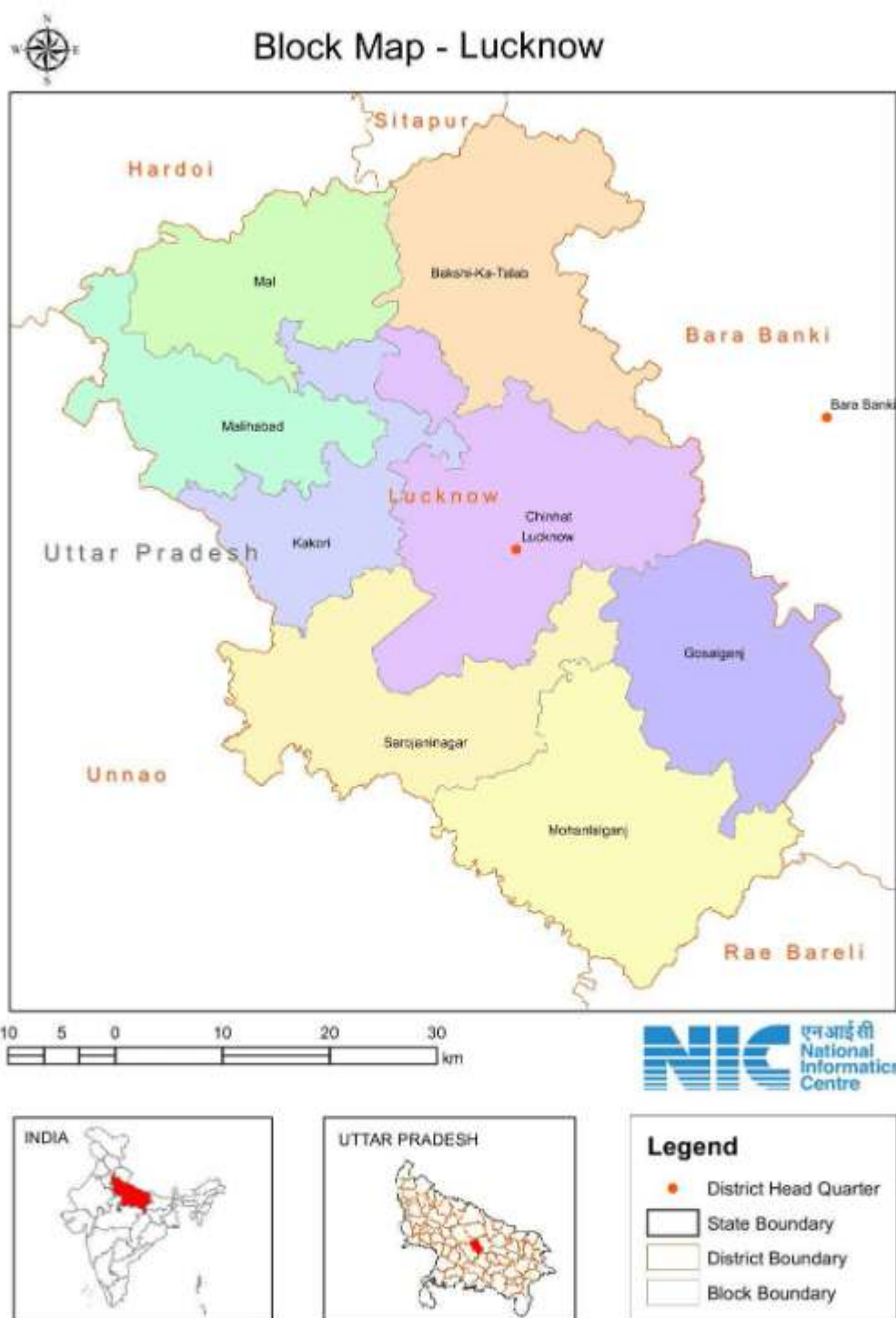
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

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	325448.16
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	299290.66
2	Term Loan for agriculture and allied activities	26157.50
B	Agriculture Infrastructure	27662.37
C	Ancillary activities	29475.90
I	Credit Potential for Agriculture (A+B+C)	382586.43
II	Micro, Small and Medium Enterprises	4515854.50
III	Export Credit	18600.00
IV	Education	35640.00
V	Housing	213200.00
VI	Social Infrastructure	7152.00
VII	Renewable energy	803.79
VIII	Others	5947.00
	Total Priority Sector	5179783.72

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	382586.43
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	205894.60
2	Water Resources	22061.85
3	Farm Mechanisation	8680.45
4	Plantation & Horticulture with Sericulture	3204.79
5	Forestry & Waste Land Development	941.76
6	Animal Husbandry - Dairy	62296.15
7	Animal Husbandry - Poultry	8916.76
8	Animal Husbandry - Sheep, Goat, Piggery	8197.92
9	Fisheries	1372.20
10	Farm Credit- Others	3881.68
	Sub total	325448.16
B	Agriculture Infrastructure	
1	Construction of storage	18382.50
2	Land development, Soil conservation, Wasteland development	1808.83
3	Agriculture Infrastructure - Others	7471.04
	Sub total	27662.37
C	Ancillary activities	
1	Food & Agro. Processing	27361.90
2	Ancillary activities - Others	2114.00
	Sub Total	29475.90
II	Micro, Small and Medium Enterprises	4515854.50
	Total MSME	4515854.50
III	Export Credit	18600.00
IV	Education	35640.00
V	Housing	213200.00
VI	Social Infrastructure	127.00
VII	Renewable energy	803.79
VIII	Others	5947.00
	Total Priority Sector	5179783.72

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2528
2	No. of Sub Divisions	
3	No. of Blocks	8
4	No. of revenue villages	707
5	No. of Gram Panchayats	494

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttar Pradesh
2	District	Lucknow
3	Agro-climatic Zone 1	PAZ5 - Upper Gangetic Plains Region
4	Agro-climatic Zone 2	AZ31 - Central Plain
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	

8	Climate	Dry sub-humid to semi-arid
9	Soil Type	Alluvial

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	251596
2	Forest Land	12000
3	Area not available for cultivation	6340
4	Barren and Unculturable land	4806
5	Permanent Pasture and Grazing Land	3099
6	Land under Miscellaneous Tree Crops	2075
7	Cultivable Wasteland	
8	Current Fallow	12748
9	Other Fallow	18647

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	8
2	Critical	0
3	Semi Critical	0
4	Over Exploited	1
5	Saline	0
6	Not Assessed	0
	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	207169	84	74149	50
2	>1 to <=2 ha	27595	11	37646	26
3	>2 to <=4 ha		0		0
4	>4 to <=10 ha		0		0
5	>10 ha	11016	4	35612	4
6	Total	245780	99	147407	80

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	245.676
2	Of the above, Small/ Marginal Farmers	233.755

3	Agricultural Labourers	203
4	Workers engaged in Household Industries	100
5	Workers engaged in Allied agro activities	N.A
6	Other workers	1064.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	4589.00	2394	2195	1551	3038
2	Scheduled Caste	948.00	499	449	597	314
3	Scheduled Tribe	7.00	4	3	1	6
4	Literate	3127.00	1742	1385	901	2226
5	BPL	0	N.A	N.A	135	0

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	860
2	Rural Households	283
3	BPL Households	135

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	666
2	Having source of drinking water	808
3	Having electricity supply	583
4	Having independent toilets	532

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	707
2	Villages having Agriculture Power Supply	NA
3	Villages having Post Offices	NA
4	Villages having Banking Facilities	NA
5	Villages having Primary Schools	707
6	Villages having Primary Health Centres	707
7	Villages having Potable Water Supply	707
8	Villages connected with Paved Approach Roads	707

Sources

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

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2730
2	Primary Health Centres	86
3	Primary Health Sub-Centres	315
4	Dispensaries	205
5	Hospitals	2246
6	Hospital Beds	9124

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	317
2	Registered FPOs	1279
3	Agro Service Centres	14
4	Soil Testing Centres	2
5	Approved nurseries	9
6	Agriculture Pumpsets	NA
7	Pumpsets Energised	NA
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	141486.00
2	Irrigation Potential Created	NA
3	Net Irrigated Area (Total area irrigated at least once)	110091.00
4	Area irrigated by Canals/ Channels	16704.00
5	Area irrigated by Wells	8276.00
6	Area irrigated by Tanks	3002.00
7	Area irrigated by Other Sources	93387.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	184591.00

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	8559
2	Railway Line [km]	188

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	59415	5028	54387
2	Cattle - Indigenous	154931	16782	138149
3	Buffaloes	286650	19567	267083
4	Sheep - Cross bred	23	NA	NA
5	Sheep - Indigenous	782	NA	NA
6	Goat	160719	31469	129250
7	Pig - Cross bred	81	NA	NA
8	Pig - Indigenous	3495	NA	NA
9	Horse/Donkey/Camel	1268	780	488
11	Poultry - Improved	90233	68540	21693
12	Poultry - Indigenous	22276	8605	13671

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	246
2	Veterinary Dispensaries	282
3	Disease Diagnostic Centres	NA
4	Artificial Insemination Centers	75
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	NA
7	Fodder Farms	NA
8	Dairy Cooperative Societies	NA
9	Milk Collection Centres	NA
10	Fishermen Societies	27
11	Animal Husbandry Training Centres	NA
12	Animal Markets	NA
13	Fish Markets	NA
14	Livestock Aid Centers (No.)	NA
15	Licensed Slaughter houses [Nos.]	NA

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	20025.00	MT	1229	gm/day
2	Egg	946.00	Lakh Nos.	NA	nos/p. a.
3	Milk	278.00	MT	155	gm/day

Sources

Table Name	Source(s) and reference year of data
Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Abstract 2023
Infrastructure & Support Services For Agriculture [Nos.]	Statistical Abstract 2023 DACNET & Dept. of Agr/Dir. of Eco. & stat
Irrigation Coverage ['000 Ha]	Statistical Abstract 2023 DACNET & Dept. of Agr/Dir. of Eco. & stat
Infrastructure For Storage, Transport & Marketing	Statistical Abstract 2023
Processing Units	Statistical Abstract 2023
Animal Population as per Census [Nos.]	Census 2011
Infrastructure for Development of Allied Activities [Nos.]	Dept. of Animal Husbandry/Dir. of Eco. & Stat.
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Dept. of Animal Husbandry/Dir. of Eco. & Stat.

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	11	11	9
2	Land Holdings - SF (%)	84.30	84.30	84.30
3	Land Holdings - MF (%)	50.30	50.30	50.30
4	Rainfall -Normal (mm)	708	469	465

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	186806.75	328020.55	1152687.97

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	52.02	136.50	2623.99	52.02	136.50	2623.99	52.02	136.50	2623.99
2	Wheat	80.00	283.00	3537.50	80.00	283.00	3537.50	80.00	283.00	3537.50
3	Maize	1.76	1.28	727.27	1.76	1.28	727.27	1.76	1.28	727.27
4	Horse Gram	1.30	0.90	692.31	1.30	0.90	692.31	1.30	0.90	692.31
5	Pulses	12.38	9.00	726.98	12.38	9.00	726.98	12.38	9.00	726.98
6	Indian Mustard	3.05	2.65	868.85	3.05	2.65	868.85	3.05	2.65	868.85

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.38	1.98	1.98
2	Net sown area (lakh ha)	0.87	1.21	1.21
3	Cropping intensity (%)	158	163.63	163.63

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	68661	40304	34788
2	GLC through KCC (₹ lakh)	60015.83	57845	58858.08

Table 6: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Wheat	24.14	26.84	32.36
2	Rice	22.67	25.00	28.57
3	Maize	19.80	19.50	21.44
4	Pulses	18.00	19.20	18.80

Water Resources

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	NA	NA	NA
2	Net Irrigated Area ('000 ha)	105	110	130
3	Gross Irrigated Area ('000 ha)	165	184	225

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Lucknow	Bakshi-Ka- Talab	Safe	Safe	Safe
2	Uttar Pradesh	Lucknow	Chinhat	Safe	Safe	Safe
3	Uttar Pradesh	Lucknow	Gosaiganj	Safe	Safe	Safe
4	Uttar Pradesh	Lucknow	Kakori	Safe	Safe	Safe
5	Uttar Pradesh	Lucknow	Mal	Safe	Safe	Safe
6	Uttar Pradesh	Lucknow	Malihabad	Safe	Safe	Safe
7	Uttar Pradesh	Lucknow	Mohanlalganj	Safe	Safe	Safe
8	Uttar Pradesh	Lucknow	Sarojaninagar	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Zila Sankhyikiya Patrika
Table 2: Irrigated Area & Potential	Zila Sankhyikiya Patrika
Table 3: Block level water exploitation status	Water Resources & CGWB Report 2022

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies assoaiated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL Gs	BCs/BFs	Village s	House holds	
Commercial Banks	991	991	156	63	772						
Regional Rural Bank	38	38	20	5	13						
District Central Coop. Bank	38	38	14	2	22						
Coop. Agr. & Rural Dev. Bank	4	4	3	1	0						
Primary Agr. Coop. Society	95	95	95	0	0						
Others	17	17	0	1	16						
All Agencies	1183	1183	288	72	823	0	0	0	0	0	0

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Shar e (%)	Growt h (%)	Shar e (%)
	31/03/2022	31/03/2023	31/03/2024		31/03/2022	31/03/2023	31/03/2024				
Commercial Banks											
Regional Rural Bank											

cooperative Banks					0	0	0.00	4035.71	824473.36	20329.5	3.06
Others					0	0	58408.66	0.00	154283.88	0	0.57
All Agencies	0	0	0	0	0	0	19264572.77	23170149.27	26944068.34	16.3	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024			
Commercial Banks	913813	1248511	1551123	1551123	6945246.48	9107908.36	11030198.39	11030198.39	21.1	21.1	88.21
Regional Rural Bank	83824	15590	17395	17395	53976.38	57858.99	57748.89	57748.89	-0.2	-0.2	0.46
Cooperative Banks	0	14077	8684	8684	0.00	1054837.19	1353449.28	1353449.28	28.3	28.3	10.82
Others	6380	9823	25433	25433	13733.52	33714.88	62995.97	62995.97	86.8	86.8	0.50
All Agencies	1004017	1288001	1602635	1602635	7012956.38	10254319.42	12504392.53	12504392.53	21.9	21.9	100.00

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	31/03/2024
Commercial Banks	36.4	39.5	42.7	42.7
Regional Rural Bank	44.6	42.3	37.9	37.9
Cooperative Banks	0	26137.6	164.2	164.2
Others	23.5	0	40.8	40.8
All Agencies	36.4	44.3	46.4	46.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1498317	408279	408279	234348
Regional Rural Bank	59969	240	240	26443
Cooperative Banks	0	864	864	201
Others	209	264	264	182
All Agencies	1558495	409647	409647	261174

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 Loan s	Amount [Rs.lakh]	% of Total Loan s	Amount [Rs.lakh]	% of Total Loan s	Amount [Rs.lakh]	% of Total Loan s
Commercial Banks	2523804.64	22.9	446983.66	4.1	220995.06	2.0	745996.37	6.8
Regional Rural Bank	16419.00	28.4	8960.00	15.5	7404.55	12.8	961.25	1.7
Cooperative Banks	686167.40	50.7	686167.40	50.7	535.32	0.0	1557.47	0.1
Others	43493.35	69.0	10576.91	16.8	10343.36	16.4	9798.26	15.6
All Agencies	3269884.39	26.1	1152687.97	9.2	239278.29	1.9	758313.35	6.1

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Commercial Banks	1082022.00	1284044.00	118.7	1239272.62	1305793.39	105.4	886064.15	6813354.84	768.9	331.0
Regional Rural Bank	49986.00	59571.00	119.2	24640.05	22306.07	90.5	50975.60	11026.00	21.6	77.1
Cooperative Banks	3875.00	1831.00	47.3	8960.19	7003.20	78.2	0.00	638667.52	0	41.8
Others	4687.51	2195.15	46.8	0.00	0.00	0	0.00	19280.90	0	15.6
All Agencies	1140570.51	1347641.15	118.2	1272872.86	1335102.66	104.9	937039.75	7482329.26	798.5	340.5

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	85387.30	92898.71	108.8	103635.00	110822.92	106.9	157355.53	114990.07	73.1	96.3
Term Loan (Agri.)	162184.00	200227.64	123.5	160551.00	24411.38	15.2	33487.39	28632.59	85.5	74.7
Total Agri. Credit	247571.30	293126.35	118.4	264186.00	135234.30	51.2	190842.92	143622.66	75.3	81.6
MSME	573713.00	715764.00	124.8	724416.00	970064.71	133.9	100814.91	203834.15	202.2	153.6
Other Priority Sectors*	319285.00	338750.95	106.1	284268.00	229803.65	80.8	57027.60	40008.20	70.2	85.7

Total Priority Sector	1140569.30	1347641.30	118.2	1272870.00	1335102.66	104.9	348685.43	387465.01	111.1	111.4
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	6449215.00	766859.00	11.9	9107883.70	624310.00	6.9	9328694.30	833635.47	8.9	9.2
Regional Rural Bank	45167.00	4615.92	10.2	56944.28	4770.67	8.4	56841.82	5642.59	9.9	9.5
Cooperative Banks	0.00	0.00	0	1053191.70	306241.58	29.1	1080527.80	30787.84	2.8	10.6
Others	15957.70	127.32	0.8	33714.87	631.48	1.9	42321.01	857.13	2.0	1.6
All Agencies	6510339.70	771602.24	11.85	10251734.55	935953.73	9.13	10508384.93	870923.03	8.29	9.76

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

Source(s)	
1	SLBC
2	https://rbiacp.slbcindia.com/StateHome/SlbcReport.aspx

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

iii. Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD NDDDB 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 India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. 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. 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.
- xv. 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 Next Generation Reform

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

4.ii. Agri Clinics and Agri Business 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.

6. Interest Subvention Schemes of GoI

6.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.

6.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.

6.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.

7. Rural Infrastructure Development Fund (RIDF):

7.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.

8. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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.

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)

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

Uttar Pradesh stood first among states in food grain production in the country in 2022-23 with 594.80 lakh metric tonnes. Although Lucknow district is becoming predominantly urban agriculture remains the main economic activity in many parts of the district. According to the 2011 census there were 1.36 lakh farmers in the district, of which approximately 95 percent are small and marginal farmers. Total gross sown area is 198489 hectares in the district 110091 hectares is irrigated at least once and the cropping intensity is 163 percent. The percentage of net irrigated area to net sown area is 90.45 percent. Farmers mainly cultivate crops like wheat paddy sugarcane maize gram pigeon pea mustard potato etc.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The district has 1279 fertiliser/seed/manure distribution centres 14 agricultural service centres and one agricultural science centre. The distribution of fertilisers seeds pesticides etc. is mainly facilitated through cooperative societies U.P. Agro the Sugarcane Department and other institutions. Agricultural extension facilities are provided to farmers through the Agricultural Science centre and Agricultural Service centres. Soil testing facilities are available in the district with 02 limited-capacity soil testing laboratories operational. Considering the size of the district and the number of land holdings these laboratories are insufficient. At least 8 laboratories (one per development block) and modernisation of the existing laboratories are immediately required to provide soil testing and quality reports.

Due to the inability of farmers to market their agricultural produce at a fair price their efforts towards progressive farming are being adversely affected. The Agriculture Department should organise special camps at the village or Nyaya Panchayat level for KCC as per the intentions of the State Government. It should identify farmers deprived of crop loans and send their KCC application forms to the concerned bank branches ensuring that all eligible farmers receive the KCC facility. Banks in the district are expected to expedite the processing of KCC application forms received from the Agriculture Department

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Minor irrigation has been considered an extremely important area for the development of the agriculture sector. Minor irrigation schemes can be broadly classified into two categories - groundwater exploitation schemes and surface water exploitation schemes. Additionally other means of efficient water resource utilization such as drip irrigation sprinkler systems underground pipelines for water extraction etc. also come under minor irrigation

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Out of the total gross cropped area of 1.98 lakh hectares in the district around 1.84 lakh hectares (92percent) is gross irrigated area and the cropping intensity is 163percent with ample scope for improvement. The major contribution to irrigation comes from government canals (16704 ha) and tube wells (93387 ha). According to the Lucknow Agriculture Department the total length of canals in the district is 19754 km and the number of government tube wells is 3139 (as of March 31 2023). All 100percent villages in the district are electrified. Suitable crops for drip irrigation include orchards (especially mango banana papaya etc.) and horticulture (flowers vegetables etc.). Suitable crops for sprinkler systems include grains vegetables etc. All necessary marketing and after-sales services for drip irrigation and sprinkler irrigation are available in the district. Government schemes provide subsidies for solar-powered irrigation pumpsets and drip/sprinkler irrigation equipment. Dependence on groundwater for Irrigation; Intensive ground water development in urban area; Long term hydrograph (2011-2020) showing declining water level trend in all Blocks is a major groundwater problem and issue.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

In simple terms farm mechanisation refers to the use of machines and agricultural equipment instead of traditional techniques in agricultural activities. Farm mechanisation not only increases agricultural productivity but also provides farmers with several other financial and social benefits. It results in a saving of 15 to 20 percent in the use of fertilisers and seeds and a saving of 20 to 30 percent in labor and operational time. In the district tractors and other modern agricultural equipment such as zero-till seed drills rotavators power sprayers cage wheels etc. are widely used by farmers. In addition to new tractors there is a trend of purchasing old tractors among small farmers and a market for the same is operational in the district

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Tractors and other modern agricultural equipment such as zero-till seed drills rotavators power sprayers cage wheels etc. are widely used by farmers in the district. With the commercialization of agriculture the use of agricultural machinery has increased significantly. According to Vision 2020 the demand for animal power mechanical energy and electrical energy will be 5percent 70percent and 25percent respectively. Tractors and power tillers are widely used for tillage threshing and transportation. Due to farm mechanisation employment opportunities have increased in areas such as production sale of products manufacturing and repair of agricultural machinery and increased use of agricultural inputs. Dealers and sellers of various companies are present in the district and all kinds of facilities are readily available for repair and proper maintenance.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Lucknow district is famous for its Malihabad Dussehri mangoes and has been classified as an Agricultural Export Zone for mangoes by the Government of India. The district has good potential for the production of fruits vegetables and flowers. In recent years open field and polyhouse cultivation of flowers has emerged as a commercial activity in the district due to the increasing demand in urban areas. Cultivation of medicinal and aromatic plants such as mentha palmarosa lemon grass satawar etc. has been commercially practiced for almost a decade. The sericulture business is not yet profitable considering the climate of the district. During 2022-23 potatoes were cultivated in 5150 hectares onions in 86 hectares and other vegetables in 10485 hectares in the district. (Source: UP agri dept data (<https://upagripardarshi.gov.in/>)) The area under horticulture in the district is approximately 13500 hectares

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Lucknow district is an important centre for horticultural research with the presence of the National Plant Research Institute Central Subtropical Horticulture Research Institute and Central Institute of Medicinal and Aromatic Plants. For the development of horticulture a District Horticulture Officer and a Deputy Director (Horticulture) are posted. Three government and six private nurseries are available in the district where good quality saplings are available. The department runs a training centre where people are taught fruit processing jam jelly ketchup etc. A portion of the available barren/wasteland area in the district can be developed under orchards and horticultural areas. To popularize horticulture the Horticulture Mission scheme sponsored by the Government of India is being implemented in the district under which seminars and technology dissemination activities such as demonstrations training group tours etc. are also being carried out at the district level.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The district has 12000 hectares (4.77percent) of forest area 6340 hectares of uncultivable land and 4806 hectares of cultivable wasteland. Trees like shisham jamun mahua mango arjun neem eucalyptus babool amla etc. are highly beneficial from an agroforestry perspective. In the district farmers are cultivating bamboo etc. on their own land. Special emphasis is being laid on tree plantation in the district. Agroforestry helps in increasing employment opportunities in villages as well as increasing the income of villagers. Various programs are being run by the Government of India/State Government for forestry and wasteland development in the district.

Agroforestry- The role of agroforestry has been widely accepted in increasing land productivity soil conservation environmental improvement climate balance and increasing farmers income. It includes crops related to agricultural science horticultural activities and animal husbandry activities along with the addition of trees and perennial tree crops.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The 16th Indian State of Forest Report 2019 shows that Indias total forest cover increased by 0.15 percent from 708273 square kilometers to 712249 square kilometers in 2017. Total Forest area as percentage of total geographical area of district is 14.99percent. The 16th India State of Forest Report 2019 states that in 2017 Indias total forest cover increased by 0.15 percent from 708273 square kilometers to 712249 square kilometers. To maintain the continuity of benefits

derived from forests and trees it is necessary to ensure their protection as well as undertake regular tree plantation. With this in view the Government of Uttar Pradesh launched an ambitious program called "Vriksharopan Janaandolan" (Tree Plantation Peoples Movement) across the entire state aimed at planting 35 crore saplings. Additionally the Government of India/Government of Uttar Pradesh is running various programs for forestry and wasteland development in the district. These include the centrally sponsored National Bamboo Mission National Mission on Bamboo Applications and National Mission on Biofuels. There is no organised timber market in the district. There is also no processing unit for non-timber forest produce like medicinal herbs obtained from the forests.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

India is the world's largest milk producing country with 23percent share in global production. Milk production during the years 2020-21 and 2021-22 is 209.96 million tonnes and 221.06 million tonnes respectively showing an annual growth of 5.29percent. The per capita availability of milk in 2021-22 is about 444 grams per day. In India Rajasthan Uttar Pradesh Madhya Pradesh Gujarat Andhra Pradesh and Punjab are the major milk producing states of the country. Uttar Pradesh is the second highest milk producing state in the country with an annual milk production of 338.73 lakh tonnes (2021-22). This production is 14.93percent of the total milk production of the country. Buffalo contributes 61percent of the production followed by indigenous cattle (19percent) and crossbred cattle (17percent). According to the data available in the 20th Animal Census year 2019 there are 59415 cross breed cows and 154931 indigenous cows in Lucknow district. Similarly there are 286650 buffaloes in the district. The estimated milk production of Lucknow district is about 2.78 lakh MT and per capita availability of milk is 155 grams/day. To make Uttar Pradesh a leading state in the field of milk development and milk production the state government has launched Nand Baba Milk Mission Scheme at a cost of Rs. 1000 crore. Nand Baba Milk Mission Scheme has been implemented to provide facilities to milk producers to sell their milk at fair prices in villages through dairy cooperative societies.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The state government is implementing the UP Milk Policy 2018 with the following objectives: To increase milk processing by the organised sector (both private and cooperative) from 12percent to 30percent of total production.

To increase the utilization of marketable surplus by organised institutions from 25percent to 60percent. There are 10622 institutions in the state which are providing reproductive and health facilities. These include 2202 veterinary hospitals 267 dispensaries 2575 veterinary service centres 4065 Paravet and 1506 CBC-BAIF. A Frozen Semen Bull Station (FSBS) is also present in the district. As per the prescribed norms there should be one artificial insemination centre for every 1000 breedable female animals. Considering the norm of 242.42 lakh breedable female animals (cattle and buffalo) in the state there is a shortage of about 12700 artificial insemination centres in the state. Similarly there are 459619 fertile females (cattle and buffalo) in the district and as per the norms there should be 460 artificial insemination centres.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The poultry industry in our country has gone through a lot of changes during the last three decades. In these thirty years, poultry farming, which used to be a simple activity done in the courtyard of homes, has now been transformed into fully environmentally

controlled, automated poultry farms in many places. The climate of the district is suitable for poultry farming, due to which many poultry farming units have started functioning and producing in the last few years. These units are supplying their products to the district as well as other districts of the state where there is good demand for them. According to the 20th Livestock Census, the total population of hybrid breed poultry in the district is 90233 and the population of indigenous breed is 22276. Also, 946 lakh eggs are being produced annually in the district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There are 29 veterinary hospitals/dispensaries functioning in the district, from where the facility of vaccines and medicines is available, but is inadequate. Due to fewer plants of poultry feed in the district, it is supplied by some businessmen from cities like Gorakhpur/Kanpur/Lucknow etc. The department lacks extension facilities for poultry farming. Under the Uttar Pradesh Poultry Development Policy 2022, the beneficiary will be allowed reimbursement of 7 percent interest for 5 years on the loan obtained from the bank on the above-mentioned units for setting up a commercial layer farm. The projects will be financed in the ratio of 30 percent margin money and 70 percent bank loan. The biggest obstacle to financing poultry farming is the refusal of insurance companies to provide insurance cover for the units, due to which bank managers are not interested in giving loans. Therefore, arrangements should be made by insurance companies to provide appropriate insurance protection cover to the units.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The climate of the district is not as suitable for sheep rearing as it is for goat and pig rearing. Sheep, goats and pigs are sometimes called the credit cards of the poor because they can be easily sold for cash when needed. According to the 20th Livestock Census There are 805 sheep, 160719 goats and 3576 pigs in the district

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Availability of animals of good breed should be ensured by the department. Restrictions are being imposed on pig farming because it contributes to Japanese encephalitis. Due to self-help groups having less capital and in less time, they can produce goats, sheep etc. And in view of the good returns in pig rearing, it is necessary to prepare more and more projects in the development blocks and send them to the banks. The Government of India in February 2019 animal husbandry Under this, it has been decided to provide working capital through KCC.

2.1.9 Farm Credit – Others

2.1.9.1 Status of the Sector in the District

Productivity has definitely improved due to mechanisation in agriculture, but it is not possible to work on all small agricultural holdings with tractors or other agricultural equipment. Small, marginal farmers still find it more convenient to do farming in the traditional way with oxen and rely mainly on oxen carts to transport their produce. It can be said that despite the modernisation of agricultural operations and all the expensive and modern efficient machines, animals, especially oxen and bullock carts, are important for farming. Two-wheelers are used extensively for transportation of small agricultural inputs, selling milk, transporting vegetables to the market, etc. Importance of mini tempo also for transportation of goods in city streets is enhanced. Due to this, the sale of motorcycles and mini tempos increased in the district. This is happening in large quantities and banks also prefer financing for motorcycles as the loan amount is secured as the vehicle is hypothecated and registered in the regional traffic office.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Showrooms and service centres of almost all two wheeler and mini tempo manufacturing companies are available in large quantities. There is a wide network of banks in the district which provides the facility of finance to farmers.

2.1.10 Sustainable Agricultural Practices

2.1.10.1 Status of the Sector in the District

In the country, farmers are primarily focused on crop production, which involves considerable uncertainty in income and employment. In this context, the integration of various agricultural enterprises offers significant potential to supplement farmers' income and enhance family labor employment. Patterns of sustainable farming systems have been developed in different parts of the country, incorporating activities related to animal husbandry, duckery, poultry, horticulture, apiculture, fisheries, and horticultural crops such as coconut, cocoa, arecanut, banana, pineapple, etc., along with other crops. Assessments of farm income indicate that diversified farms with two or more enterprises earn almost double the income compared to those with two or fewer enterprises. Benefits of integrated farming systems include: Increase in soil fertility, productivity and income through recycling of organic waste. Diversified use of resources - reduced use of fertilisers by recycling farm waste. IFS meets rural households' energy and timber needs and construction sector's timber requirements. Employment opportunities with agriculture - adoption of additional activities with farming generates demand for labor, providing year-round employment and preventing underemployment. Benefits include meeting household food and nutritional needs with reduced market dependence.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The Self-reliant Farmers Integrated Development Scheme was launched by Uttar Pradesh Chief Minister Yogi Adityanath on 30 September 2021 with the aim of doubling the income of farmers.

The objective of this scheme is to provide facilities related to crop production, harvesting and marketing to the farmers through 'Kisan Production organisation'. So that the small, marginal and landless farmers of the state can get help in gaining access to wide agricultural markets along with information about modern agricultural technology and credit facilities, as a result the goal of increasing the income of the farmers can be achieved. The various components of IFS are crops, livestock, birds and trees. Crops may have sub-systems like mixed/intercrop, multi-layer cropping. Livestock components can be milch cattle, goats, sheep, poultry and tree components include fruits, wood, fuel and fodder. The major factors that need to be considered in choosing an IFS model are soil type, rainfall, its distribution and seasonal changes. Indian Institute of Agricultural Systems Research (IIISR), Modipuram and other ICAR institutes have developed 51 integrated farming systems for marginal and small landholders in 25 States/UTs of India. Information regarding State specific IFS models can be obtained from the link given below: https://iifsr.icar.gov.in/icar-iifsr/prog_files/Bulletin_IFS_July_2020.pdf

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

Status of the Sector in the District

Post-production losses are a global problem that affects agricultural income. India produces more than 400 million metric tonnes of perishable commodities every year including horticultural produce dairy meat poultry fish. The level of wastage in perishable commodities in India is quite high i.e. 4.6-15.9 percent in fruits 5.2 percent in inland fish 10.5 percent in marine fish 2.7 percent in meat and 6.7 percent in poultry (Source: Farmers Income Report of the Committee on Doubling Volume III Post-Production Agro-Logistics: Maximizing Benefits for Farmers). Estimated annual value of loss of agricultural produce at present Rs.92651 crores. To ensure that producers get the benefits of various agricultural and rural development programmes and that farmers do not have to suffer post-production losses it is necessary to have adequate infrastructure for marketing and storage. Warehousing facility is the most essential infrastructure of the market and is an integral part of any economic activity. Based on the announcement of Rs. 5000 crore for the construction of infrastructure for storage of agricultural produce to NABARD in 2013-14 and 2014-15 the Reserve Bank of India (RBI) has issued guidelines for the creation of Warehouse Infrastructure Fund (WIF) in NABARD. WIF has envisaged extending loans for construction of warehouses cold storages and other cold chain infrastructure for public and private sectors.

Infrastructure and linkage support available, planned and gaps

As per the production capacity of the district, the available storage capacity in the district is less and being a big consumption centre, there is a need for additional capacity. As of March 31, 2023, 139 warehouses are available in the district with a capacity of 1.27 lakh metric tons. Due to good grain production and the presence of processing units in the district, there is immense potential for storage facilities.. To promote post-harvest management infrastructure and establish cold storages, warehousing, silos, packing units, assaying/grading, logistics facilities, primary processing centres, packing units, fruit ripening chambers/waxing plants, etc., the Central Government has launched the Agriculture Infrastructure Fund (AIF) for ten years starting from 2020-21.

There is a lack of awareness about the availability of pledge loans facility after crop harvesting in the district. Due to lack of information, farmers, especially small and marginal farmers, sell their produce in the market immediately after harvesting because they need cash immediately after harvesting

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Activities related to land development directly or indirectly increase the productivity of agriculture. The main land-development activities carried out to increase the productivity of land are land levelling and development of agricultural land, improvement of soil quality through special remedial systems, water management and water conservation, pasture management, wasteland development, watersheds. Development and organic farming (use of bio-fertilisers, vermicompost, biopesticides, etc.).

Due to rain and water flow in the district, there is erosion of fertile elements of land, especially soil, which can be stopped by better farming techniques and proper management of water and soil. The soil in the district is flat and suitable for crop production and orchard/horticulture/flower cultivation. A total of 31395 hectares of land is fallow (current and other) in the district and 6340 Hectare of land is barren and unfit for agriculture which can be used for agriculture/other use after proper treatment. The land use situation in the district mentioned in Annexure I.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The situation affected by saline and alkaline problem of the district which can be resolved and brought under farming. There are 2 soil testing centres in the district, which are inadequate considering the vast area of the district. It is necessary to ensure the availability of soil testing reports, allocation of chemical fertilisers in the district based on the recommended N:P:K ratio of 4:2:1 from a scientific perspective, demonstrate restrictions on burning crop residues in the fields, and include pulses in the crop cycle. The Uttar Pradesh Land Development Corporation is carrying out soil amelioration work in an area of around 2500 hectares in the district. The Agriculture Department is integrating these activities into its various programs to promote organic manures. Vermicompost and NADEP, which are low-cost indigenous organic manures capable of improving soil health, are not prevalent in the district due to farmers' reluctance.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

For an increase in agricultural production and productivity, it is necessary that the seeds be genetically pure and authentic. Due to the district being the capital of the state, the necessary purchasing power is available to buy flowers and out-of-season vegetables at high prices. Also, due to urbanisation, the use of organic fertilisers and keeping plants in gardens/pots in homes has increased. Mushroom cultivation is being done as an employment oriented activity in Lucknow

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Central government, state government, Farmers are being made aware through various mediums and by NABARD and other stakeholders. NABARD has made vermicompost and NADEP compost pits available to farmers as an exhibition under the Rural Development Scheme. As a result many farmers are using this type of fertiliser. Organic fertiliser has been identified as an emerging activity in the district because the fertility of the land has diminished due to indiscriminate use of chemical fertilisers. The 25.06572 hectares area in Lucknow district is certified organic by Uttar Pradesh State Organic Certification Agency (UPSOCA). Keeping all this in mind, physical and financial credit requirements have been assessed as per the activities of essential agricultural basic services.

Intensive cultivation of vegetables with high quality, Poly house facilities is absolutely necessary for pest management and protection from bad weather. There is a need for direct selling centres of vegetables to ensure fair prices to the farmers as well as availability of vegetables to consumers at fair prices

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

There are important agriculture-industry linkages which facilitate further linkages (processing and marketing) that help accelerate agricultural development. These linkages are instrumental in improving crop quality, generating employment opportunities, and increasing the net income of farmers

2.3.1.2 Infrastructure and linkage support available, planned and gaps

In an effort to promote the food processing sector in Uttar Pradesh the government has approved the Uttar Pradesh Food Processing Industry Policy-2023. Under this subsidies and other facilities are being provided for setting up food processing industries.

Food processing industries will include industries related to the following-

Fruits and vegetables flowers spices honey medicinal and aromatic crops and mushroom processing. Agricultural products like food grains processed products of pulses and oilseeds. Agricultural products like milk powder infant milk food malted milk food condensed milk ghee and other dairy products poultry and eggs processing of meat and meat products. National Bank for Agriculture and Rural Development to provide loans at affordable rates to promote the food processing sector. Rs.2000 A special fund (FFF) of Rs. crore has been set up. Under this fund Establishment of food processing units Single entrepreneurs for modernisation and expansion and development of infrastructure in specified food parks. co- operative societies farmer producer organisations Corporate joint ventures Loans are provided to SPVs and government promoted institutions

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Five elements/factors of agricultural economy which are as follows:

- 1) Proper management of agricultural costs
- 2) Technology transfer
- 3) Easy and timely availability of institutional finance
- 4) Reduction of crop risk through the use of ancillary activities and
- 5) Balanced and holistic development of agriculture can be achieved only with the coordinated use of improved marketing of agricultural produce. Agricultural institutions have an important contribution in implementing all these formulas. These institutions include primary cooperative societies agri clinics agri business centres microfinance institutions and farmer producer organisations. Under Agri Clinic and Agri Business centre Scheme all banks will provide assistance to single entrepreneurs. Rs.20.00 Lakhs to or 5 Groups of entrepreneurs one of whom is a graduate in Business Development and Management. Loan upto Rs. One crore at attractive interest rates is being offered to the applicants. Under this scheme 36 percent grant to general category beneficiaries and 44 percent grant to SC/ST category beneficiaries is provided by the Government of India through NABARD. There are 15 nodal training centres affiliated with MANAGE in Uttar Pradesh out of which one is in Lucknow district. So far 18196 candidates have received training under the ACABC scheme in the state and 8706 candidates have established their own enterprises

2.3.2.2 Infrastructure and linkage support available, planned and gaps

To diversify agricultural activities and infuse technology, the Government of India has implemented a scheme to establish Agri-Clinics/Agri-Business centres for agriculture graduates, which will provide support and extension services to farmers.

- There are 35 registered Farmer Producer Organisations in the district.
- Additionally, in this area, Farmer Cooperative Societies can be financed for the disposal of members' produce, and MFIs can also be financed for lending in the agriculture sector.
- Due to the indifference of banks, the development of Agri-Clinic centres is not taking place in the district. A few Agri-Business centres have opened, but their activities are limited to input supply only.
- With the diversification and innovation of agricultural activities, the need for support and extension services is increasing year by year.
- Trained agriculture graduates are not receiving the expected cooperation from banks in establishing Agri-Clinics

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Micro Small and Medium Enterprises (MSMEs) are an important sector not only in Lucknow but also in the entire state of Uttar Pradesh and the overall Indian economy. These enterprises play a crucial role in providing large-scale employment opportunities with low capital investment and also help in industrializing the rural and backward areas of the country which reduces regional imbalances and ensures equitable distribution of income. Uttar Pradesh is the leading state in the country in the MSME sector. There is also immense potential for the development of small and micro enterprises here. The state government is running a scheme called ODOP (ONE DISTRICT ONE PRODUCT) under which the chikan craft work of Lucknow district has been chosen. All loans being disbursed under this scheme will be covered under the Mudra scheme. UP has disbursed loan worth Rs.655684 crore to MSME sector providing employment to 2.5 crore youth. The ground level credit flow in the MSME sector of the district during the last 4 years 2019- 20 2020-21 2021-22 and 2022-23 has been Rs.6496.51crore Rs.6503.13 crore Rs.7157.64 crore and Rs.9700.64 crore respectively

3.2 Infrastructure and linkage support available, planned and gaps

To promote the MSME sector the government has launched many new schemes like Pradhan Mantri Mudra Yojana Skill Development Mission. Make in India Stand Up India etc. Under the Stand Up India scheme from 05.04.2016 to 31.03.2024 an amount of Rs.428.20 crores was recommended in 2034 accounts and an amount of Rs.212.80 crores was disbursed in 1011 accounts in the district. Most of the chikan workers and zari zardozi weavers are working like labourers and lack the necessary funds to start their own units. Due to this reason the migration of weavers from this area is still continuing. To bring the weavers back to the weaving work their raw material requirements need to be fulfilled in the right quantity at the right time for which bank loans will be required keeping this in mind the feasibility has been assessed. Since most of the Memorandums of Understanding after the Global Investor Summit were in the MSME sector there is a vast potential for industrial units. For the overall development of the district industrial units financed by banks can be established in every village.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Export and import play an important role in the country's economy. The Reserve Bank of India first launched the export financing scheme in 1967. In this scheme short-term working capital is provided to exporters at international interest standards. This facility is available for pre-shipment/packing credit and post-shipment credit. Uttar Pradesh is the 5th largest exporter in the country and the largest among landlocked states with exports of Rs.170340 crore (about 5 percent share in the total exports of the country) during the year 2023-24.

The Government of India has rationalized the documentation process for ease of export business. Now only three documents are required to avail export credit i.e.: Airway Bill Commercial Invoice cum Packing List Shipping Bill/Export Bill. The Government of India has also announced a foreign trade policy. It is expected that this policy will diversify Indian export markets and products and boost India's exports.

4.1.2 Infrastructure and linkage support available, planned and gaps

According to Export Promotion Bureau, Uttar Pradesh, Lucknow is a major export centre of Uttar Pradesh and the major export items and crafts include miniature painting, chikankari, zardosi, floriculture, ayurvedic/medicinal medicines, mango, tobacco, batik, camel bone carving. Lucknow is an identified district as a cluster of Mango, Malihabadi Dussehri (GI product), Livestock/Dairy and its products, Processed products, Banana and Fresh Vegetables under Uttar Pradesh Agricultural Export Policy 2019 (UP AEP 2019). Chikankari art has been identified under ODOP in the district.

The 25.06572 hectares area in Lucknow district is certified as organic by Uttar Pradesh State Organic Certification Agency (UPSOCA). Tourism in Lucknow can be a major source of foreign exchange earnings as well as enabling infrastructure development and cultural regulation. Major potential niche tourism opportunities in Lucknow are sports tourism, cultural tourism, crafts/handloom and textiles, rural tourism, MICE tourism, medical tourism, film tourism. There is a need to publicize the Gold Card scheme. The Gold Card Scheme is a scheme run by the Bank under the guidelines of the Reserve Bank of India to meet the working capital needs of exporters with good track record and creditworthiness. There is a need for awareness to promote export of organic products.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is the standard of living of any person which impacts the daily life of the person and also education is a powerful medium for progress in future. In the last few years along with the increasing awareness towards the importance of education the expenditure on quality education has also increased significantly. Today almost all banks are providing education loans. As per the instructions of Reserve Bank of India a single individual can avail Rs. Loans up to Rs 20 lakh are included in the

priority sector. A large number of students in the district who are pursuing higher education abroad or at home or want to pursue it are in need of an education loan. The literacy rate in district stands at 67.68 percent with male literacy rate at 77.28 percent and female literacy rate at 57.18 percent.

4.2.2 Infrastructure and linkage support available, planned and gaps

There are 3140 primary schools, 1277 upper primary schools, 1097 secondary schools, 40 colleges, 15 post-graduate colleges and 05 industrial training institutes in the district, in which approximately 05 lakh boys and girls are studying. Along with a technical university for professional higher education, the Indian Institute of Management is also located in the district. There are many private sector universities and management institutes. The essential infrastructure for higher education is the availability of libraries, education counselling centres and guidance institutions

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is both a consumer good and a capital good. It is a product that improves the quality of life. In a welfare state, it is the responsibility of the government to provide housing for its citizens who cannot arrange housing for themselves. Investment in public housing not only improves public welfare, it also acts as a catalyst for economic development at the local level. According to Census 2011 data, the total number of houses in the district is 736327 while the number of families is 860703.

4.3.2 Infrastructure and linkage support available, planned and gaps

In order to bring the Regional Rural Banks and Small Finance Banks in line with other scheduled commercial banks, it has now been decided to increase the housing loan limit for eligibility under PSL. Accordingly, in respect of RRBs and SFBs, housing loans up to Rs 35 lakh in metropolitan centres (with a population of ten lakh and above) and Rs 25 lakh in other centres, provided that the overall cost of the housing unit in metropolitan centres and other centres is 45 lakh and Rs. 30 lakh respectively, will be eligible for classification under the priority sector.

Pradhan Mantri Awas Yojana (PMAY) It is an initiative by the Government of India to provide affordable housing to the poor, with a target of building 20 million affordable houses by 31 March 2022. It has two components: Pradhan Mantri Awas Yojana (Urban) (PMAY-U) for the urban poor and Pradhan Mantri Awas Yojana (Rural) (PMAY-G and PMAY-R) for the rural poor. The arrangement of urban housing can be made easier with the help of special provisions for low income groups and banks for financing in the housing schemes of the Lucknow Development Authority and Housing Development Corporation.

The Smart Cities Mission was launched by the Honourable Prime Minister of India on 25 June 2015. The mission aims to develop inclusive and sustainable citizen-friendly cities while enhancing the quality of life of citizens. Ten smart cities of Uttar Pradesh Agra, Aligarh, Bareilly, Jhansi, Kanpur, Lucknow, Moradabad, Prayagraj, Saharanpur and Varanasi have been selected under this scheme

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The current chapter assesses the existing infrastructure in Lucknow district and the potential need for further infrastructure support. The comparative status of infrastructure in the district is shown in comparison to the state of Uttar Pradesh, to highlight the status of various infrastructure components within the district. The sector-wise infrastructure requirement has been assessed for the key sectors of the district, and the potential/capacity of locations in the districts blocks/areas have been identified. The concerned departments may review and initiate the process to bridge the gaps. The status of projects sanctioned in the district under RIDF is provided, including the benefits accrued/to accrue to the rural population of the district.

In summary, this section evaluates the current infrastructure scenario in Lucknow, compares it with the state level, identifies sector-specific infrastructure needs, potential locations for development, and discusses the rural infrastructure development projects and their impact

5.1.2 Infrastructure and linkage support available, planned and gaps

At present, the schemes approved by NABARD under RIDF in Lucknow district and being run by various departments of the government are given below. A total of 26 schemes are currently under implementation in Lucknow. These projects have been approved for the construction of rural roads, bridges, irrigation and animal husbandry related infrastructure. Their total sanctioned amount is Rs 3290.17 lakhs. The district administration should endeavour to implement the above-mentioned projects on a priority basis in coordination with the concerned departments. Loans can be availed from NABARDs Rural Infrastructure Development Fund (RIDF). There is a need to fulfil the infrastructure requirements identified by NABARD. This includes the infrastructure requirements related to minor irrigation and land development, which can be met through NABARDs Rural Infrastructure Development Fund (RIDF).

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

RIDF Projects provides financial assistance in way of cheap long term credit to State Government for projects bridging rural infrastructure gap.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

As a result of rapid changes in social and economic sectors, high technology, and an increasing population, the demand for infrastructure facilities is increasing rapidly. Keeping in view the diversification of priority sectors, the Government has from time to time made changes in the policy legislation regarding the quantum and nature of public investment to achieve maximum returns from the limited resources available. Social participation was considered an essential element to achieving innovative technology, high quality, and economic feasibility in projects. On this basis, the foundation of public-private partnership was laid. Later, by changing this, models like public-private-public partnerships and private-public partnerships were introduced.

5.2.2 Infrastructure and linkage support available, planned and gaps

NABARD Infrastructure Development Assistance (NIDA): NABARD Infrastructure Development Assistance (NIDA) has been specifically designed as a dedicated and customized window to provide credit assistance to the State Government for creation of rural infrastructure. In Lucknow district, along with identifying projects based on the public-private partnership model, formal financial needs have been assessed

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Uttar Pradesh is one of the states that consumes the most electricity every year. Due to depletion of the countrys coal reserves and the insufficient supply of other fuels, it is necessary to explore all possible viable options for the production of electricity and alternative energy. Solar energy, biogas and biofuel are three major sources of energy that have not been properly exploited yet. The Ministry of Agriculture has launched a new Sub Mission Agricultural mechanisation Scheme to be implemented by the State with the consent of the Ministry of New and Renewable Energy. In this scheme, the centre provides financial assistance to the State Government on the purchase of various types of agricultural equipment.

The Ministry of Renewable Energy, Government of India, in intervention with the State Governments, is trying to implement various solar powered schemes through the Non- Conventional Energy Development Agency (NEDA). There is a possibility of setting up biogas plants in all the villages, depending on the livestock available in the district.

To promote non-conventional and renewable sources of energy, NEDA in Uttar Pradesh has launched 1- Electricity generation from non-conventional sources, 2- Integrated Rural Energy Programme, 3- Solar Photovoltaic Programme, 4- Rural Electrification Programme, 5- National Biogas Programme, 6-Solar thermal schemes (solar cooker, solar hot water plant) and advanced chulha programme, 7- Energy savings through energy audit, 8-Construction of biogas plant under cow promotion scheme and 9-Biofuel program etc. are being run.

5.3.2 Infrastructure and linkage support available, planned and gaps

The Ministry of New and Renewable Energy, Government of India, is running various schemes with 30-40 percent subsidy to promote off-grid solar energy applications and reduce dependence on non-renewable energy sources. There is a lack of awareness about the biogas program in the district, and people need training and information.

The district administration is emphasising the installation of solar energy panels in government offices, colleges, and hospitals to promote solar energy. Promotion is also being given to solar-operated equipment and vehicles.

The Uttar Pradesh Solar Energy Policy (2022) aims to accelerate the deployment of solar energy and align with India's ambitious solar targets. The policy targets establishing 16,000 MW of solar energy projects in the state by 2026-27.

The state government has proposed achieving the 16,000 MW target through 4,000 MW from solar rooftop projects, 2,000 MW from solar production distribution, and the remaining 10,000 MW from utility/grid-scale solar projects and solar parks.

Under the proposed policy, the government will develop 20 solar cities, including Lucknow. The draft policy also proposes installing rooftop solar energy in government buildings and more than 21,000 non-electrified primary schools in the state.

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	332	33978.00	24899.00
B	Ongoing tranches	43	5549.62	4489.64
	Total (A + B)	375^w	39527.62	29388.64

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	14	1749.22	1566.55
B	Rural roads & bridges	23	3028.96	2390.90
C	Social Sector	6	771.44	532.00
	Total (A + B + C)	43	5549.62	4489.45

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	8	0	0	2110.87
B	Rural roads	26	0	0	36.56
C	Bridges	3	0	0	51.15

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	6	6	6	241.02

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD started the SHG Bank Linkage Program in 1992 as a small pilot initiative to link the unbanked rural poor into the formal banking system while maintaining the facilities and access of the informal channel. This initiative has now grown into the worlds largest microfinance program covering more than 134.03 lakh SHGs representing

15.50 crore rural households at a pan-India level. In this microfinance journey of the last 30 years, NABARD has made many changes in its strategies and brought many innovations based on ground level evidence.

There is a need for significant change in the approach and activities of SHG BLP to increase the income level of the poor. To make it more convenient and customer friendly, SHG-2 was started. To further strengthen the Self Help Group – Bank Linkage Program by restructuring the SGSY programme, DAY-National Rural Livelihood Mission (DAY-NRLM) is being run all over India from 01 April 2013. This is a flagship program of the Government of India. This project is being implemented by Uttar Pradesh State Rural Livelihood Mission (UPSRLM) in the state. From April 01, 2021, all the districts and blocks in the state have been selected under this program

6.2 Infrastructure and linkage support available, planned and gaps

DAY-National Rural Livelihood Mission (DAY-NRLM) is being run all over India from 01 April 2013 to further strengthen the Self Help Group – Bank Linkage Program by restructuring the SGSY programme. Total number of SHGs in Lucknow district is 9191 and total members of SHGs stands at 101330. Total number of SHGs not havning bank a/c stands at 984 while SHGs having bank a/c stands at 8207. The NPA percentage in SHG stands at 4.76 percent as per DAY-NRLM. There is no dearth of NGOs in the district, but due to weak structural form, clear vision and lack of experts and not being technologically advanced, there is difficulty in formation of self- help groups and affiliation with banks.

Efforts have been made by NABARD to digitise the financial transactions and accounts of self-help groups through the e-Shakti project, which has boosted transparency in financial transactions among the group members as well as bank loan coordination.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 There is a need to form Farmer Producer Associations by organising progressive farmers and villagers engaged in agricultural supporting activities.
- 2 Ground water level is declining rapidly due to non-ecological farming. Rice and sugarcane; Both crops have high water requirements and are grown in the semi-arid region of the state. The annual average water requirement of rice and sugarcane crops is 180 cm and 260 cm respectively. There is a need to look at the possibility of more advanced and modern agricultural or irrigation techniques to reduce water usage.
- 3 Banks can give crop loans to landless/sharecropping/lease farmers by linking them with RuPay KCC under JLG/JFG.
- 4 There is a need to promote Hi-Tech agriculture and organic farming for maximum use of the decreasing cultivable land due to increasing urbanisation. This will also help in proper use of excess cow dung in cow sheds.

2. Water Resources

- 1 Under the Pradhan Mantri Irrigation Scheme work can be done in a planned manner to provide a proper irrigation system to the farmers of the district.
- 2 It has become very important to prepare a water management plan for Lucknow district so that a water saving irrigation system can be adopted and water can be conserved/conserved.
- 3 Area development plans for small irrigation based on solar energy should be prepared by the banks as per the regional needs and they should be widely publicised
- 4 Through community irrigation schemes a maximum number of small and marginal farmers should be given the benefits of micro irrigation schemes

- 5 Efforts should be made to popularise sprinkler and drip systems and their field demonstration farms should be established

3. Farm Mechanization

- 1 Generally tractors are considered synonymous with farm mechanisation whereas in reality we need small machine-driven equipment that can work in even the smallest farms with minimum amount of energy. Are. Since one tractor is useful for approximately 30 acres of irrigated land or 45 acres of non- irrigated land it is not economically viable for small and marginal farmers. About 95 percent of the farmers in Lucknow fall into the above category
- 2 Farm Mechanisation is not just tractorization but the use of other equipment in agriculture is also very important especially in the context of a country like India dominated by small and marginal farmers. For example Japanese paddy transplanter reaper cum binder whose cost ranges between Rs 1.5 to 2.0 lakh has been found suitable for agricultural work. These small devices should be included in schemes like National Food Security Mission etc. and should be publicised through demonstrations.
- 3 To make the custom hiring system successful the Government Farm Machinery centre should be established at the village level with the help of the Panchayati Raj Department. MNREGA workers should be used to operate these machines. With this along with increasing the income of the Gram Panchayat the shortage of human labour for agriculture can be removed. This will also help in improving the MNREGA scheme.
- 4 ICAR and some agricultural industries have developed small implements and animal-driven machines as per the needs of different agro-climatic zones. To deliver these machines/technologies to the fields there is a need for coordination between the Agro-Industries Department of the state and the farmers.

4. Plantation and Horticulture

- 1 There should be arrangements for expansion of government nurseries and timely and as per requirement supply of good quality plants and cluster development should be done through self-help groups/farmer clubs

- 2 For organised marketing of fruits there should be arrangements of pack houses in which there should be good arrangements for washing sorting grading and packaging. Apart from fruit crops special efforts and encouragement are needed for the cultivation of medicinal plants. In this regard the department can help farmers in marketing by entering into agreements with purchasing companies as per requirements.
- 3 There is a need to encourage marketing loans/pledge loans to farmers through market intermediaries like cold storage and market chain by banks.
- 4 Banks can encourage their financing by preparing special schemes for the cultivation of medicinal and aromatic plants
- 5 Mango orchards can be renovated
- 6 There is a need to make farmers aware about protected farming techniques like poly house/polytunnel/greenhouse etc. The department can do this work through more and more demonstration farms/selected farmers
- 7 There is a need to encourage departmental mobile units for promotion dissemination or training in horticulture.

5. Forestry/ Waste Land Development

- 1 Uttar Pradesh Forest Corporation should make a market cooperation scheme to determine the minimum support price of major wooden items. NABARD provides loans to various state governments for various items under the Rural Infrastructure Development Fund (RIDF). Keeping in view the needs of the district the administration can try to provide loan facilities for forest development
- 2 Farmers lack information for development on their barren and fallow lands. Banks should provide necessary loan facilities for the development of barren lands
- 3 There is a need to promote hi-tech forestry plantations as commercially viable and bankable projects.
There is a need to finance all the interested farmers by making special strategies by the banks. Officers/employees of banks should be given training in this area.

6. Animal Husbandry - Dairy

- 1 Milk processing units can be established under the Dairy Infrastructure Development Fund for availability of milk processing facilities and other infrastructure facilities.
- 2 Government and banks should also emphasise providing KCC loans to farmers for animal husbandry
- 3 District milk organisation can be further strengthened. So that the collection and marketing communication of milk in the district can be made effective and the price of milk can also fair and arrangements for timely payment to the farmers can be ensured
- 4 There is also a need to provide loans to small private dairy shops/parlors and dairy vehicles. These activities are also eligible under the Dairy Entrepreneurship Development Scheme.
- 5 There is a need to identify and adopt dairy clusters and encourage suitable businessmen for commercial dairying. Milk collection facilities should be arranged and areas with high concentration of self-help groups should be covered with milk routes
- 6 There is also a need to provide better markets to dairy producers by forming producer organisations at the level.
- 7 The shortage should be filled by scientifically assessing the need for veterinary hospitals and artificial insemination centres in the district. Along with this it is necessary to make arrangements for good quality veterinary medicines liquid nitrogen for artificial insemination and trained sub-staff in the district
- 8 The guidelines of the Cooperative Ministry have approved the scheme to set up 2 lakh new multi- purpose PACS or primary dairy/fishery cooperative societies covering every panchayat/village in the country in the next five years. Banks should take advantage of this policy of the government and try to finance more milk organisations

7. Animal Husbandry – Poultry

- 1 Backyard poultry farming should be encouraged.
- 2 There is a need for insurance companies to support this sector by making insurance plans for poultry farming.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 There is a need for banks to adopt a more responsible approach to encouraging these economic activities.
- 2 Poor villagers self-help groups etc. should be advised to adopt these activities and their financing should be ensured.
- 3 Animal Husbandry Department and District Rural Development Agency should organise training programs for animal herders and people should be made aware of this

9. Fisheries

- 1 There is a need to prepare farmer friendly insurance schemes.
- 2 There is a need to develop a good broader bank with the help of NFDB in the state on the lines of the broader bank developed in Odisha.
- 3 There is a need to strengthen the supply chain of fish in internal markets to ensure that fish producers get higher prices
- 4 To overcome the problems coming in the way of small producers like supply of inputs pooling of produce market linkage etc. Fish Farmer Producer organisations can be formed in the potential areas especially in the eastern regions.
- 5 The Government may consider development of fisheries infrastructure especially activities like renovation of public water bodies for fish farming establishment of hatcheries and cold chains by availing loan assistance under funds like RIDF and FIDF

10. Construction of Storage and Marketing Infrastructure

- 1 Like crop loans the Government of India is also giving interest subsidies on crop pledge loans. Banks are expected to promote pledge loans among farmers. Also considering the lack of storage in the district banks should provide liberal loans to this sub-sector. The Directorate of Marketing and Inspection (DMI) should give wide publicity to the AMI scheme. Banks need to promote new storage and other infrastructure facilities in the district through Agricultural Infrastructure Fund

11. Land Development, Soil Conservation and Watershed Development

- 1 Land levelling of the district can be done easily by using laser levels which can increase the irrigation capacity and can also increase productivity and production. Besides there are also possibilities of fruit and vegetable waste based fertiliser units in the district which will promote organic agriculture.
- 2 Demonstration of vermiculture technology and benefits arising from its application at the district level can be given priority by the State and Central Government and KVKs.
- 3 NABARD Government and Banks to undertake promotional and extension work related to land development activities i.e. adequate coverage of subjects related to land development in the training programs of banks motivating and awareness building of the farming and banking community by organising workshops training programs etc. A coordinated approach is essential.

12. Agriculture Infrastructure: Others

- 1 The State Government may promote establishment of state-of-the-art tissue culture laboratories to meet the gap in planting material for bananas. The Horticulture Department may plan training cum demonstration for banana/sugarcane farmers on the use of tissue culture plants. The Agriculture department can guide entrepreneurs on certified seed production. FPOs/PACS may be encouraged to participate in the seed production/seed village programme. A target can be set for the KVK to train a specific number of farmers every year for setting up vermicompost units.
- 2 Building awareness and convergence with subsidy schemes especially where promotional programs of NABARD are underway so as to generate demand for investment in these sectors. Assistance under RIDF can be availed by the State Government for creation of infrastructure. Demonstration training and extension services can be initiated to popularize the best and recommended packages in organic agriculture.
- 3 Banks can provide adequate financial assistance for setting up bio-fertiliser and bio-pesticide production units vermicomposting coir pith composting units etc. by individual farmers/self-help groups by availing the subsidy available from Government of India schemes.

13. Food and Agro. Processing

- 1 Storage cold chain for the development of food processing industry in the district; Availability of raw materials requires development of support services like APMC markets quality control laboratories machinery and equipment training and skill development institutes marketing and branding services etc.

- 2 Promotion of “Food Parks”/“Agriculture Export Zones” is necessary to develop this sector in a planned manner. There is a need for financing in this sector by banks.
- 3 Farmer Producer Unions and Farmer Cooperative Societies should plan and provide loan facilities at concessional rates to the banks for activities ranging from raw material to production storage processing marketing etc.

14. Micro, Small and Medium Enterprises (MSME)

- 1 Upskilling absorption of new skills and entrepreneurship should be done on priority in urban and rural areas of the state.
Under the Rs 200 crore Startup Fund for SC/ST Entrepreneurs banks can assist SC/ST entrepreneurs to set up start-up units. Also banks should be provided support in PMEGP and other MSME schemes.
There is a need for greater credit distribution with increased emphasis by banks on cluster based programs and initiatives.
- 2 State Government can provide assistance through seed money/margin money for setting up new enterprises so that bank finance can be easily availed.
More MSMEs need to be encouraged to register on the government e-marketplace portal. For this a focused campaign should be launched for enrollment of MSEs involving MSME support institutions State Directorates of Industries and DICs and other stakeholders.
- 3 Banks should use surrogates such as personal guarantees bank statements GST data standardized score cards to evaluate the credit worthiness of MSME borrowers.

15. Export Credit

- 1 The Uttar Pradesh government has announced the Agricultural Export Policy in September 2019 in which emphasis has been laid on promoting startups and farmer producer associations to promote exports in the state. There is a need to work in this direction.

16. Education

- 1 Teacher education and infrastructure creation should be an immediate priority for Uttar Pradesh. In view of the acute shortage of professionally qualified teachers there is an urgent need to create adequate teacher training institutions in the state.
- 2 Teacher education and infrastructure creation should be an immediate priority for Uttar Pradesh. In view of the acute shortage of professionally qualified teachers there is an urgent need to create adequate teacher training institutions in the state.
- 3 The Rural Infrastructure Development Fund can be used to fill infrastructural gaps – particularly for building schools or connecting villages to major centres where schools are located.

- 4 Time lag and process delays should be avoided in educational loan disbursement by adopting a prompt and systematic process in urban semi-urban and rural areas.

17. Housing

- 1 The Rural Infrastructure Development Fund can be used to fill infrastructural gaps – particularly for building schools or connecting villages to major centres where schools are located.
- 2 Time lag and process delays should be avoided in educational loan disbursement by adopting a prompt and systematic process in urban semi-urban and rural areas.
- 3 Banks need to give maximum loans under PMAY-G. It is also necessary to establish coordination among various departments to provide plots for homesteads in this area.

18. Social Infrastructure

- 1 Solarization of tube wells needs to be done on an urgent basis.
- 2 Banks can play an active role in financing social infrastructure. The State Government may approach NABARD for financing social infrastructure under RIDF.
- 3 Participation of women especially among the beneficiaries of schemes like education housing water supply etc. can be ensured. Arrangements are necessary for the maintenance and repair of infrastructure built for social use. While providing bank loans for construction of house and school proper provision for sanitation should be kept in mind in the proposed structure.

19. Renewable Energy

Solar pumps should be promoted for agriculture. Rooftop solar energy panels should be promoted in the areas. The use of LED bulbs and low energy consumption devices should be encouraged. To save electricity sensors should be installed in street lights. For widespread solar use solar powered railway stations bus stands and government offices should be promoted. All types of energy production capacity should be increased through biodiesel bio ethanol bio gas plant based oilseeds organic waste etc.

20. Informal Credit Delivery System

- 1 Creation of Self Help Groups/Bank Linkage as well as Farmers Club Program in National Rural Livelihood Mission. Overall development should be done by including special schemes for creation of Joint Liability Groups/bank linkage and agricultural technology transfer.
- 2 There is a need to fully exploit the potential of SHGs and JLGs in the district. Banks need to look at SHG and JLG financing on a commercial basis by making it a regular part of their loan distribution programmes.
- 3 Creation of self-help groups/bank linkage should be expanded in all the development blocks of the district by adding new NGOs.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World's largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. The MoC 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:

5. Status of Cooperatives in the District

1. There is a three-tier structure of cooperative institutions in the state of Uttar Pradesh. At the top level is Uttar Pradesh Cooperative Bank with a total of 28 branches. At the medium level 50 are district co-operative banks whose total at primary level is 7479. There are packs. Also weaver Industry dairy marketing. There are also committees for agricultural processing and sugar etc.
2. Uttar Pradesh Government has contributed Rs. 100.00 lakh for increase in share capital in district cooperative banks in the financial year 2022-23. The state government has approved a total of Rs. 300.00 crore in the budget for interest subsidy. The State Government has an active role in the Central Sector Scheme and PACS Computerization Scheme released by the Central Government – such as the formation of SLMIC and DLIMC. Apart from this warehouses in 688 packs were approved under the AIF scheme out of which construction of a total of 100 warehouses has been completed. 7479 micro ATMs have been provided to PACS under the RKVY scheme. Internet facility has been provided in UPCB the state level apex bank.

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/ Convergen c e etc.	No. of benefici arie s	Likely impact/ Outcome
1	Skill Training	Livelihood Entrepreneurs hip Development Program	Malihabad	Under this program 60 women have been given training and the women are earning livelihood through self-employment	NA	60	Training has been given in the district to make incense sticks from flower nursery vermicompost and floriculture. Training of self-help group women by certified trainers Bank loan assistance to women for capital to start their own business Assistance in marketing of finished products
2	Collecti vation	Farmer Producer organisation (FPO)	Mall and Malihabad	At present there are 2 NABARD sponsored FPOs in the district. is employed. Through these various facilities are being provided to more than 1000 farmers on an average. Providing low cost and quality inputs to farmers Storage and direct marketing of agricultural produce diversification of crops	No	1000	By adopting scientific methods of cultivation storage and marketing measures F.P.O. The income of the member farmers is increasing

3	Skill Training	Non-Agricultural Sector-Skill Development Program	Chinhat	NABARD has approved a skill development program by TERI New Delhi for training of 60 rural youth on Solar Panel Installation	This project is being implemented in intervention with ISTEM Bangalore and UPNEDA.	60	Skill training of rural youth along with generation of employment opportunities in one of the rapidly growing segment of economy.
4	Institution Development	Financial Assistance under Financial Inclusion Fund (FIF) for CAPEX Support to RSETI for purchase of Training Equipment and Maintenance thereof	RSETI Mohanlalgaon	CAPEX Support To RSETI For Infrastructure	NA	180	CAPEX Support To RSETI For Training Infrastructure

Success Stories

Success Story 1: Malihabad Mango Farmer producer Co. Ltd.



1. Scheme : NABARD sponsored FPO

2. Project Implementing Agency : DHAN Foundation

3. Beneficiary :

No. of beneficiaries : 1154

Community : Small and Marginal farmer

State : Uttar Pradesh

District : Lucknow

Block : Malihabad

Village : Kasmandi Kalan

1.1 Support provided

- NABARD provided handholding and grant support of Rs. 906000/- to FPO

1.2 Pre-implementation status

- Small and Marginal farmers of the areas are facing issue of forward linkages.
- Although their products are of superior quality they lack collective bargaining power
- Problem of monocropping and disguised employment prevalent in the areas.
- People were not willing to stay in the area and were migrating to other areas for livelihood and income generation.
- People were not aware about government schemes and banking facilities available for their benefits.
- There was no proper market/channel in the area to sell agriculture produce and

farmers were not getting good price for their agriculture products.

- Lack of access to quality seeds and fertilizer lack of awareness about government schemes.

1.3 Challenges faced

- Farmers capacity to produce was constrained by low level of awareness
- Peoples not aware of/realised power of collective bargaining
- Reluctant to pool their produce together to sell in the market

1.4 Impact

- Selling of Farmers Mango to Mumbai Mandi (120 Quintal mango sold approximate value of Rs. 3.5lakh)
- Supply of 650 quintal of fertilizers to farmers approximate value of Rs.820000lakh
- Sold fertilizers in the market for approximate value of Rs.900000lakh
- Turnover of FPO during financial year 2021-22 was Rs.10495000

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

- 1 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

- a. Uttar Pradesh, India's most populous states and fourth largest by area (243,286 km²), is a landlocked state, sharing borders with nine states and Nepal to the north. Geographically, the state is divided into three regions: the Sub-mountainous region, the Ganga Plain, and the Trans-Yamuna region. The state has a sub-tropical climate with mild winters and hot summers, marked by significant seasonal temperature variations and concentrated monsoon rainfall between June and September. This leads to frequent flooding, especially in Eastern UP, and increasing droughts due to rainfall variability, severely impacting agriculture and triggering rural-to-urban migration. UP is highly vulnerable to climate-induced disasters like floods, droughts, cloudbursts, flash floods, heat and cold waves, and hailstorms, leading to significant loss of life and damage to property and the environment. Over 50 years, UP has experienced 2,539 floods, 17,144 cold wave days, and 6,726 heat wave days. According to the CEEW 2021 report, it ranks 17th in climate vulnerability and has 30 districts highly vulnerable as per ICAR-CRIDA. From 1969 to 2019, the state experienced 2,539 flood events, 17,144 disastrous cold wave days, 6,726 disastrous heat wave days, and 720 lightning days. These challenges demand urgent action for climate resilience, adaptation, and sustainable development, especially as UP continues to progress in the SDG India Index from an Aspirant to a Frontrunner state between 2018 and 2023-24.
- b. The Uttar Pradesh State Action Plan on Climate Change (UP SAPCC 2.0) is aligned with India's National Action Plan on Climate Change (NAPCC) and sets out strategies for combating climate change from 2021 to 2030. It proposes 41 strategies and 187 actions across research, policy, and capacity building, with 30% focusing on emission reduction (mitigation), 58% on enhancing climate resilience (adaptation), and 12% combining both. The plan revolves around eight key missions, including the Sustainable Agriculture Mission, aimed at climate-resilient farming; the Jal Mission, focused on water conservation; the Sustainable Habitat Mission for urban development; the Green UP Mission to boost green cover and infrastructure; the Energy Efficiency and Renewable Energy Mission; and the Human Health Mission; the Disaster Management Mission for climate-induced risk preparedness; and the Strategic Knowledge Mission to advance research. UP SAPCC 2.0 requires ₹1,12,204.79 crores, with 72% funded, leaving a 28% budget deficit. This highlights the need for additional resources to ensure comprehensive climate resilience and sustainable development in Uttar Pradesh.

2.2 Any specific Climate Change initiative in the State by

- a. **Govt. of India:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.
- b. **ICAR Institutions:** ICAR is working on climate resilience in Uttar Pradesh through the National Initiative on Climate Resilient Agriculture (NICRA), focusing on strategic research, technology demonstrations, capacity building, and competitive grants. The key initiatives include vulnerability assessments, climate-smart agriculture practices, and developing climate-resilient crop varieties. NICRA emphasizes natural resource management, improved crop production techniques, and adaptation strategies for livestock and fisheries. In UP, NICRA has identified climate risks, implemented practices like SRI and SWI, introduced resilient crop varieties, and focused on soil and water conservation. Extensive training programs for farmers and stakeholders and successful field interventions have significantly contributed to building climate resilience in the state's agricultural sector.

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

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

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

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

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

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

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

3.2 Any specific Climate Change initiative in the District by

- a Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such projects in convergence with schemes of Government.
- b In district there are one KVK which can play a very active role.
- c Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modify to implement it in a project mode. Farmers field schools may be upgraded into Climate Field schools.
- d. NABARD can use its district presence to identify location target and interventions of projects and design projects based on its experience as NIE for NAFCC GCF and Adaptation Fund. Such projects would reduce the adverse impact of climate change on agriculture.
- e. Other agencies can also use its district presence to identify location target and interventions of projects and design project based on its experience in climate related project.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 The Lucknow district has the pride of being honored with 3 GI products.
- 4 Lucknow Chikankari - Lucknow chicken craft is a skill-based craft. The Chikankari process goes through five different stages namely cutting sewing printing embroidery washing and finishing.
- 5 Lucknow Zardozi - Zardozi is a Persian word meaning "to sew with golden thread." The zardozi embroidery style has existed in India since the time of the Rig Veda and is widely practiced in Lucknow and surrounding districts.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi -Ka-Talab	Chinha t	Gosaigan j	Kakori	Lucknow	Mal	Malihaba d	Mohanlalga n j	Sarojaninaga r	District Total
	L.Agriculture													
	A. Farm Credit													
	A.1 Crop Production, Maintenance, Marketing													
1	Annual Vegetables - Other Vegetables (-)	100	Acre	3886 y 6	Ph 7335 BL 2850.82	4350 1690.67	2800 1088.25	3300 1282.58	1800 699.59	2200 855.05	2300 893.92	1700 660.72	2300 893.92	28085 10915.52
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	70445 y	Ph 4100 BL 2888.25	2300 1620.24	1925 1356.07	1650 1162.34	810 570.60	1650 1162.34	1210 852.38	890 626.96	710 500.16	15245 10739.34
3	Cereals - Maize/ Makka (Irrigated)	100	Acre	22389 y	Ph 635 BL 142.17	85 19.03	75 16.79	175 39.18	30 6.72	560 125.38	1500 335.84	90 20.15	300 67.17	3450 772.43
4	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	15911 y	Ph 425 BL 67.62	375 59.67	150 23.87	150 23.87	40 6.36	30 4.77	80 12.73	95 15.12	45 7.16	1390 221.17
5	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	38785 y	Ph BL				11650 4518.45					11650 4518.45
6	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	33198 y	Ph BL				1100 365.18					1100 365.18
7	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	22996 y	Ph 760 BL 174.77				200 45.99					960 220.76
8	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	100	Acre	24291 y	Ph 250 BL 60.73			170 41.29						420 102.02

[illegible]

3	Solar PV Pump Sets (AC)--	80	No.	301500	Phy	60	65	55	65	75	70	70	75	535
					BL	144.72	156.78	132.66	156.78	180.90	168.84	168.84	180.90	1290.42
4	Sprinkler Irrigation --	80	ha	182000	Phy	1200	400	800	400	1200	1800	1000	1500	8900
					BL	1747.20	582.40	1164.80	1456.00	1747.20	2620.80	1456.00	2184.00	12958.40
5	Sprinkler Irrigation -- Mini Sprinkler 1 hac	80	ha	109000	Phy	500	170	550	400	500	800	500	700	4120
					BL	436.00	148.24	479.60	348.80	436.00	697.60	436.00	610.40	3592.64
6	Tube Well--	80	No.	23000	Phy	70	50	70	60	70	70	70	70	530
					BL	12.88	9.20	12.88	11.04	12.88	12.88	12.88	12.88	97.52
					Phy	45	20	30	25	35	35	40	40	270
					BL	172.80	76.80	115.20	96.00	134.40	134.40	153.60	153.60	1036.80
					Phy	40	40	40	40	40	40	40	40	320
					BL	218.24	218.24	218.24	218.24	218.24	218.24	218.24	218.24	1745.92
	Sub Total													22046.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi-Ka-Talab	Chinhat	Gosaiganj	Kakori	Mal	Malhabad	Mohanlalganj	Sarojaninagar	District Total
	A-3 Farm Mechanisation												
1	Combine harvester--	80	No.	2450000	Phy	3	2	3	2	3	3	4	23

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8	Seed Drill--	80	No.	210000	Phy	4	2	5	3	3	4	5	4	30
				BL		6.72	3.36	8.40	5.04	5.04	6.72	8.40	6.72	50.40
9	Thresher--	80	No.	180500	Phy	60	40	50	50	50	70	50	50	420
				BL		86.64	57.76	72.20	72.20	72.20	101.08	72.20	72.20	606.48
	Sub Total													8772.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bakshi -Ka- Talab	Chinha t	Gosaigan j	Kakor i	Mal d	Malihaba d	Mohanlalgan j	Sarojaninaga r	Distric t Total
A.4 Plantation & Horticulture														
1	Bee Keeping-- 50 colonies	80	No.	371500	Phy	15	10	15	8	15	10	15	10	98
				BL		44.58	29.72	44.58	23.78	44.58	29.72	44.58	29.72	291.26
2	Mushroom Cultivation --250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	5	1	4	2	3	2	3	2	22
				BL		8.44	1.69	6.75	3.38	5.06	3.38	5.06	3.38	37.14
3	Nursery ---	80	ha	1967700	Phy	3	2	2	3	2	3	2	3	20
				BL		47.22	31.48	31.48	47.22	31.48	47.22	31.48	47.22	314.80
4	Other Plantation Crops-- 1000 sq. m.	80	ha	1650900	Phy	30	40	30	40	40	35	45	45	305
				BL		396.22	528.29	396.22	528.29	528.29	462.25	594.32	594.32	4028.20
5	Protection Structure-	80	sq.m	1301600	Phy	3	3	3	3	3	3	3	3	24

	Poly/ Green Housing- Capsicum 1000 sqm				BL	31.24	31.24	31.24	31.24	31.24	31.24	31.24	31.24	249.92
	Sub Total													4921.32
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total									
	A.5 Working Capital - Bee Keeping													
	Sub Total													
Sr. No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi -Ka- Talab	Chinha t	Gosaigan j	Kakor i	Mal	Malihaba d	Mohanlalan j	Sarojaninaga r	District Total	
	A.6 Forestry													
1	Nursery/ Propagation unit--2.05	80	ha	53480	12.84	15	12.84	12.84	12.84	12.84	12.84	12.84	102.72	
3	Plantation- Eucalyptus- 3 m x 1.5 m	80	ha	93176	11.18	15	11.18	11.18	11.18	11.18	11.18	11.18	89.44	
4	Plantation- Poplar-5 m x 4 m	80	ha	235040	37.61	18	33.85	20	52.65	28	30	47.01	364.80	

2	Plantation-- Subabul	80	Acre	149022	Ph y	22	22	22	18	12	7	12	32	147
					BL	26.23	26.23	26.23	21.46	14.31	8.35	14.31	38.15	175.27
5	Plantation- Teak-2 m x 2 m	80	ha	163310	Ph y	20	20	20	20	20	20	20	20	160
					BL	26.13	26.13	26.13	26.13	26.13	26.13	26.13	26.13	209.04
	Sub Total													941.27

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baksh i-Ka- Talab	Chinh at	Gosaiga nj	Kako ri	Mal Mal	Malihaba d	Mohanlalga nj	Sarojaninag ar	Distri ct Total
A.7 Animal Husbandry - Dairy													
1	Bulk Milk Cooling Unit--	80	No.	125000 Ph y	70.00	20.00	120.00	40.00	50.00	30.00	100.00	20.00	450.00
3	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer- Jersey/Holstein Friesian crosses	80	2	194000 Ph y	46.56	7.76	108.64	15.52	77.60	62.08	108.64	7.76	434.56
2	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	101300 Ph y	70	10	119	50	80	70	100	10	509
4	Indigenous Cattle Faming-- Sahiwal/Tharparkar/ Red Sindhi	80	1+1	218000 Ph y	697.60	174.40	1046.40	523.20	523.20	523.20	872.00	174.40	4534.40
	Sub Total												9543.90

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi -Ka-Talab	Chinha	Gosaiga nj	Kakor i	Mal	Malihaba d	Mohanlalganj	Sarojaninagar	Distric t Total
A.8 Working Capital - AH - Dairy/Drought animal													
1	Buffalo Farming_ Buffalo Farming_ Chitrakot	100	1+1	99000	Ph y o BL	6200	6600	6300	6200	7200	7200	7500	53700
	Sub Total					6138.00	6534.00	6237.00	6138.00	7128.00	7128.00	7425.00	53163.00
													53163.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi -Ka-Talab	Chinha	Gosaigan j	Kakor i	Mal	Malihaba d	Mohanlalganj	Sarojaninagar	Distric t Total
A.9 Animal Husbandry - Poultry													
1	Commercial Broiler Farming--	80	5000	2458000	Ph y BL	12	12	12	12	12	12	12	96
						235.97	235.97	235.97	235.97	235.97	235.97	235.97	1887.76
2	Commercial Layer Farming--	80	1000	1164200	Ph y o BL	3	3	3	3	3	3	2	23
						279.41	279.41	279.41	279.41	279.41	279.41	186.27	2142.14
	Sub Total												4029.90
Sr. No.	Activity	Bank Loan Factor	Unit Size	SoF / Unit Cost	Bakshi -Ka-Talab	Chinh at	Gosaigan nj	Kakor i	Mal	Malihaba d	Mohanlalganj	Sarojaninagar	Distri ct Total

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A.11 Animal Husbandry - SGP													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi -Ka-Talab	Chinha t	Gosaigan j	Kakor i	Mal d	Mohanlalgan j	Sarojaninagar	District Total	
1	Goat - Rearing Unit- Barbari/Sirohi/Jamuna pari	80	20+	414000	Ph y	120	120	127	110	120	120	120	957
					BL	397.44	397.44	420.62	364.32	397.44	397.44	397.44	3169.58
2	Pig Breeding Unit-CB Yorkshire/Middle White Yorkshire	80	10+	109500	Ph y	60	60	60	60	60	60	60	480
					BL	525.60	525.60	525.60	525.60	525.60	525.60	525.60	4204.80
	Sub Total												7374.38
A.12 Working Capital - AH - Others/SR													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi -Ka-Talab	Chinha t	Gosaigan j	Kakor i	Mal d	Mohanlalgan j	Sarojaninagar	District Total	
1	Goat Farming_Rearin g Unit - Semi-intensive_Aligar h	100	20+	34800	Ph y	12	20	20	20	21	21	21	165
					BL	41.76	69.60	69.60	69.60	73.08	73.08	73.08	574.20
	Sub Total												574.20
A.13 Fisheries													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi -Ka-Talab	Chinha t	Gosaigan j	Kakor i	Mal d	Mohanlalgan j	Sarojaninagar	District Total	
1	Aquaculture inputs	80	No.	400000	Ph y	5	5	5	5	5	5	5	40

	production-			BL	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	128.00
2	Fish Seed Hatchery--	80 ha	250000	Phy	1	1	1	1	1	1	1	1	1	8
				BL	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	160.00
	Sub Total													288.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi-Ka-Talab	Chinh	Gosaiga	Kako	Lucknow	Mal	Malihab	Mohanlalga	Sarojaninagar	Distri ct Total
A.14 Working Capital - Fisheries														
1	Cage Culture_Others_ In put for cage culture	100	60 to 100 Cu. M	15000	Phy	15	13	20	11	22	23	18	10	147
				0 BL	22.50	22.50	19.50	30.00	16.50	33.00	34.50	27.00	15.00	220.50
2	Capture Fisheries - Inland_Fishing Implements for capture fishing_Fishing Activities per season	100	4 to 10 persons	50000	Phy	33	33	45						142
				BL	16.50	15.50	16.50	22.50						71.00
3	Fish Culture - Bio flocc_100 m3_Fish farming in RAS/Bio flocc system	100	2 ton per cycle	30000	Phy	260								260
				0 BL	780.00									780.00
4	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_Carp fish/ composite fish farming earthen ponds	100	Acre	64000	Phy	18	23	22	8	22	25	25	10	173
				BL	11.52	12.80	14.72	14.08	5.12	14.08	16.00	16.00	6.40	110.72

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1	Compost/ Vermi Compost-Agro. Waste Compost-100 TPA	80	No.	19000000	Ph y	5	5	6	6	6	6	6	5	45
						760.00	760.00	912.00	912.00	912.00	912.00	912.00	760.00	6840.00
2	Compost/ Vermi Compost- NADEP Compost-10 TPA	80	No.	290000	Ph y	20	25	20	24	24	25	21	22	181
						4.64	5.80	4.64	5.57	5.57	5.80	4.87	5.10	41.99
3	Compost/ Vermi Compost- Vermi Compost- Commercial vermi compost 150 TPA	80	No.	750000	Ph y	11	12	12	11	14	11	11	11	93
						66.00	72.00	72.00	66.00	84.00	66.00	66.00	66.00	558.00
	Sub Total													7439.99
	Total (B.1+B.2+B.3)													27662.34
Sr. No.	Activity	Bank Loan Factor (%)	Uni t Size	SoF / Unit Cost (Rs)	Bakshi -Ka- Talab	Chinha t	Gosaigan j	Kakor i	Mal	Malihaba d	Mohanlalan j	Sarojaninaga r	District Total	
C.	Ancillary Activities													
C.1	Food & Agro Processing													
1	Dairy Processing Unit-	85	No.	700000	Ph y	4	3	5	4	3	4	4	3	30
					BL	23.80	17.85	29.75	23.80	17.85	23.80	17.85	178.50	

2	Food Grain Processing-Flour Mill-	85	No.	14000000	Phy	10	11	8	8	7	8	9	10	71
					BL	1190.00	1309.00	952.00	952.00	833.00	952.00	1071.00	1190.00	8449.00
3	Fruit Processing	85	No.	25700000	Phy	6	5	5	7	7	8	8	6	52
					BL	1310.70	1092.25	1092.25	1529.15	1529.15	1747.60	1747.60	1310.70	11359.40
4	Fruit Processing-Pickle-	85	No.	10000000	Phy	35	30	25	25	20	20	25	20	200
					BL	297.50	255.00	212.50	212.50	170.00	170.00	212.50	170.00	1700.00
5	Honey & Honey Products--Honey processing Unit	85	No.	20000000	Phy	20	15	25	20	10	10	12	8	120
					BL	340.00	255.00	425.00	340.00	170.00	170.00	204.00	136.00	2040.00
6	Oil Extraction--/Mustard Processing	85	No.	82000000	Phy	2	1	1	1	1	1	2	1	10
					BL	139.40	69.70	69.70	69.70	69.70	69.70	139.40	69.70	697.00
7	Rice Processing	75	No.	80000000	Phy	9	8	9	8	8	7	9	7	65
					BL	540.00	480.00	540.00	480.00	480.00	420.00	540.00	420.00	3900.00
	Sub Total													28323.90
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi-Ka-Talab	Chinha t	Gosaigan j	Kakor i	Mal	Malihaba d	Mohanlalgan j	Sarojaninaga r	District Total	

3	Manufacturing Sector - Term Loan-Small-	80 No.	80000000	Phy	75	100	130	90	80	70	65	80	690
				BL	60000.00	80000.00	104000.00	72000.00	64000.00	56000.00	52000.00	64000.00	552000.00
4	Manufacturing Sector - Working Capital-Medium-	80 No.	20000000	Phy	30	25	30	20	35	30	40	40	250
				BL	6000.00	5000.00	6000.00	4000.00	7000.00	6000.00	8000.00	8000.00	50000.00
5	Manufacturing Sector - Working Capital-Micro-	80 No.	16000000	Phy	2100	2120	2100	2000	2100	2100	2000	2100	16620
				BL	3360.00	3392.00	3360.00	3200.00	3360.00	3360.00	3200.00	3360.00	26592.00
6	Manufacturing Sector - Working Capital-Small-	80 No.	40000000	Phy	600	550	500	550	500	600	550	650	4500
				BL	24000.00	22000.00	20000.00	22000.00	20000.00	24000.00	22000.00	26000.00	180000.00
7	Overdraft to PMJDY Account Holders--	100 No.	80000	Phy	2500	2500	2500	2500	2500	2500	2500	2500	20000
				BL	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	2000.00
8	Service Sector - Term Loan-Medium-	80 No.	24500000	Phy	22	25	25		20	20	25	25	162
				BL	61600.00	70000.00	70000.00	0	56000.00	56000.00	70000.00	70000.00	453600.00

9	Service Sector - Term Loan-Micro-	80 No.	40000000	Ph y	450	400	400	16000.00	16000.00	16000.00	400	450	330	425	350	450	3255
				BL	18000.00	16000.00	16000.00	16000.00	16000.00	18000.00	40000.00	18000.00	13200.00	17000.00	14000.00	18000.00	130200.00
10	Service Sector - Term Loan-Small-	80 No.	80000000	Ph y	51	50	45	45	45	45	50	50	50	55	50	50	396
				BL	40800.00	40000.00	36000.00	36000.00	36000.00	36000.00	40000.00	40000.00	40000.00	44000.00	40000.00	40000.00	316800.00
11	Service Sector - Working Capital-Medium-	80 No.	20000000	Ph y	55	25	30	30	35	35	35	20	22	20	22	30	252
				BL	11000.00	5000.00	6000.00	6000.00	7000.00	7000.00	7000.00	4000.00	4400.00	4000.00	4400.00	6000.00	50400.00
12	Service Sector - Working Capital-Micro-	80 No.	8000000	Ph y	1050	1150	1150	1150	1100	1100	1100	950	960	950	960	980	8440
				BL	8400.00	9200.00	9200.00	9200.00	8800.00	8800.00	8800.00	7600.00	7680.00	7600.00	7680.00	7840.00	67520.00
13	Service Sector - Working Capital-Small-	80 No.	40000000	Ph y	550	510	510	510	453	453	550	615	530	615	530	525	4243
				BL	22000.00	20400.00	20400.00	20400.00	18120.00	18120.00	22000.00	24600.00	21200.00	24600.00	21200.00	21000.00	169720.00
Total	Sub Total																4515854.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi-Ka-Talab	Chinha	Gosaiganj	Kakori	Mal	Malihaba	Mohanlalgaonj	Sarojaninagar	District Total
	III. Export Credit												
	Export Credit - Post Shipmen t Export Credit-	80	No.	40000000	Phy	8	7	5	5	10	7	8	58
1					BL	2560.00	2240.00	1600.00	1600.00	3200.00	2240.00	2560.00	18560.00
	Total Export Credit												18600.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi-Ka-Talab	Chinha	Gosaiganj	Kakori	Mal	Malihaba	Mohanlalgaonj	Sarojaninagar	District Total
	IV. Education												
	Education Loans- Study in India-	90	No.	1000000	Phy	570	530	510	510	520	400	400	3960
1					BL	5130.00	4770.00	4590.00	4590.00	4680.00	3600.00	3600.00	35640.00
	Total Education												35640.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi-Ka-Talab	Chinha	Gosaiganj	Kakori	Lucknow	Mal	Malihaba	Mohanlalgaonj	Sarojaninagar	District Total
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						BL	1020.00	255.00	1530.00	1530.00	1530.00	1530.00	255.00	1020.00	255.00	255.00	6375.00
2	Healthcare-Hospital-	85	No.	10000000	Phy	2	2	2	2	2	2	2	2	2	2	2	16
	Total Social Infrastructure					BL	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	1360.00
																	7152.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi -Ka-Talab	Chinha	Gosaiganj	Kakori	Mal	Malhabad	Mohanlalganj	Sarojaninagar	District Total
	VII. Renewable Energy												
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	150000	Phy	75	74	74	74	74	75	75	595
	Total Renewable Energy				BL	101.25	99.90	99.90	99.90	99.90	101.25	101.25	803.25
													803.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bakshi -Ka-Talab	Chinha	Gosaiganj	Kakori	Mal	Malhabad	Mohanlalganj	Sarojaninagar	District Total
	VIII. Others												

1	Individuals/ Individual members of JLGs-	85	No.	20000	Ph y	50	50	50	50	50	50	50	50	50	400
					o	BL	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	680.00
2	SHGs/ JLGs-JLG	100	No.	15000	o	Ph y	261	260	300	280	295	262	300	260	2218
					o	BL	391.50	390.00	450.00	420.0	442.5	393.00	450.00	390.00	3327.00
3	SHGs/ JLGs-SHG	100	No.	20000	o	Ph y	90	90	90	90	90	90	90	90	720
					o	BL	180.00	180.00	180.00	180.0	180.0	180.00	180.00	180.00	1440.00
	Total Others														5447.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)														5179783. 72

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	727.49	635.36	0.87	1013.02	983.94	1043.44	1103.98	
RCBs	8.08	0.00	0.00	33.22	0.00	6701.23	67.45	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	91.73	80.83	0.10	72.09	120.63	87.52	177.87	
Others	0.00	0.00	0.00	0.00	0.00	63.02	0.00	
Sub total (A)	827.30	716.19	0.97	1118.33	1104.57	7895.21	1349.30	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	1360.48	1150.74	1.38	2119.74	1584.91	3426.40	1299.44	
RCBs	0.00	0.00	0.00	0.11	0.00	159.30	0.00	
SCARDB	88.87	0.00	0.00	1.02	0.00	1.18	12.66	

RRBs	109.83	0.42	0.16	2.27	186.79	2.09	166.24
Others	0.00	0.73	0.00	33.61	0.00	42.75	0.00
Sub total (A)	1559.18	1151.89	1.54	2156.75	1771.70	3631.72	1478.34

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2087.97	1786.10	2.25	3132.76	2568.85	4469.84	2403.42
RCBs	8.08	0.00	0.00	33.33	0.00	6860.53	67.45
SCARDB	88.87	0.00	0.00	1.02	0.00	1.18	12.66
RRBs	201.56	81.25	0.26	74.36	307.42	89.61	344.11
Others	0.00	0.73	0.00	33.61	0.00	105.77	0.00
Sub total (A)	2386.48	1868.08	2.51	3275.08	2876.27	11526.93	2827.64

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2326.78	7143.77	6.90	13610.94	8112.31	19508.17	30252.53
RCBs	1.66	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	37.91	71.21	0.23	113.25	267.87	60.84	1247.64
Others	0.00	11.60	0.00	72.97	0.00	249.20	0.00
Sub total (A)	2366.35	7226.58	7.13	13797.16	8380.18	19818.21	31500.17

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	1764.26	1145.38	2.65	972.11	3160.25	1259.98	2849.78
RCBs	0.60	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.33	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	28.55	3.55	0.03	12.14	43.82	13.74	131.02
Others	0.00	23.71	0.00	26.96	0.00	79.96	0.00
Sub total (A)	1793.74	1172.64	2.68	1011.21	3204.07	1353.68	2980.80

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	6179.01	10075.25	11.80	17715.81	13841.41	25237.99	35505.73
RCBs	10.34	0.00	0.00	33.33	0.00	6860.53	67.45
SCARDB	89.20	0.00	0.00	1.02	0.00	1.18	12.66
RRBs	268.02	156.01	0.52	199.75	619.11	164.19	1722.77
Others	0.00	36.04	0.00	133.54	0.00	434.93	0.00
Sub total (A)	6546.57	10267.30	12.32	18083.45	14460.52	32698.82	37308.61

Annexure 3												
Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25												
Table 1: Crop Loan												
Particulars	2021-22					2022-23					Total	
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others		
C L	635.36	0.00	0.00	80.83	0.00	1013.02	33.22	0.00	72.09	0.00	1118.33	
Table 1: Crop Loan												
Particulars	2023-24					2024-25					Total	
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others		
C L	1043.44	6701.23	0.00	87.52	63.02	1103.98	67.45	0.00	177.87	0.00	1349.30	
Table 2: Term Loan												
Particulars	2021-22					2022-23					Total	
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others		
W S						0.00					0.00	
L D						0.00					0.00	
F H						0.00					0.00	
P & H						0.00					0.00	
AH -D						0.00					0.00	
AH -P						0.00					0.00	
AH - S G 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	
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	3426.00	159.30	1.18	2.09	42.75	3631.32	1299.44	0.00	12.66	166.24	0.00	1478.34	
Sub total	3426.00	159.30	1.18	2.09	42.75	3631.32	1299.44	0.00	12.66	166.24	0.00	1478.34	
Grand Total (I +II)	4469.44	6860.53	1.18	89.61	105.77	11526.53	2403.42	67.45	12.66	344.11	0.00	2827.64	

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1000000
2	Aquaculture inputs production			No.	400000
3	Bee Keeping			No.	371500
4	Bulk Milk Cooling Unit			No.	1250000
5	Cold Storage			No.	40000000
6	Cold Storage			No.	8000000
7	Combine harvester			No.	2450000
8	Combine harvester	Tractor mounted Wheel type		No.	1800000
9	Commercial Broiler Farming			5000	2458000
10	Commercial Layer Farming			10000	11642000
11	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
12	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
13	Compost/ Vermi Compost	Vermi Compost		No.	750000
14	Dairy Cow and Heifer rearing			2	1013000
15	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	194000
16	Dairy Processing Unit			No.	700000
17	Diesel Pump Sets			No.	44750
18	Drip Irrigation			ha	112000
19	Drones			No.	275000
20	Education			No.	15000000
21	Education Loans	Study in India		No.	1000000

22	Export Credit	Post Shipment Export Credit	No.	40000000
23	Farm Ponds/ Water Harvesting Structures		No.	100000
24	Finance to FPOs/FPCs		No.	2000000
25	Fish Seed Hatchery		ha	2500000
26	Food Grain Processing	Flour Mill	No.	14000000
27	Fruit Processing		No.	25700000
28	Fruit Processing	Pickle	No.	1000000
29	Goat	Rearing Unit	20+1	414000
30	Healthcare	Hospital	No.	10000000
31	Honey & Honey Products		No.	2000000
32	Indigenous Cattle Faming		1+1	218000
33	Individuals/ Individual members of JLGs		No.	200000
34	Loan for Affordable Housing Projects		No.	300000
35	Loan for Affordable Housing Projects		No.	600000
36	Manufacturing Sector	Term Loan	No.	500000000
37	Manufacturing Sector	Term Loan	No.	5000000
38	Manufacturing Sector	Term Loan	No.	1000000000
39	Manufacturing Sector	Working Capital	No.	250000000
40	Manufacturing Sector	Working Capital	No.	200000
41	Manufacturing Sector	Working Capital	No.	5000000
42	Mushroom Cultivation		1000 Kg. per Cycle	211000
43	Nursery		ha	1967700

44	Nursery/ Propagation unit			ha	534800
45	Oil Extraction			No.	8200000
46	On Farm development (OFD) Works			m.	75000
47	Other machinery			No.	112000
48	Other machinery			No.	150000
49	Other machinery			No.	78000
50	Other machinery	Other Machinery & Equipments		No.	185000
51	Other machinery	Other Machinery & Equipments		No.	210000
52	Other Plantation Crops			ha	1650900
53	Overdraft to PMJDY Account Holders			No.	10000
54	Pig Breeding Unit			10+2	1095000
55	Plantation			Acre	149022
56	Plantation	Eucalyptus		ha	93176
57	Plantation	Poplar		ha	235040
58	Plantation	Teak		ha	163310
59	Power Tiller			No.	203000
60	Protection Structure	Poly/ Green Housing		sq.m.	1301600
61	Reclamation of Problem Soils		5	ha	43600
62	Repair of Dwelling Units			No.	600000
63	Rice Processing			No.	8000000
64	Seed Drill			No.	210000
65	Service Sector	Term Loan	Medium	No.	350000000
66	Service Sector	Term Loan	Micro	No.	5000000
67	Service Sector	Term Loan	Small	No.	100000000

68	Service Sector	Working Capital	Medium	No.	2500000
69	Service Sector	Working Capital	Micro	No.	100000
70	Service Sector	Working Capital	Small	No.	500000
71	SHGs/ JLGs			No.	15000
72	SHGs/ JLGs			No.	20000
73	Solar Energy	Roof Top Solar PV System with Battery		No.	15000
74	Solar PV Pump Sets (AC)			No.	301500
75	Sprinkler Irrigation			ha	109000
76	Sprinkler Irrigation			ha	182000
77	Thresher			No.	180500
78	Tube Well			No.	23000
79	Tube Well			No.	480000
80	Tube Well			No.	682000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Other Vegetables ()		38866
2	Annual Vegetables	Potato/ Aloo (Irrigated)		70445
3	Broiler Farming	Others_Aligarh	1000	181000
4	Broiler Farming	Others_Ballia	5000	803000
5	Buffalo Farming	Buffalo Farming_Chitrakoot		99000
6	Cage Culture	Others_Input for cage culture		150000
7	Capture Fisheries	Inland_Fishing Implements for capture fishing_Fishing Activities per season		50000
8	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		15911
9	Cereals	Maize/ Makka (Irrigated)		22389
10	Cereals	Wheat/ Gehu (Irrigated)		33198
11	Cereals	Rice/ Chaval/ Dhan (Irrigated)		38785
12	Fish Culture	Bio floc_100 m3_Fish farming in RAS/Bio floc system		300000
13	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Major Carps_Carp fish/ composite fish farming earthen ponds		64000

14	Goat Farming	Rearing Unit _ Semi_intensive_Al igarh		348000
15	Layer Farming	Others_Lucknow	1000	132000
16	Layer Farming	Others_Deoria	10000	9953000
17	Layer Farming	Others_Kasganj	5000	2300000
18	Layer Farming	Others_Lucknow	5000	911000
19	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		22996
20	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		18583
21	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)		22267
22	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		22267
23	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)		24291

Abbreviations

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

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

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

Name and address of DDM

Name	KRISHNA KUMAR OJHA
Designation	DDM(R), NABARD Address 1
	11 VIPIN KHAND
Address 2	GOMTI NAGAR Post Office
	Gomti Nagar SO District
	LUCKNOW
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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
Corporate Office NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	Registered Office NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Largest lender in FPO space Present in 21 States and 3 UTs including North East 3000+ FPOs credit linked Collateral free lending at affordable rates Soft loan for Agri Startups 	<ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> ➤ Working Capital ➤ Term Loan ➤ Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs
Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services
Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500 ✉: ho@nabfins.org 🌐: www.nabfins.org	



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS
CONSULTANCY
AND ADVISORY
SERVICES**
Pan India Presence
with offices in 31
State/UTs

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

Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051
☎: 022-26539419 ✉: headoffice@nabcons.in
Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125
☎: 011-41538678/25745103 🌐: www.nabcons.com

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NABFOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Uttar Pradesh Regional Office
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Uttar Pradesh

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