



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



महोबा  
Mahoba

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: Mahoba**

**State: Uttar Pradesh**



**National Bank for Agriculture and Rural  
Development**

**Uttar Pradesh Regional Office, Lucknow**





## Foreward

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

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

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

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

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

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

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

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

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

**Pankaj Kumar**  
Chief General Manager

**PLP Document Prepared by:**

Hariom Soni

District Development Manager

NABARD

Mahoba

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.'



## Index

Sr. No.	Particulars		Page No.
1	Executive Summary		1
2	Methodology of Preparation of Potential linked Credit Plans (PLPs)		6
	<b>Part A</b>		10
3	District Map		11
4	Broad Sector wise PLP projection for the year 2025-26		12
5	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		13
6	Sector/ Sub-sector wise PLP Projections for year 2025-26		13
7	District profile		14
8	Banking Profile		41
	<b>Part B</b>		46
9	Chapter 1	Important Policies and Developments	47
10	Chapter 2	Credit Potential for Agriculture	67
11	2.1	Farm Credit	67
12	2.1.1	Crop Production, Maintenance & Marketing	67
13	2.1.2	Water Resources	68
14	2.1.3	Farm Mechanization	68
15	2.1.4	Plantation & Horticulture, including Sericulture	69
16	2.1.5	Forestry & Waste Land Development	69
17	2.1.6	Animal Husbandry - Dairy	69
18	2.1.7	Animal Husbandry - Poultry	70
19	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	71
20	2.1.9	Fisheries	71
21	2.1.10	Farm Credit - Others	72
22	2.1.11	Sustainable Agricultural Practices	72
23	2.2	Agriculture Infrastructure	73
24	2.2.1	Construction of Storage and Marketing Infrastructure	73
25	2.2.2	Land Development, Soil Conservation and Watershed Development	73
26	2.2.3	Agri. Infrastructure - Others	74
27	2.3	Agriculture - Ancillary Activities	75
28	2.3.1	Food & Agro Processing	75



29	2.3.2	Agri Ancillary Activities – Others	75
30	Chapter 3	Credit potential for MSMEs	76
31	Chapter 4	Credit Potential for Export Credit, Education & Housing	77
32	Chapter 5	Credit Potential for Infrastructure	79
33	5.1	Infrastructure – Public Investments	79
34	5.2	Social Infrastructure involving Bank Credit	79
35	5.3	Renewable Energy	80
36	Chapter 6	Informal Credit Delivery System	82
37	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	83
38	Chapter 8	Status and prospects of Cooperatives	87
39	Chapter 9	NABARD's Projects and Interventions in the District	90
40	Success Stories		94
41	Appendix 1a	Climate Action - Scenario at Global & National Level	104
42	Appendix 1b	Climate Change Scenario – At the State Level	107
43	Appendix 1c	Climate Change Scenario - At the District Level	110
44	Appendix 2	Potential for Geographical Indication (GI) in the district	111
45	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	112
46	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	129
47	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	132
48	Annexure 4	Unit costs for major activities fixed by NABARD	136
49	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	142
50	Abbreviations		143
51	Name and address of DDM		146
52	NABARD Subsidiary		147

## 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	The Mahoba district is located in the western southern part of Uttar Pradesh and is a district of the Chitrakoot Dham division of Bundelkhand. The Mahoba district is bordered by the districts of Hamirpur Banda Jhansi and Chhatarpur (M.P.)
2	Type of soil	In Mahoba district soil has been produced by the weathering of granites. Well known Bundelkhand varieties are Mar, Kafur, Parana and Rakar. Clayey and loamy soil is dominant in the district.
3	Primary occupation	Seventy Nine percent of the district's population resides in rural areas. Also about 70 percent of the working people in the district are engaged in agriculture as farmers or agricultural laborers. Thus agricultural activity is the main means of livelihood in the district.
4	Land holding structure	The total number of holdings in the district is 145935 out of which 50 percent holdings are less than 1 hectare.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The total ground level credit flow in Hamirpur district under priority sector was Rs. 606.41 crores during 2021-22 Rs. 682.11 crores during 2022-23 and Rs. 1227.20 crores during 2023-24.
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2	CD Ratio	As on 31st March 2024 the Credit Deposit Ratio of the district was 57 percent.
3	Investment credit in agriculture	Investment credit in agriculture during the last three years was Rs. 107.04 crores Rs.110.04 crores and Rs.139.16 crores respectively.
4	Credit flow to MSMEs	During the above period the credit disbursement under MSME was Rs.110.31 crores Rs.155.34 crores Rs. 444.34 crores respectively.
5	Other significant credit flow, if any	In other priority sectors it was ₹20.52 crores Rs. 37.78 crores and Rs. 29.64 crores respectively.

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

1	Projection for the year	The potential for each sector/sub-sector under priority sector for the financial year 2024-25 has been assessed and presented in Annexure-1. The Potential Linked Credit Plan has been estimated at Rs. 2772.16 crores with a growth of 7.75 percent
2	Projection for agriculture and its components	The potential for agriculture sector is estimated at Rs. 1799 crore with growth of 7.32 percent.
3	Projection for MSMEs	The potential for MSME sector is estimated at Rs. 807.20 crore.
4	Projection for other purposes	The potential for Other Priority Sector is estimated at Rs. 165.96 crore.

#### 5. Developmental Initiatives

1. NABARD has initiated various developmental programs such as formation of Self Help Groups and their linkage with banks livelihood and entrepreneurship development programs for group women formation of Farmer Producer Organizations and their market linkage.



2. NABARD is providing soft loans to the state government under the Rural Infrastructure Development Fund (RIDF) and Warehouse Infrastructure Fund (WIF) for creating rural infrastructure (roads bridges irrigation education storage hospitals etc.) in the district
3. NABARD is running two watershed projects over an area of about 2400 hectares in the district for soil and water conservation and utilization of cultivable wasteland.
4. NABARD has been providing loans to the state government at concessional rates under the Rural Infrastructure Development Fund (RIDF) and Warehouse Infrastructure Fund (WIF) for creating rural infrastructure (roads bridges irrigation education storage hospitals etc.) in the district
5. Under the Long Term Irrigation Fund (LTIF) NABARD has financed the Arjun Sub-Project in the district benefiting not only Mahoba but also the districts of Hamirpur and Banda
6. Four FPOs are being run in the district with NABARD's financial support which are engaged in activities like seed production vegetable production food processing poultry farming etc. Under the Government of India's 10000 FPO project NABARD is running 04 FPOs in the district.
7. To provide vegetables food grains clothes and other daily necessities at the village level and create employment opportunities NABARD has also got a Rural Haat constructed in Rath & Kabrai block of the district and a Rural Haat is under construction in Jaitpur block

## 6. Thrust Areas

1. NABARD has identified some areas for 2024-25 that need to be emphasized including SHG/JLG financing expansion of irrigation facilities warehousing improvement in dairy development Farmer Producer Organizations (FPOs) etc.
2. To promote the above areas NABARD has also initiated several developmental activities including SHG/JLG promoting institutions organizing workshops seminars watershed projects FPOs etc.
3. NABARD also focused on promotion of AIF (Agriculture Infrastructure Fund) Agriculture Productivity Improvement Scheme natural resource management through water resources development of the non-agricultural sector cluster formation etc.

## 7. Major Constraints and Suggested Action Points

1. The rural economy of Hamirpur district like other districts of Bundelkhand is largely based on agriculture and agriculture is mostly rain-fed. The district has more potential for fruits (especially papaya and guava) vegetables, menthe, cultivation of medicinal plants etc.
2. Under allied activities there is also a potential in dairy fisheries goat rearing poultry farming and the non-agricultural sector. Farmers in the district have shown interest in towards hybrid vegetables papaya lemon seasonal fruits guava and medicinal plant cultivation.
3. Special efforts should be made to develop organized markets for storage and marketing of agricultural products and for fruit processing in the district. There is a great need to harness solar energy in the district.
4. The district requires soil testing laboratories in each block strengthening the existing extension network technology displacement better agricultural equipment and Mechanization through demonstrations improvement in irrigation improvement in animal health increasing the number of milk routes
5. Establishing poultry/fish hatcheries establishing fish markets uninterrupted power supply to industries etc. Under the One District One Product scheme the famous metal work in Srinagar, Kabrai block have been selected which require skilled artisans.

## 8. Way Forward

1. To achieve the total estimated credit potential in the district and especially to increase 'capital formation' in agriculture coordinated efforts by all stakeholders such as banks government departments and NGOs are required.
2. Regular monitoring of achievements against targets through the reporting system by banks via LBR and in DLCC/BLBC meetings is crucial for this
3. Inclusive development and various objectives can be achieved through the implementation of SHGs, JLGs, RuPay cards, Kisan Credit Card, PMJDY, PMSBY, PMJJBY, MUDRA Yojana, Atal Pension Yojana, Stand Up India Scheme and the Financial Inclusion Campaign.



4. NABARD is paying special attention to ensuring adequate credit flow through banks in the district and to development-oriented programs such as watershed development rural haats (markets), rural marts, training programs for SHGs formation and operation of FPOs exposure visits for farmers etc.
5. NABARD acts as the nodal agency in the district for various capital subsidy schemes/ government-sponsored programs of the Government of India. NABARD is constantly striving for the all-round development of the district through its various programs.

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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

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

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- 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;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- 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;</li> <li>- 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.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- 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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;</li> </ul>



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

## 5. Agency wise Use

### Utility

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

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

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

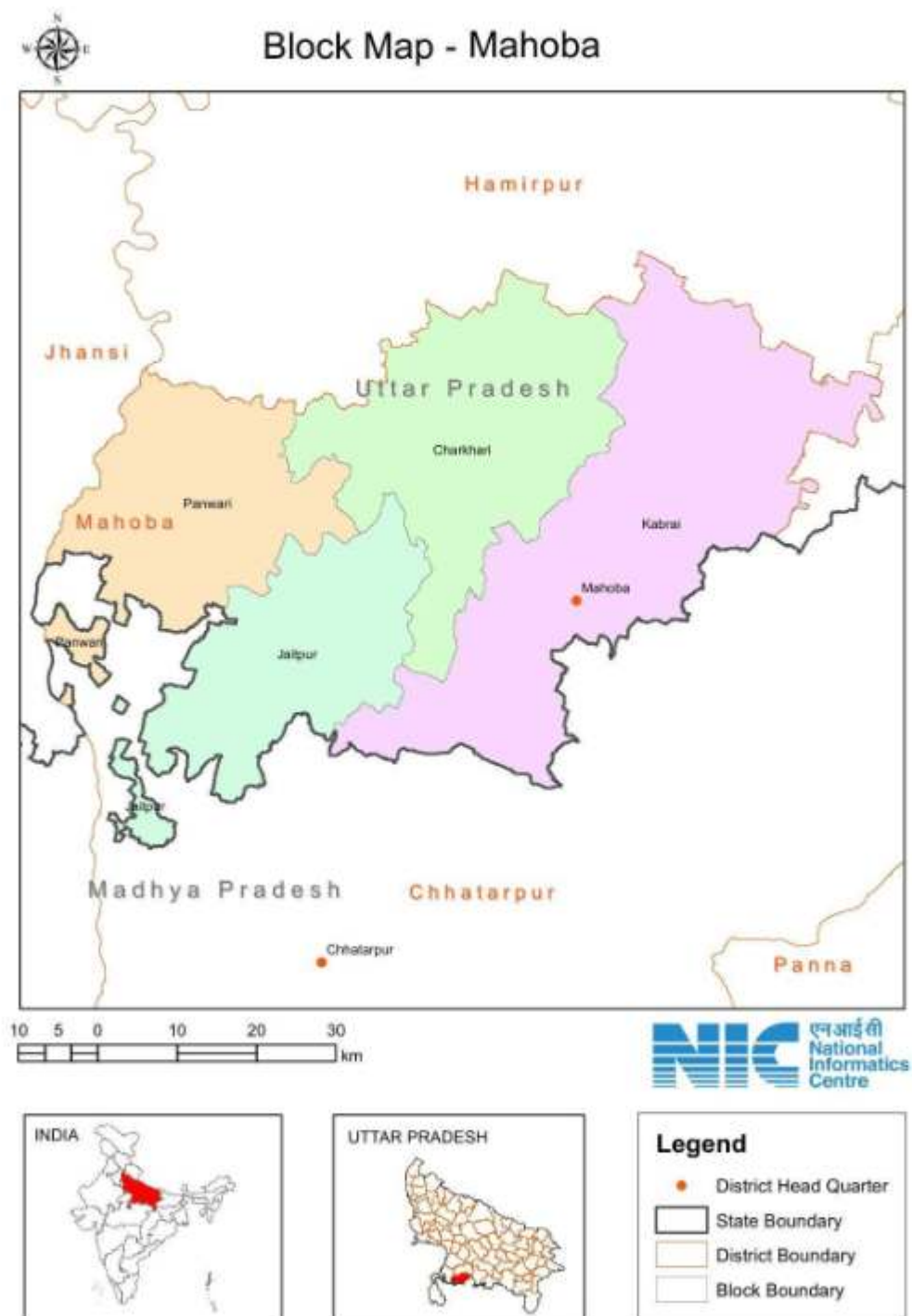
## 6. Limitations and constraints

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



Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	176568.43
1	Crop Production, Maintenance and Marketing	133433.41
2	Term Loan for agriculture and allied activities	43135.02
B	Agriculture Infrastructure	5594.93
C	Ancillary activities	7461.78
I	Credit Potential for Agriculture A+B+C)	189625.14
II	Micro, Small and Medium Enterprises	89600.00
III	Export Credit	354.00
IV	Education	1314.00
V	Housing	3047.25
VI	Social Infrastructure	1241.00
VII	Renewable energy	3321.00
VIII	Others	11430.75
	Total Priority Sector	299933.14

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	129701.91
2	Water Resources	5159.41
3	Farm Mechanisation	12725.16
4	Plantation & Horticulture with Sericulture	750.07
5	Forestry & Waste Land Development	1040.44
6	Animal Husbandry - Dairy	11885.60
7	Animal Husbandry - Poultry	7285.57
8	Animal Husbandry - Sheep, Goat, Piggery	5393.20
9	Fisheries	1625.00
10	Farm Credit- Others	1002.07
	<b>Sub total</b>	<b>176568.43</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	1530.75
2	Land development, Soil conservation, Wasteland development	2687.38
3	Agriculture Infrastructure - Others	1376.80
	<b>Sub total</b>	<b>5594.93</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	6051.28
2	Ancillary activities - Others	1410.50
	<b>Sub Total</b>	<b>7461.78</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>89600.00</b>
<b>III</b>	<b>Export Credit</b>	<b>354.00</b>
<b>IV</b>	<b>Education</b>	<b>1314.00</b>
<b>V</b>	<b>Housing</b>	<b>3047.25</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>1241.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>3321.00</b>
<b>VIII</b>	<b>Others</b>	<b>11430.75</b>
	<b>Total Priority Sector</b>	<b>299933.14</b>

## District Profile Key Agricultural and Demographic Indicators

### 1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	4282
2	No. of Sub Divisions	4
3	No. of Blocks	7
4	No. of revenue villages	606
5	No. of Gram Panchayats	330

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Hamirpur
3	Agro-climatic Zone 1	Bundel Khand
4	Agro-climatic Zone 2	Bundel Khand
5	Agro-climatic Zone 3	Bundel Khand
6	Climate	Subtropical
7	Soil Type	Black Corse Grand and Sandy Brown

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
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1	Total Geographical Area	376181
2	Forest Land	24084
3	Area not available for cultivation	79063
4	Barren and Unculturable land	21935
5	Permanent Pasture and Grazing Land	466
6	Land under Miscellaneous Tree Crops	909
7	Cultivable Wasteland	8300
8	Current Fallow	5635
9	Other Fallow	18387

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

Sr. No.	Particulars	NØs.
1	Safe	3
2	Critical	0
3	Semi Critical	4
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	<b>Total</b>	<b>7</b>

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		No.	% to Total	Ha.	% to Total
1	<= 1 ha	73616	50	37498	15
2	>1 to <=2 ha	34315	24	49929	20
3	>2 to <=4 ha	23600	16	68799	28
4	>4 to <=10 ha	13387	9	79931	32
5	>10 ha	1017	1	13276	5
6	<b>Total</b>	<b>145935</b>	<b>100</b>	<b>249433</b>	<b>100</b>

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

Sr. No.	Particulars	NØs.
1	Cultivators	148
2	Of the above, Small/ Marginal Farmers	110
3	Agricultural Labourers	96

4	Workers engaged in Household Industries	81
5	Workers engaged in Allied agro activities	67
6	Other workers	50

### 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	876	466	410	691	185
2	Scheduled Caste	220	117	103	190	30
3	Scheduled Tribe	0				
4	Literate	566	349	217	385	181
5	BPL	376	376		324	52

### 8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	158
2	Rural Households	125
3	BPL Households	43

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	118
2	Having source of drinking water	158
3	Having electricity supply	158
4	Having independent toilets	56

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

Sr. No.	Particulars	N0s.
1	Villages Electrified	435
2	Villages having Agriculture Power Supply	435
3	Villages having Post Offices	88
4	Villages having Banking Facilities	435
5	Villages having Primary Schools	424
6	Villages having Primary Health Centres	16
7	Villages having Potable Water Supply	435
8	Villages connected with Paved Approach Roads	435

### 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]	Ground Water Quality Data
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]	Census of India 2011
8. Households [In '000]	District Statistical Handbook
9. Household Amenities [Nos. in '000 Households]	District Statistical Handbook
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook

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

Sr. No.	Particulars	Nos.
1	Anganwadis	435
2	Primary Health Centres	14
3	Primary Health Sub-Centres	2
4	Dispensaries	3
5	Hospitals	6
6	Hospital Beds	178

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	542
2	Registered FPOs	63
3	Agro Service Centres	21
4	Soil Testing Centres	1
5	Approved nurseries	2
6	Agriculture Pumpsets	5063
7	Pumpsets Energised	373
8	Krishi Vigyan Kendras	1

#### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	138

2	Irrigation Potential Created	106
3	Net Irrigated Area (Total area irrigated at least once)	106
4	Area irrigated by Canals/ Channels	20
5	Area irrigated by Wells	116
6	Area irrigated by Tanks	5
7	Area irrigated by Other Sources	6
8	Irrigation Potential Utilized (Gross Irrigated Area)	147

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1587
2	Railway Line [km]	70
3	Public Transport Vehicle [Nos]	108
4	Goods Transport Vehicles [Nos.]	643

#### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	135	
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	0	0
4	Spices (Masala Powders/ Pastes)	30	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	10	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	1	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	15	0
10	Others	130	0

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	2065	44	2021
2	Cattle - Indigenous	136924	16558	120366
3	Buffaloes	137867	1674	136193



4	Sheep - Cross bred	160	4	156
5	Sheep - Indigenous	13865	138	13727
6	Goat	206066	2060	204006
7	Pig - Cross bred	310	5	305
8	Pig - Indigenous	5026	105	4921
9	Horse/Donkey/Camel	332	34	298
10	Rabbit	331	10	321
11	Poultry - Improved	216	20	196
12	Poultry - Indigenous	21827	1876	19951

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	19
2	Veterinary Dispensaries	11
3	Disease Diagnostic Centres	11
4	Artificial Insemination Centers	22
5	Animal Breeding Farms	21
6	Animal feed manufacturing units	90
7	Fodder Farms	0
8	Dairy Cooperative Societies	115
9	Milk Collection Centres	190
10	Fishermen Societies	17
11	Animal Husbandry Training Centres	0
12	Animal Markets	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	45	MT	0.00	gm/day
2	Egg	102	Lakh Nos.	6	nos/p. a.
3	Milk	130	Lakh LPD	204	gm/day
4	Meat	4	MT	856	gm/day
5	Wool	10.00	MT		

#### Source

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Handbook
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Handbook
13. Irrigation Coverage ['000 Ha]	District Statistical Handbook

14. Infrastructure For Storage, Transport & Marketing	District Statistical Handbook
15. Processing Units	District Statistical Handbook
16. Animal Population as per Census [Nos.]	Animal Husbandry Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Handbook
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Handbook

## 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 (%)	28.89	28.89	28.89
2	Land Holdings - SF (%)	20.02	20.02	20.02
3	Land Holdings - MF (%)	14.00	14.00	14.00
4	Rainfall -Normal (mm)	864	864	864
5	Rainfall - Actual (mm)	871	858	676
6	Cropping Pattern	Kharif Crop: Jowar, Til, pigeon pea, Ground nuts, Millets ; Rabi Crop: Wheat, barley along with gram, linseed, mustard, masoor and peas	Kharif Crop: Jowar, Til, pigeon pea, Ground nuts, Millets ; Rabi Crop: Wheat, barley along with gram, linseed, mustard, masoor and peas	Kharif Crop: Jowar, Til, pigeon pea, Ground nuts, Millets ; Rabi Crop: Wheat, barley along with gram, linseed, mustard, masoor and peas

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	47558.35	48899.00	75320.53

**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	Wheat	69.20	194.38	2.81	69.00	196.73	2.85	79.92	242.80	3.04
2	Sorghum	1.80	2.11	1.17	1.80	5.38	2.99	3.60	5.68	1.58
3	Chickpea	61.35	65.94	1.07	61.35	73.88	1.20	73.00	130.41	1.79
4	Pea	27.53	28.56	1.04	36.60	41.76	1.14	40.85	62.57	1.53
5	Lentil	24.20	5.94	0.25	24.20	10.31	0.43	31.60	10.32	0.33
6	Urdbean	51.24	5.24	0.10	51.65	6.48	0.13	40.40	9.44	0.23
7	Mungbean	8.00	1.98	0.25	8.50	3.50	0.41	9.06	2.86	0.32
8	Pigeon Pea	3.00	2.76	0.92	3.00	3.23	1.08	4.00	4.24	1.06
9	Indian Mustard	6.70	4.07	0.61	6.70	4.38	0.65	7.50	6.79	0.91
10	Barley	7.33	15.55	2.12	7.33	10.97	1.50	5.80	9.18	1.58
11	Groundnut	11.82	5.07	0.43	11.82	9.75	0.82	13.47	12.90	0.96

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.48	3.48	3.48
2	Net sown area (lakh ha)	2.09	2.09	2.09
3	Cropping intensity (%)	166.51	166.51	166.51

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	33.58	33.58	33.58
2	Fertilizer consumption - Rabi (kg/ha)	60.25	60.25	60.25
3	Total (kg/ha)	49.62	49.62	49.62

**Table 6: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2
2	Volume of marketing through RMCs/eNAM platforms (MT)	222	359	598

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	46854	50124	51378
2	GLC through KCC (₹ lakh)	36854.35	37895.00	61404.48

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	140738	140738	140738
2	State Govt Sponsored Schemes Coverage (No.)	140738	140738	140738

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	3	3
2	Soil Health Cards Issued (No.)	303097	303097	303097



**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	120055	175689	47437
2	Crop Loss Compensation, if any (₹ lakh)	12291.00	7329.00	0.00

**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chickpea	10.23	11.23	14.42
2	Pea	21.23	22.25	24.56
3	wheat	21.14	24.40	26.84

### Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Directorate of Economics and Statistics
Table 2: GLC under Agriculture	LDM Office and SLBC India Portal
Table 3: Major Crops, Area, Production, Productivity	District Statistical booklet
Table 4: Irrigated Area, Cropping Intensity	District Statistical booklet
Table 5: Input Use Pattern	Fertiliser Statistics Book 2021-22
Table 6: Trend in procurement/marketing	<a href="https://enam.gov.in/NAMV2/home/mandis.html#">https://enam.gov.in/NAMV2/home/mandis.html#</a>
Table 7: KCC Coverage	LDM Office and SLBC India Portal
Table 8: PM Kisan & Other DBTs	<a href="https://pmkisan.gov.in/">https://pmkisan.gov.in/</a>
Table 9: Soil testing facilities	KVK, <a href="https://soilhealth.dac.gov.in/">https://soilhealth.dac.gov.in/</a>
Table 10: Crop Insurance	<a href="http://pmfby.gov.in">pmfby.gov.in</a>
Table 11: Seed Replacement Ratio %	Agriculture Department

## Water Resource

**Table 1: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	106	106	106
2	Net Irrigated Area ('000 ha)	106	106	106
3	Gross Irrigated Area ('000 ha)	147	147	147

**Table 2: Block level water exploitation status**

P=	Sta	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Mahoba	Charkhari	Semi-critical	Semi-critical	Semi-critical
2	Uttar Pradesh	Mahoba	Jaitpur	Over Exploited	Over Exploited	Over Exploited
3	Uttar Pradesh	Mahoba	Kabrai	Semi-critical	Semi-critical	Semi-critical
4	Uttar Pradesh	Mahoba	Panwari	Over Exploited	Over Exploited	Over Exploited

## Sources

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

## Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	132.36	75.66	352.09

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	12122	12122	12122
2	Power Tillers	98	103	111
3	Threshers/Cutters	36124	36124	36124

**Table 3: Service Centers**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	121	121	121
2	Other minor repair & service centers (No.)	317	317	317

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Mechanisation in District	District Statistical Handbook & Agri Dept.
Table 3: Service Centers	dcmsme.gov.in/old/dips/DIP-Mahoba-%20AD-EI.pdf

## Plantation & Horticulture including Sericulture

**Table 1: Production and Productivity**

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area(000 ha)	Prod.(000MT)	Area(000ha)	Prod.(000 MT)	Area(000 ha)	Prod.(000 MT)
1	turmeric	0.10	0.101	0.10	0.101	0.10	0.101
2	Coriander	0.11	0.104	0.11	0.104	0.11	0.104
3	chilli	0.10	0.107	0.10	0.107	0.10	0.107
4	Ginger	0.11	0.11	0.11	0.11	0.11	0.11
5	garlic	0.11	0.113	0.11	0.113	0.11	0.113
6	fenugreek	0.12	0.116	0.12	0.116	0.12	0.116
7	fennel	0.12	0.119	0.12	0.119	0.12	0.119

### Sources

Table Name	Source(s) and reference year of data
Table 1: Production and Productivity	District Statistical Handbook

## Forestry & Waste Land Development

**Table 1: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	16.85	16.85	16.85
2	Waste Land ('000 ha)	8	8	8
3	Degraded Land ('000 ha)	44	44	44

**Table 2: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	29	29	29

### Sources

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



## District Profile

### Key Insights into Livestock, Fisheries and Land Development

#### Animal Husbandry - Dairy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	323.36	497.64	850.76
2	KCC for working capital (₹ lakh)	35.00	157.00	679.83
3	KCC for working capital (No.)	65	214	624
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Processing Infrastructure**

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

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

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

#### Sources

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

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	13.69	82.82	25.60
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0.00	0.00	0.00
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2 : Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	37000	37000	37000
2	Of the above, male (No.)	15000	15000	15000
3	Of the above, female (No.)	22000	22000	22000
4	Broiler Farms (No.)	1	1	1
5	Hatcheries (No.)	0	0	0
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

**Sources**

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

**Animal Husbandry - SGP**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Bhakarwal Rampur Bhushair local non-descript
2	Popular goat breed(s)	Jamunapari Sirohi Barbari
3	Popular pig breed(s)	Large white yorkshire Hampshire Duroc

**Sources**

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

**Fisheries**

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1.50	46.38	25.49
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	2	3	3
4	KCC for working capital (₹ lakh)	1.00	2.10	3.83

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	54	54	54
2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc technology (No.)	0	0	0
4	Fish Seed Hatchery (No.)	0	0	0

**Table 3 : Fisheries Infrastructure Development Fund (FIDF)**

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

**Sources**

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

## Farm Credit - Others & Integrated Farming

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1156.71	4954.53	8199.86
2	Credit to bullocks (₹ lakh)	0.00	0.00	0.00
3	Credit to bullock carts (₹ lakh)	0.00	0.00	0.00
4	Credit to Two wheelers (₹ lakh)	1156.71	4954.53	8199.86

**Table 2: Area under Integrated Farming**

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

### Sources

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

## Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	148.00	408.77	126.63
2	Loans for Storage Godowns (₹ lakh)	148.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	0.00	408.77	126.63

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	0	0	0
3	Storage Godowns (No.)	65	65	65
4	Storage Godowns ( Capacity - '000 MT)	26.26	26.26	26.26



5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	42	42	42
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	8	8	8

#### Sources

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

#### Land Development, Soil Conservation & Watershed Development

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	0.00	0.00	0.00

**Table 2: Area requiring Soil Treatment & Area Treated**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	44	44	44
2	Area treated for soil & water conservation treatment ('000 ha)	10	12	12
3	Gap ('000 ha)	34	32	32

**Table 3: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	1	2
2	Watershed Projects - Area treated ('000 ha)	0	1.00	1.90
3	Wadi Projects (No.)	0	0	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

#### Sources

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

## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure - Others

**Table 1: GLC**

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

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	16161	16790	17290

**Table 3: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)			
2	Bio-Fertilizers ('000 kg)			
3	Bio-Pesticides ('000 kg)			
4	Vermi Compost ('000 kg)			

**Table 4: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Food Quality Testing Labs	0	0	0
2	Food Parks (No.)	0	0	0
3	Ripening chambers	0	0	0
4	Agri-Economic Zones (No.)	0	0	0
5	Cashew Processing Units (No.)	0	0	0
6	Agri Start-Ups (No.)	0	0	0
7	Cashew Processing Capacity ('000 MT)	0	0	0

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data and LDM Office
Table 2: Fertilizer Consumption	District statistical hand book
Table 3: Production of inputs	District statistical hand book
Table 4: Facilities Available	District statistical hand book

### Agri Ancilliary Activities - Food & Agro Processing & Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2737.50	5824.42	8243.34
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	1686.26	6979.09	6815.57

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	6500	9860	12840
2	Procurement through PACS and LAMPS (MT)	0	0	0

**Table 3: Other Ancilliary Services**

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

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM/SLBC India portal
Table 2: Procurement	District Marketing Department
Table 3: Other Ancilliary Services	agriculture.up.gov.in

### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	12494.61	30233.47	44435.37
2	No. of units financed	3825	5430	5311
3	Loans under Stand Up India Scheme (Rs. lakh)	0.00	0.00	0.00
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)			

2	Micro Units (No.)	8824	8838	8931
3	Small Units (No.)	186	211	261
4	Medium Units (No.)	11	18	20
5	Udyog Aadhar Registrations (No.)	9021	9067	9212

**Table 3: Traditional activities**

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

**Table 4: DIC interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/ crafts	Gaura Stone Craft	Gaura Stone e Craft	Gaura Stone Craft

**Table 5: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	1	0	0

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: MSME units - Cumulative	dcmsme.gov.in
Table 3: Traditional activities	DIC & District Statistical Handbook
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	NABARD MEDP/LEDP

### Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00



2	GLC under Education (Rs. lakh)	61.08	75.12	96.89
3	GLC under Housing (Rs. lakh)	505.58	1178.06	1216.98

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	6563	5505	1631
2	Amt of subsidy released (Rs. lakh)	16.34	26.19	10.21

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	8740	8740	8740
2	Amt of subsidy released (Rs. lakh)	1067.81	1067.81	1067.81

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Progress under PMAY	<a href="http://pmayg.nic.in/PBIDashboard/PMAYGDashboard">pmayg.nic.in/PBIDashboard/PMAYGDashboard</a>
Table 3: Progress under SBM	Ministry of Rural Development

#### Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	853.96	101.60	531.87

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

Sr. No.	Govt. investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Rural Bridge	1	2	2

#### Sources

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

### Social Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	5.03	6.85	25.31

**Table 2: Projects (Cumulative)**

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Name of project not available	23	36	103

### Sources

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

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	130.09	1193.07	1353.78
2	JLG Bank Linkage (Rs. lakh)	84.56	412.32	619.36
3	Loans through SHPIs (Rs. lakh)	0.00	328.05	363.08
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	4.50	7.29	3.28
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)			

4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	1.60	0.00	0.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	1.99	3.04	2.85

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	4	4	4
2	No. of SHGs formed	3335	3870	3920
3	No. of SHGs credit linked (including repeat finance)	604	644	659
4	Bank loan disbursed (Rs. lakh)	130.09	1193.07	1353.78
5	Average loan per SHG (Rs. lakh)	0.21	1.85	1.74
6	Percentage of women SHGs %	99.0	99.0	99.0

#### Sources

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

#### Status and Prospects of Cooperatives

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	127	127	132
2	Consumer Stores (No.)	2	2	2
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	1	1	1
5	Marketing Societies (No.)	11	11	11
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	18	18	18
10	Others (No.)	58	58	58
11	Total (No)	217	217	222

**Table 2: Details of credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	42	42	42
2	Multi state cooperative societies (No.)	0	0	0

**Sources**

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



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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Mahoba	Charkhari	Milk Societies	32	Deficient	Milk Societies	32	Deficient	Milk Societies	33	Deficient
2	Uttar Pradesh	Mahoba	Charkhari	Agro Processing Societies	1	Average	Agro Processing Societies	1	Average	Agro Processing Societies	1	Average
3	Uttar Pradesh	Mahoba	Charkhari	Marketing Societies	2	Average	Marketing Societies	2	Average	Marketing Societies	2	Average
4	Uttar Pradesh	Mahoba	Charkhari	Fishery Societies	1	Average	Fishery Societies	1	Average	Fishery Societies	1	Average
5	Uttar Pradesh	Mahoba	Jaitpur	Marketing Societies	2	Average	Marketing Societies	2	Average	Marketing Societies	2	Average
6	Uttar Pradesh	Mahoba	Jaitpur	Fishery Societies	4	Average	Fishery Societies	4	Average	Fishery Societies	4	Average
7	Uttar Pradesh	Mahoba	Jaitpur	Milk Societies	28	Deficient	Milk Societies	28	Deficient	Milk Societies	28	Deficient
8	Uttar Pradesh	Mahoba	Jaitpur	Agro Processing Societies	7	Average	Agro Processing Societies	7	Average	Agro Processing Societies	7	Average
9	Uttar Pradesh	Mahoba	Jaitpur	Marketing Societies	2	Average	Marketing Societies	2	Average	Marketing Societies	2	Average
10	Uttar Pradesh	Mahoba	Jaitpur	Weavers Societies	1	Average	Weavers Societies	1	Average	Weavers Societies	1	Average
11	Uttar Pradesh	Mahoba	Jaitpur	Consumer Stores	1	Average	Consumer Stores	1	Average	Consumer Stores	1	Average
12	Uttar Pradesh	Mahoba	Kabrai	Milk Societies	26	Deficient	Milk Societies	26	Deficient	Milk Societies	28	Deficient

Uttar Pradesh 13	Mahoba	Kabrai	Agro Processing Societies	6	Agro Processing Societies	6	Agro Processing Societies	6	Average
Uttar Pradesh 14	Mahoba	Kabrai	Marketing Societies	4	Marketing Societies	4	Marketing Societies	4	Average
Uttar Pradesh 15	Mahoba	Kabrai	Fishery Societies	3	Fishery Societies	3	Fishery Societies	3	Average
Uttar Pradesh 16	Mahoba	Kabrai	Consumer Stores	1	Consumer Stores	1	Consumer Stores	1	Average
Uttar Pradesh 17	Mahoba	Panwari	Milk Societies	25	Milk Societies	25	Milk Societies	26	Deficient
Uttar Pradesh 18	Mahoba	Panwari	Agro Processing Societies	2	Agro Processing Societies	2	Agro Processing Societies	2	Average
Uttar Pradesh 19	Mahoba	Panwari	Marketing Societies	2	Marketing Societies	2	Marketing Societies	2	Average
Uttar Pradesh 20	Mahoba	Panwari	Fishery Societies	1	Fishery Societies	1	Fishery Societies	1	Average

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi- urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	15	41	10	25	6	-	47	50	13	3950
Regional Rural Bank	1	22	13	7	2	-	47	36	24	7182
District Central Coop. Bank	1	13	10	2	1	-	-	-	40	12154
Coop. Agr. & Rural Dev. Bank	1	2	1	-	1	-	-	-	261	79000
Primary Agr. Coop. Society	42	0	0	-	0	-	-	-	12	3762
Others	1	1	-	-	1	1	-	-	1	303
All Agencies	61	79	34	34	11	1	94	86		

### 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	621676	623809	625943	56.6	268935.00	292269.00	329798.34	74.3
Regional Rural Bank	367330	380628	391300	35.4	63748.00	69859.00	77135.44	17.4
Cooperative Banks	86092	86971	87860	8.0	21858.00	25232.00	36331.00	8.2





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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	280037	122335	56075	39812
Regional Rural Bank	88719	537	315	15180
Cooperative Banks	0	291	140	0
Others	0	0	146	0
All Agencies	368756	123163	56676	54992

### 6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	86730.24	44.9	43886.95	22.7	27540.95	14.2	503.21	0.3
Regional Rural Bank	27164.65	55.5	22667.65	46.3	16037.77	32.7	506.89	1.0
Cooperative Banks	8825.28	80.7	8765.93	80.1	1531.16	14.0	18.90	0.2
Others		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!
All Agencies	122720.17	48.5	75320.53	29.7	45109.88	17.8	1029.00	0.4
							12837.60	5.1

## 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	70146.00	42882.66	61.1	75587.00	49664.86	65.7	80544.09	86730.24	107.7	78.2
Regional Rural Bank	23036.00	15646.69	67.9	23428.00	16502.44	70.4	23998.80	27022.93	112.6	83.7
Cooperative Banks	3436.00	2112.00	61.5	2968.00	2043.70	68.9	3843.00	8967.00	233.3	121.2
Others			#DIV/0!			#DIV/0!				0.0
All Agencies	96618.00	60641.35	62.8	101983.00	68211.00	66.9	108385.89	122720.17	113.2	81.0

## 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	54328.00	36854.35	67.8	51072.00	37895.00	74.2	53953.00	61404.48	113.8	85.3
Term Loan (Agri.)	18272.00	10704.00	58.6	21074.00	11004.00	52.2	22143.00	13916.05	62.8	57.9
Total Agri. Credit	72600.00	47558.35	65.5	72146.00	48899.00	67.8	76096.00	75320.53	99.0	77.4
MSME	20298.00	11031.00	54.3	24749.00	15534.00	62.8	26315.00	44435.37	168.9	95.3
Other Priority Sectors*	3720.00	2052.00	55.2	5088.00	3778.00	74.3	5974.89	2964.27	49.6	59.7

Total Priority Sector	96618.00	60641.35	62.8	101983.00	68211.00	66.9	108385.89	122720.17	113.2	81.0
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### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	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	146387.00	33840.09	23.1	169427.04	39137.65	23.1	193433.14	36052.59	18.6	21.6
Regional Rural Bank	44089.00	15842.69	35.9	46853.62	12758.16	27.2	48981.46	14245.28	29.1	30.7
Cooperative Banks	10105.00	1381.00	13.7	10637.66	1220.00	11.5	10781.80	1345.40	12.5	12.5
Others			#DIV/0!			#DIV/0!				0.0
All Agencies	200581.00	51063.78	25.5	226918.32	53115.81	23.4	253196.40	51643.27	20.4	23.1

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

Source(s)	
1	SLBC India Portal LDM Office
2	PLP 2024-25
3	<a href="https://rbicacp.slbcindia.com/Login/RBINabardLogin.aspx">https://rbicacp.slbcindia.com/Login/RBINabardLogin.aspx</a>

## **Part B**



## Chapter 1

### Important Policies and Developments

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

##### Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

**Agriculture Infrastructure Fund (AIF) Scheme**

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

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

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

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

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

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

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

**Fisheries & Aquaculture Infrastructure Development Fund (FIDF):**

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



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

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

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

## 2. Union Budget

### 2.1. Important Announcements

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

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

## **2.5. Agri Credit Targets**

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

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

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

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

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

##### **1. Refinance support:**

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

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

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

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

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

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

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



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

#### 5. Interest Subvention Schemes of GoI

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

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

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

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

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

#### 7. Micro Credit Intervention:

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

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



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

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

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

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

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

#### 8. Financial Inclusion

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

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

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

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

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

#### 9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development



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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

- 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
- 50 percent of the cost or maximum Rs.10000/- for pipe system.
- 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: -

- 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)
- Rs 10000/- for water distribution system.
- Rs 68000/- per tube well for electrification of tube wells.

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

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

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

**Uttar Pradesh Mukhyamantri Kisan evam Sarvahit Bima Yojana:** This initiative aims to offer comprehensive insurance coverage to support the health and well-being of farmers and other beneficiaries. The scheme provides treatment facilities in hospitals up to a certain amount with coverage up to Rs. 2.50 lakh available in all government medical institutions and medical universities. Additionally prosthetic limbs worth up to Rs 1 lakh will be provided. In the event of accidental death or disability a maximum amount of Rs. 5 lakh will be given. ( Link: <https://govtschemes.in/hi/utatara-paradaesa-maukhayamantarai-kaisaana-evan-saravahaita-baimaa-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 Samriddhi Yojana:** This scheme aims to promote high-yield dairy cows and other cattle. Beneficiaries will receive assistance to establish units with high-breed dairy cattle. In the first phase 35 units of 25 cows each will be set up with a maximum unit cost of Rs.62 lakh. The government will provide a 50percent subsidy with the rest covered by loans and personal investment.

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

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

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



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

Mahoba district is an agriculture-dominated district. The total population of the district is 8.76 lakhs. 79 percent of the districts population resides in rural areas. Also about 70 percent of the working people in the district are engaged in agriculture as farmers or agricultural laborers. Thus agricultural activity is the main means of livelihood in the district. The major kharif crops are moong masoor jowar, urd etc. while the major rabi crops are wheat gram mustard/sarson groundnuts, Alsi, linseed etc. Pulses are cultivated on 167 hectares in the district, yielding a total production of 209 metric tons. Additionally, oilseeds are grown on 52.57 hectares, with a production output of 30 metric tons. The average gross cropped area (GCA) and net sown area (NSA) in the district are 3.48 lakh ha. and 2.09 lakh ha. respectively. The net irrigated area (NIA) is 1.06 lakh ha. i.e. 51 percent of Net sown area and the rest is rainfed. The total number of holdings in the district is 145935 out of which 50 percent are holdings less than 1 hectare. During the year 2023-24 total Rs. 75320.53 lakh disbursed under Agriculture Credit in the District.

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

###### 2.1.1.3

"The net sown area in the district is 209457 hectares out of which 146857 hectares is irrigated and the rest is rainfed. Due to land leveling watershed projects there is a possibility of an increase in the net sown area in the coming years. There are a total of 2 soil testing laboratories in the district out of which only one is operational. Additionally the existing laboratories have limited facilities for assessing only major nutrients. Therefore the establishment of new laboratories and the modernization of the existing laboratory is immediately necessary. This will enable farmers to use fertilizers as per requirement and reducing the cost of cultivation. Cooperative societies are a major source for the distribution of agricultural inputs. Quality seeds germplasm and low seed replacement rate (SRR) have become major concerns. The Agriculture Department distributes certified seeds available to some extent. The remaining is obtained through mutual exchange between private traders and farmers. Under Interest Subvention Scheme farmers are given an interest incentive of 3 percent for timely repayment of loans. Government has launched schemes for assistance to buy drones natural farming and millet revival which can significantly improve agriculture in district. "

## **2.1.2 Water Resources**

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

According to the 2023 report on groundwater survey the Kabrai & Charkhari blocks of the district is classified as semi-critical and other two block Panwari and Jaitpur classified as over exploited category. The details of water resources in the district are as follows. Out of the net groundwater recharge of 111394.97 ha.m. in the district 63941.51 ha.m. is being extracted. Thus the Stage of Ground Water Extraction is 62.53. The net sown area in the district is 209457 hectares out of which 106466 hectares (50 percent) is irrigated and the rest is rainfed.

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

The availability of irrigation resources in the district is as follows:

Length of Canals 455 km that irrigates 13923 hectare 2296 tube wells irrigate 20736 hectare 18142 wells irrigates 65027 hectare and other sources irrigates 67789 hectares.

Thus total Irrigated area is 106466 hectare. which is 50 percent of net shown area.

## **2.1.3 Farm Mechanization**

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

The mechanizing in crop farming is prevalent in the district. The use of tractors, seed drill, rotavators, threshers, cultivators etc. are very much common for agriculture and allied activities. Most of agricultural operations and activities

are mostly performed by tractors in Mahoba district. The diesel and electric tube-wells are being largely used across the district. The effective utilization of farm mechanization resulted in 15 to 20 percent savings in the use of fertilizers and seeds and 20 to 30 percent savings in labor and operational time. Additionally there is an increase of 5 to 20 percent in cropping intensity and an enhancement of 10 to 15 percent in agricultural productivity.

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

There are 12122 tractors 5921 Thrashers 36124 electric motors 1911 improved harrow cultivators and 17228 improved seed drills in the district and agencies are available for their sale service etc. Except for Kabrai, all three other blocks in the district lack adequate farm services.. Some farmers also visit the nearby districts of Kanpur and Jhansi for purchase, service etc. Primary Agricultural Credit Societies should be converted into multi-service centers and hubs for large agricultural machinery should be established through them in the area.



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

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

"In the district though all fruits of tropical conditions are available quantity is very low. The district is famous for its renowned paan production. There is a good scope for increasing the production of guava amla ber citrus fruits etc. Some farmers have started cultivating medicinal plants and the possibilities for cultivating safed musli ashwagandha isabgol tulsi etc. have emerged. The district is highly suitable for the cultivation of medicinal plants.

There are 29 nurseries of the Forest Department 2 nurseries of the Horticulture Department and 5 private nurseries operating in the district. Technology demonstration Farm (intensive horticulture cultivation of medicinal plants like safed musli, ashwagandha, isabgol, tulsi etc. and post harvest management for the same) as polyhouse is established in Chhatarpur Road,. However there is a need for demonstration farms of medicinal plant cultivation and post harvest techniques to increase acreage under plantation crop.

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

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

The total geographical area of the district is 312127 hectares of which the forest area is 16850 hectares. Since our National Forest Policy requires the forest area to be 33.33 percent the process of afforestation needs to be accelerated in the district. The district has 11304 (3034 & 8270) hectares of other un- cultivated land and culturable wasteland which is 3.6 percent of the total area and this land can be utilized for intensive afforestation.

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

In the district saplings are available from the Forest Department Horticulture Department and individual nurseries. Technical information regarding tree plantation is also available from the Forest Department. There is no arrangement for regular training of farmers. Hence the Forest Department and the Soil Conservation Department can take the initiative to provide technical raining for conducting this activity. Entrepreneurs need to be provided with good quality planting material. Currently material is being sourced from private nurseries for certification. The main forest-based industry in the district is wooden furniture with 214 units established with a capital investment of Rs. 285 lakhs and employing 487 people. Apart from this other forest produce is consumed locally.

## **2.1.6 Animal Husbandry - Dairy**

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



In the district dairy is emerging as an important business to provide income generation and employment opportunities in rural areas. The agro-climatic conditions of the district are suitable for rearing crossbred and indigenous milk-producing animal breeds. Additionally a large portion of the rural population in the district comprises small and marginal farmers or landless laborers who can substantially engage in the economic activities of the area/block through animal husbandry. According to the 2019 Livestock Census the total livestock population in the district is 502926 out of which there are 138969 cows and 156000 buffaloes.

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

There are 16 available veterinary hospitals in the district are insufficient to provide health services to the animal and there is no milk chilling plant in the district. Milk Development Committees have not been formed. The lack of a milk route in the district is a major obstacle causing problems in selling milk commercially. There is a shortage of green fodder in the district. Livestock owners have to prepare animal feed themselves or procure it from Kanpur. To tap the available potential in the district there is a need for the availability of high-quality milch animals green fodder nutritious animal feed, regular artificial insemination facilities and a well developed system for marketing the produced milk. One cattle market is operating in the district but the availability of high-quality milch animals in local market is almost negligible. Most animals are imported from Haryana or Punjab. The practice of growing green fodder throughout the year is also not prevalent.

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

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

In the district poultry farming is done on a very limited scale by people from economically weaker sections. This activity has not yet become popular from a commercial point of view. The supply of eggs in the district is done from outside. The total number of poultry birds in the district in 2019 was 37000. Most of these poultry birds are in the Panwari block followed by Jaitpur and Kabrai blocks. It is estimated that 102 lakh eggs are produced annually based on which 12 eggs per person per year are produced while the national average is 101 eggs per person per year.

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

As of now many households in Mahoba keep semi-intensive backyard poultry production for food poultry farms raise a variety of birds, including chickens, ducks, geese, and turkeys. however the production is very low due to small flock sizes, poor knowledge of poultry farming, and low productive birds. There is potential in this area in the district but banks do not feel comfortable in disbursing loans in large quantities due to the lack of insurance coverage.

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

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

In the district the number of sheep goats and pigs was as follows as per 2019 census: Sheep 18000, Goats 206000, Pigs 10000. Goat rearing has traditionally been done in the district. In the district improved breeds of goats like Jamunapari Barbari etc. should be promoted and units engaged in breeding rearing and selling of improved animals should be operationalized. Arrangement should be made by the government department to make available good quality male of foreign breed in each block for breeding purpose.

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

In the district 19 veterinary hospitals one mobile veterinary hospital 22 artificial insemination centers are operational. There is a great potential for sheep goat and pig rearing in the district. Goats are often referred to as the "poor mans cow". There is a lack of good quality animals in the district. There is a shortage of nutritious feed for sheep goats and pigs in the district.

### **2.1.9 Fisheries**

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

The district has 28 departmental reservoirs and 26 private sector reservoirs with a total area of 4054.61 hectares. These ponds produce a total of 4699.56 quintals of fish. Additionally, the district suffers from a shortage of high-quality fish seeds due to the absence of small hatcheries at the block level and modern hatcheries at the district level, further hindering fish farming development. In the year 2023-24 the total fish production in the district was 45.30 metric tones.

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

The district faces a shortage of fingerlings, forcing fish farmers to procure them from hatcheries in Jalaun and Konch. There are also inadequate facilities for fish marketing and transportation, highlighting the need for improvements. Additionally, there is a lack of public demonstrations showcasing advanced fish farming techniques such as integrated fish farming, genetically improved tilapia, fish-cum-shrimp culture, pangasius culture, ornamental fish farming, biofloc systems, and recirculatory aquaculture. This has resulted in limited farmer interest in fish farming.

Community ponds, often located in remote areas, require renovation and better management. Since these ponds are owned by Gram Panchayats, their water is used for various purposes, reducing fish productivity. Furthermore, the absence of small hatcheries at the

block level and modern hatcheries at the district level contributes



to a shortage of high-quality fish seeds, hampering the growth of fish farming in the district.

#### **2.1.10 Farm Credit – Others**

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

With changing times farmers or cultivators have started using motorcycles for transportation but it is seen that some farmers or cultivators are still using bullock carts for transportation. The use of Bullocks cart is no longer prevalent among farmers. Now farmers mainly use tractors & two wheelers.

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

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

#### **2.1.11 Sustainable Agricultural Practices**

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

Crop production along with dairy animal husbandry model is prevalent farming practice in the district. Almost 90 percent of farmers adopt this system. In the district Integrated Farming can be promoted through various integrated farming system models like - Crop + Dairy Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha), Crop + Livestock Integrated Farming System Model for Sustainable Livelihood (1 ha), Horticulture + Dairy Integrated Farming System Model for Marginal Farmers etc.

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

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



## **2.2 Agriculture Infrastructure**

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

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

Marketing infrastructural facilities like collection centers, market yards, cooperative marketing societies and co-operative input societies are there in the district. However, most of the co-operative marketing societies are non functional. The district has 65 warehouses (State Warehouses Co-operatives and others) with available storage capacity is 26260 metric tons for food grain storage.

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

There are 42 rural markets and mandis in the district which are sufficient in terms of production and number of farmers. Under the eNAM scheme one mandis are available in the Kabrai block of the district. In the district 04 Farmer Producer Organizations are working with financial assistance from NABARD and 2 are registered on the eNAM portal. Procurement is primarily conducted at the ENAM mandi, without separate procurement centres.

Warehouses: In the district about 369275 metric tonnes of food grains and pulses are produced while the available storage capacity is 26260 metric tonnes which is less than the production. Considering this there is a need for additional storage capacity in the district. Currently there are a total of 65 warehouses (State Warehouses Co-operatives and others) in the district.

Cold Storage: In the district there has been a significant increase in the production of fruits and vegetables in the last decade. But in proportion to this there is not a single cold store in the district due to which farmers are not able to get the right price for their produce. Considering this there is a need for cold storage facilities for storing fruits and vegetables.

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

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

A significant area of the district is uncultivable and fallow which can be improved and made cultivable. The main types of soil found in the district are known as kaba, mar, rakad and paduva. Kabar and mar are varieties of black soil that absorb water and are fertile while rakad and paduva are varieties of red soil with a light surface that does not retain water. The productivity of the field can be increased through various land improvement programs such as land levelling soil conservation and improvement field bunding water management organic farming saline soil reclamation etc. Considering the importance of this work NABARD has established a "Watershed Development Fund" from which watershed development works are carried out. Two watershed development programs being run by NABARD in the district focused mainly on natural resources such as land and water conservation.

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

The district has all kinds of basic resources for soil conservation. The Soil Conservation Department and voluntary organisations will need to make special efforts to form self-help groups. NABARD can also be approached for cooperation in this regard. In the district NABARD is running two watershed development projects covering approximately 2400 hectares through various non-governmental organisations located in the Mahoba and Charkhari blocks. Through these watershed projects efforts are being made to increase agricultural production through land development and provide employment to people locally. These projects are also attempting to mitigate the adverse effects of climate change on agriculture.

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

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

Agriculture infrastructure mainly includes a wide range of public services that facilitates production procurement processing storage and trade. In the district there are possibilities of bank loans in this sector but the demand is not high. One major reason for the lack of demand is the lack of awareness. However in recent years there has been an increasing trend among farmers towards the use of vermicompost, Seed production unit, bio-pesticides/fertilizers etc.

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

Emphasis is being laid on the role of e-NAM (National Agriculture Market) as an extremely important infrastructure for marketing. Mandi located in Mahoba district is linked to the e-NAM system and total trade in the mandi has increased substantially in last three years efforts are being made to create awareness among farmers about this facility through FPOs and other means. Efforts is being made on to involve FPOs functioning in the district as traders & commission agents for various agriculture activities.



## **2.3 Agriculture – Ancillary Activities**

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

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

The district has the potential for agro processing unit in Cereal crop, Pulses, Oilseed, Wheat etc. Most of the Agro processing unit sanction under PMFME comes under the above mentioned categories. During 2023-24 total 64

Processing unit established under PMFME. Cumulatively 103 units were established under PMFME in the district so far. This led to reduction in post-harvest losses and increase in value addition (improvement in shelf life, ready to eat and consume etc.) of farm produce.

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

The district has operational units such as flour mills and dal mills for processing the wheat and pulses produced in the district. 50 percent of the agricultural production is used for domestic consumption while the remaining is available for marketing. Small-scale oil mills are operational for processing oilseeds. There is no effective system for processing of fruits and vegetables. While the PMFME scheme currently supports units focused on oil processing, pulse processing, milk processing, and the production of jams, jellies, and pickles, the diverse range of crops in the district necessitates a broader focus on processing unit diversification.

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

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

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

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

To address the growing need for diversification in the agricultural sector and bolster support and extension services within the district, encouraging agricultural graduates to establish agricultural clinics and agri-business centres is crucial. This initiative can be facilitated through a scheme where financial institutions provide loans of up to Rs. 20.00 lakhs to individual entrepreneurs and up to Rs. 1 crore to groups of five entrepreneurs, with one member possessing a Business Development and Management degree. Attractive loan terms and refinance options from NABARD would further incentivize participation. Additionally, the Government of India will provide subsidies, through NABARD, at 36 percent for general category beneficiaries and 44 percent for SC/ST beneficiaries.



## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

As per Udyog Aadhar Registrations data, the number of micro units increased from 8,824 to 8,931 during last three years. Small units also saw a rise from 186 to 261, while medium units grew from 11 to 20. Additionally, the total Udyog Aadhar registrations rose from 9,021 to 9,212. The district is industrially backward. Mahoba has great potential for small-scale industries like papad candles agarbattis wooden toys stone/clay idols engraving handicrafts etc. Apart from this a large number of small and micro industries are operating in the district. Currently the state government is emphasizing the development of an industrial corridor along both sides of the Bundelkhand Expressway which will lead to the development of micro small and medium enterprises (MSMEs) in the district.

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

The number of micro small and medium enterprises are 8931 261 and 20 respectively in district. Under the One District One Product (ODOP) scheme metal craft has been selected for the district. In the Srinagar area of the district brass artifacts are made which has potential for a good business but marketing and credit facilities need to be provided. Efforts are being made by the district administration through concerned departments and RSETI (Rural Self Employment Training Institute). The Indian Bank has been operating a Rural Self Employment Training Institute (RSETI) in the district for the last 07 years. Educated unemployed rural youth as well as members of self-help groups especially women members are provided free training in various employment-oriented activities and assisted in obtaining bank loans. NABARD also sponsors training programs. Schemes like Stand up India PMMudra yojna Start up India Pradhan Mantri Employment Generation Programme One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in district.

## **Chapter 4**

### **Credit Potential for Export Credit, Education & Housing**

#### **4.1 Credit Potential for Export Credit**

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

The district's famous betel leaf is an identity of its own. The Dasavari variety of betel leaf is cultivated in Mahoba. Approximately 500 farmers are engaged in betel leaf farming in the district. The betel leaf from here reaches not only India but also Pakistan Saudi Arabia Iran and Dubai. However all these activities are being carried out through middlemen depriving the farmers of fair prices. Additionally the Gaurahi stone craft has also become an identity of Mahoba. Banks should focus on financing these areas considering the export potential.

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

This sector requires a lot of encouragement. The availability of electricity supply and roads for transportation is a problem that needs to be addressed. The lack of foreign exchange branches in the district and the operation outside the district make it difficult for exporters to obtain loans. Micro-exporters should be provided appropriate training by MSMEs/banks to understand this sector properly.

#### **4.2 Credit Potential for Education**

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

The purpose of education is to enable creative self-expression through physical mental aesthetic and moral development which contributes not only to individual growth but also to the development of the economy. The literacy rate in the district is 65 percent with the female literacy rate at 53 percent and the male literacy rate at 75 percent. The district has 771 primary schools 533 upper primary schools 103 secondary schools 20 colleges 5 PG colleges and seven industrial training institutes. There is no engineering college in the district.

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

According to the available educational institutions in the district there is no university engineering college or medical college in the district due to which students have to go to nearby cities like Banda Jhansi Kanpur and Lucknow.

Under Priority Sector Lending loans and advances granted to individuals for educational purposes include loans up to Rs. 10 lakh for study in India and Rs. 20 lakh for pursuing professional courses abroad.

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

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

Housing is one of the necessities for human security and advancement. At the same time as a driver of demand in various sectors of the economy the housing sector has played a significant role. This sector can be considered an engine of economic growth as it has strong backward and forward linkages in the industry. Total 1631 houses were constructed in the district during 2023-24 under PMAY

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

Affordable housing to the poor with target of constructing 20 million affordable housed by March 31 2024. It has two components: PMAY(Urban) for urban poor and PMAY (Gramin) for rural poor. Now the scheme has been extended by GoI under which 3 crore more houses shall be built. So far 13699 houses were constructed under PMAY in Hamirpur District in last three years.



## **Chapter 5**

### **Credit Potential for Infrastructure**

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

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

District is agrarian and situated on the banks of river Yamuna & river Betwa is also passing through district so available infrastructure is in the nature of flood protection measures lift irrigation canal irrigation pump canals rural roads bridges schools and veterinary hospitals. Southern portion of district falls under Bundelkhand region due to which topography of this region is undulated and required infrastructure support for Land Development Small Irrigation and Afforestation.

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

There is a need for more creation of infrastructure like irrigation; roads; bridges; culverts and agricultural facilities specially allied activities. The level of underground water is continuously declining in the district. Therefore it is necessary that water management techniques like deepening of ponds ponds and construction of water supply structures should be encouraged.

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

With the development of connectivity routes in rural areas diversification of agricultural areas became possible due to the introduction of new economic activities and new technologies in villages. Agro-based units may be established in remote villages of the district. Rural people have been facilitated in transporting their produce to markets and mandis. Due to easy transportation, transportation costs were reduced and farmers/villages were directly connected to cities and development centers.

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

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

All 435 villages in the district have drinking water facilities under the Jal Jeevan Mission. Blocks like Panwari, Jaitpur are not having clean water facilities which requires RO plants of 1000 LPD. The district has a total of 27 hospitals healthcare facilities and dispensaries of all types with total 248 hospital beds which is very low; considering state average. There are only 6 hospitals with total 376 hospitals beds in the district but there is a need to upgrade existing hospitals and increased number of beds in the hospitals. Banks need to provide adequate credit in this sector. This indicates that there is a good potential for public investment along with private participation through bank credit for establishing schools colleges and hospitals and modernizing/upgrading existing infrastructure.

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

Adequate means of transportation are not available in rural areas causing difficulties for rural residents. This is an area where government efforts alone will not suffice and development through the PPP model is necessary. The government has proposed the development of an industrial region along the Bundelkhand Expressway, aiming to boost economic growth and create employment opportunities in the area. The government should arrange for public awareness on crucial issues such as health and education. Efforts should be made to increase women's participation. Full advantage should be taken of various government schemes like Pradhan Mantri Awas Yojana Swachh Bharat Abhiyan and Sarva Shiksha Abhiyan. Efforts should be made to fully implement the Prime Ministers Swachh Bharat Mission.

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

The district has a total of 435 villages all of which are electrified although the power supply situation is extremely poor. Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity. The PM Surya Ghar Bijali Yojana will boost efforts to harness the districts renewable energy potential.

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

The power supply situation in the district has improved. In the current year of energy crisis the only alternative is the use of non conventional and renewable energy sources/ District has high potential for solar home lights, Solar Street lights solar pumps for for drinking and irrigation purpose. PM Surya Ghar Bijali Yojana, PM KUSUM scheme, Bio energy enterprise promotion program, solar pump scheme, solar light scheme etc. are available.

## RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	193	220.214000	194.9282
B	Ongoing tranches	10	25.525700	20.4809
	Total (A + B)	203	245.739700	215.4091

- 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	54	125.448100	119.1758
B	Rural roads & bridges	149	120.291600	96.2333
C	Social Sector	0	0.000000	0
	Total (A + B + C)	203	245.739700	215.4091

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	10	Irrigation potential	ha	0
B	Rural roads	139	Road length	km	0
C	Bridges	9	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0



## **Chapter 6**

### **Informal Credit Delivery System**

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

In the district all four blocks are NRLM intensive. As on 31.3.2024 3920 SHGs were formed and 659 were given credit of 1353.78 lakh by Banks. Some of the banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 619.36 lakh was disbursed to JLGs by Banks.

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

In the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a major program of the Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM). Under the NRLM scheme NABARDs concessional refinance scheme is available to banks to promote lending to self-help groups under which Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4 (for loans up to Rs. 3 lakhs) and 3 (for loans from Rs. 3 lakhs to Rs. 5 lakhs). Under the National Rural Livelihoods Mission the department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income. In the last 03 years 03 MEDPs and 01 LEDPs have been conducted and keeping in view their utility and success the said training programs are also proposed during the year 2024-25.

## **Chapter 7**

### **Critical Interventions Required for Creating a Definitive Impact**

#### **1. Farm Credit**

- 1 There is only one soil testing laboratory in the district. Considering the size of the district and the number of land holdings the establishment of new laboratories and the modernization of the existing laboratory is immediately necessary. Focus should be on setting up soil testing lab in each Block.
- 2 Increase use of fertilizers and farm Mechanization and enroll more farmers in DBT schemes.
- 3 Quality seeds germplasm and low seed replacement rate (SRR) have become major concerns. The Agriculture Department distributes certified seeds available to some extent. Distribution of certified seeds should be promoted to ensure good production.
- 4 More centres for input distribution under cooperative fold
- 5 Natural Farming in vegetable belt (Jaitpur Block)
- 6 Banks should provide credit to landless cultivators sharecroppers tenants and small/marginal farmers through Joint Liability Groups.
- 7 In the district, a total of 1,40,738 farmers have benefited from the PM-KISAN Samman Nidhi Scheme. However, only 78,999 Kisan Credit Cards (KCC) have been issued to farmers so far. This significant gap needs to be addressed and saturated at the earliest to ensure all eligible farmers receive the benefits of the KCC scheme.

#### **2. Water Resources**

- 1 Considering the availability of limited ground water in the block focus should be on use of water conserving technology like sprinklers and drips
- 2 Most of the canal structure is very old and earthen structure hence renovation of canals and desilting of canal beds is done on regular basis
- 3 Water recharge technologies can be used to ensure availability of water throughout the years.

#### **3. Farm Mechanization**

- 1 There is need to promote post harvest handling equipment and technology such as cleaning grading drying storage to improve the quality and shelf life of agriculture produce.
- 2 Popularizing use of small implements like power tillers etc. among small and marginal farmers
- 3 Setting up of Custom Hiring Centres
- 4 Maintenance and upkeep of machinery and skill training for same

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

- 1 Focus should be on preparation of bankable models and training of bankers



- 2 Value addition and processing of horticulture produce can be done by setting up of processing units under PMFME
- 3 To promote horticulture in the district focus should be on creation of Farm Gate Infrastructure under AIF
- 4 Setting up export related infrastructure in vegetable growing belt
- 5 Encouraging marginal and small farmers to move towards cash crops

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

- 1 The main problem of forestry development in the district are inadequate availability of forestry development services like lack of coordination among implementing agencies. Inadequate availability of market infrastructure and institutional finance.
- 2 Popularization of hi-tech plantation on commercial scale and bankable models
- 3 A demonstration plot (agroforestry model) can be created in each block to encourage farmers to adopt agro forestry on their agriculture land

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

- 1 Formation of new societies modernization of existing societies infrastructure for milk storage and processing. Planned should be made to cover all villages.
- 2 Insurance of cattles/buffaloes
- 3 Developing milk route in the block for better milk collection and value addition
- 4 Promotion of Selective breeding through Artificial Insemination (AI)
- 5 Easy credit facility to farmers
- 6 Calf rearing scheme should be encouraged to ensure availability for good animals. Apart from setting up of high tech breeding farms and commercial dairy farming rearing of good quality male and female calves assistance to farmers

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

- 1 In the district most of the backyard poultry farming is in organized sector focus must be on bringing this in organized sector and providing technical and financial support.
- 2 Focus on providing easy credit facility to farmers and enabling facility of insurance to these farmers
- 3 Setting up poultry feed units on commercial scale

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

- 1 Improved variety of goats like Jamnapari Barbari etc. should be promoted and units for breeding rearing and sale of improved animal should be promoted in the district.
- 2 There is need to increase the capacity building of farmers through KVK.
- 3 There is need to develop improved breeds of pigs sheep and



- goats.
- 4 Infrastructure support for Market Linkage.
- 5 Focus on providing easy credit facility to farmers and enabling facility of insurance to these farmers.

#### **9. Fisheries**

- 1 Focus on providing easy credit facility to farmers and enabling facility of insurance to these farmers.
- 2 Fisheries should be made a part of integrated agriculture development system by encouraging it and every willing/eligible person should be given a lease and encouraged for fish farming.
- 3 Building public demonstrations of advanced fish culture techniques such as integrated fish farming biofloc etc.

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

- 1 Accreditation of warehouses and godowns through WDRA.
- 2 Popularizing NWR and banks should know about NWR system. For this the State Warehousing Corporation should organize seminar.
- 3 Participation of Small and Marginal farmers in the marketing activities is very low as their small quantity of produce and long distance of Mandis from their villages. This becomes unviable for small farmers to visit Mandis therefore Mandi Samiti should establish Gramin Mandis at Nyaya Panchayat level.

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

- 1 Setting up of soil testing lab and treating soil accordingly.
- 2 A large number of farmers in the district have benefitted by adopting SHC as a mission through Apni Mitti Pehchano Abhiyan.
- 3 Bank finance for land treatment/ development activities.

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

- 1 Awareness creation among bankers and farmers for adoption of NADEP and Vermicompost this will reduce use of chemical fertilizers.

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

- 1 There is immense possibilities of processing units for flour Pulses and Oilseed in the district.
- 2 Some units such as flour mil oil mill Dal mill Spices and milk processing unit are working in the district. Small units are being encouraged under MYSY and PMFME.
- 3 Most of units in food processing sector are working in unorganized sector.
- 4 Proper infrastructure support should be provided at the government level for marketing of products produced through food processing sector.
- 5 Setting up infrastructure for export promotion and linking ancillary units with it.
- 6 Increasing financing under PMFME

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

- 1 There is provision for financial assistance to agriculture graduates under Agri Clinic/Agri Business Centre Scheme (ACABC) by GoI. The progress of this scheme in the district is very slow. Focus on ACABC training to Agriculture Graduates.
- 2 Setting up ACABC/Agri junctions
- 3 Capacity building of FPOs for availing credit from financial institutions

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

- 1 Awareness among entrepreneurs about CGTMSE and schemes of Government
- 2 Finance to entrepreneurs by Banks with facility of CGTMSE
- 3 The District Industries Center should arrange for effective entrepreneurship training programs and establish product-cum-training centers.
- 4 Currently the MSME sector is perceived to be associated with low quality standards in public perception. Efforts should be made to upgrade the MSME sector through modern and new techniques to achieve global quality standards.

**16. Export Credit**

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

**17. Education**

- 1 Banks to extend credit as per Priority sector norms

**18. Housing**

- 1 Growing urbanisation in blocks of Kabrai & Jaitpur requires bank credit for housing.

**19. Social Infrastructure**

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

**20. Renewable Energy**

- 1 Solarisation of Government tubewells
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under PM Surya Ghar Bijali Yojana for solar roof top plants

**21. Informal Credit Delivery System**

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



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

#### 2. Formation of Ministry of Cooperation by GoI

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

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

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



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

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

1. There are a total of 7577 PACs in Uttar Pradesh out of which 6974 are active. For interest subvention the State Government has sanctioned a total of ₹300.00 crore in the budget. 70 PACs operating in the district will benefit from this. Under the AIF scheme 688 PACs have been sanctioned godowns out of which construction of 100 godowns has been completed. Under the UP RSBY scheme 7479 micro ATMs have been provided to PACs. Internet facility has been made available at the apex bank UPGB at the State level.
2. The Government of Uttar Pradesh has contributed Rs. 100.00 lakh towards share capital increase in District Cooperative Banks during the financial year 2022-23.
3. To increase the membership of PACs and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members associated with PACs and launched a membership drive to increase active members. For the year 2022-23 a target of enrolling 10 lakh new members and activating 6 lakh inactive members was set against which 196388 new members were enrolled and 68304 inactive members were activated as on 31st March 2023.
4. 16 newly licensed banks (Weak Banks) were unable to honor the withdrawal demand from their depositors. To address the grievances of affected depositors and build the image of cooperative banks the Government of Uttar Pradesh NABARD and Reserve Bank of India took an initiative and convened a special High Level Meeting on 20th June 2022 under the chairmanship of Principal Secretary (Cooperation)-cum-RCS Government of Uttar Pradesh and a roadmap was prepared with consensus to address the liquidity issues of these banks and a committee was constituted to monitor the progress of these banks.
5. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs. 1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address

the issue of imbalances. As a result the total imbalances have come down to Rs. 922.87 crore as on 31st March 2023. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs. 1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to Rs. 922.87 crore as on 31st March 2023 from Rs. 430.04 crore.

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

1. Mahoba has diverse cooperative profile. Mahoba has 123 Dairy cooperative societies, About half of the societies are dormant or non functional. Rejuvenation of Dairy Cooperatives is needed for increasing dairy activities in the District.
2. District is having 09 Fisheries societies, out of them, 02 are active. Mahoba is having great potential for ponds, block like Chakhari known for its large ponds. Khet Talab (Farm Pond) Scheme has also been instrumental in creation of farm ponds, The economic activities may get a major fillip, if a multi pronged approach is adopted.
3. District is having 18 Agro processing / Industrial Cooperatives, all are dormant/ non functional. Out of 02 Consumer cooperatives, Only 01 are functional. Out of 18 Marketing Societies only 04 are functional. Only one weaver society which is dormant.
4. Mahoba is having 42 PACS, All PACS are associated with District Central Cooperative Bank, Mahoba and are operational. Ministry of Cooperation (MoC) has envisaged for computerization of all PACS in three phases, Under First phase 14 PACS are selected for computerization and are under various stages of Go-Live. A total of 01 PACS have been selected for Pradhan Mantri Jan Aushadhi Kendra, 18 PACS are running CSCs and Under "Sahkar Se Samruddhi Scheme". 20 PACS have applied for WDRA registration of their warehouses of various capacities. 10 PACS are running Fair Price Shops. All PACS equipped with micro atm to perform day to day banking business

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

1. There is scope of formation of Dairy & Fisheries cooperatives. As per mandate of MoC, and resolution passed by District Cooperative Development Committee where it has aimed for creation of a PACS / Fisheries/ Dairy Cooperatives in each Gram Panchayat.



Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Promotional Activity	Exhibition-cum-sale of SHG products at district level proposal	All Block of district	Grant assistance for organizing 3 day exhibition-cum-sale/Mela of SHG products at district level to provide platform for SHGs local entrepreneurs to showcase and promote their products.	No	100	As a result SHG members & FPOs able were able to sell their produce in the market. Around 20 SHG groups benefitted from the program
2	Collectivisation	Farmers Producers Organisation	Charkari block	Grant assistance towards formation and promotion of Producer Organizations related to input cost oil processing other value-addition in agriculture sector	No	500	This NABARD initiative will enable 500 farmers to increase their income.
3	Collectivisation	Farmers Producers Organisation	Jaitpur Block	Grant assistance towards formation and promotion of Producer Organizations related to milk & other value-added dairy products	No	300	This NABARD initiative will enable 300 farmers to increase their income.



4	Collectivisation	Farmers Producers Organisation	Panwari Block	Grant assistance towards formation and promotion of Producer Organizations related to input cost pulse processing and other value-addition in agriculture sector	No	500	This NABARD initiative will enable 500 farmers to increase their income.
5	Collectivisation	Farmers Producers Organisation	Kabrai Block	Grant assistance towards formation and promotion of Producer Organizations related to Tulsi processing and promotion of other medicinal plants	No	400	This NABARD initiative will enable 400 farmers to increase their income.
6	Infrastructure Development	Rural Haat	Kabrai block	A rural haat project is being run successfully in Khamhariya village of Kabrai block in the district.	No	1500	The rural haat "will help reduce the marketing difficulties faced by local farmers vegetable producers and women SHGs in selling their agricultural and horticultural produce."
7	Infrastructure Development	Rural Haat	Jaitpur block	"A rural haat project is being constructed in Budhwara village of Jaitpur block in the district.	No	1500	The rural haat "will help reduce the marketing difficulties faced by local farmers vegetable producers and women SHGs in selling their agricultural and horticultural produce."

8	Watershed Development	Watershed Development Project	Charkhari & Kabrahi	Financial and technical support for two watershed project in the district for: A. Soil Water Conservation Activities B. Climate Proofing interventions C. Livelihood support for Woman and Landless farmers  D. Training and Capacity Building of farmers	No	3600	Two watershed development projects are being run over 2400 hectares of land located in Charkhari & Srinagar. Through these watershed projects efforts are being made to increase agricultural production through land development and provide employment to people at the local level. Efforts are being made through these projects to reduce the adverse impact of climate change on agriculture.
9	Financial Inclusion	Financial support to Indian Bank (Lead Bank) for CFL (Center for Financial Literacy)	All Blocks	Financial support for Capital expenditure of CFLs and recurring and operational expenditure of CFLs in organizing camps in the villages	No	7500	"Increasing awareness about financial services, equipping individuals with financial skills and building confidence in managing finances among the rural population. Villagers gained confidence in dealing with financial matters, now more informed about various banking services along with Government schemes.
10	Financial Inclusion	Financial Literacy program and Street Play Scheme	All Blocks	Financial and Technological Support	Bank	3000	To increase the goal of financial literacy NABARD gives grant to various banks of the district for conducting financial literacy program and street plays among which

							Aryavart Gramin Bank (AGB) and District Cooperative Bank are prominent
11	Institution Development	Scheme for Computerization of PACS (Primary Agriculture Cooperative Societies)	All Blocks	Scheme for Computerization of PACS (Primary Agriculture Cooperative Societies)	DCCB & PACS	42	To strengthen and modernize the PACS. PACS Computerization program will make PACS more efficient, transparent and reliable.



## Success Stories

### Success Story 1: Sustainable Livelihood through Gram Dukan

1. Scheme :	MCID Gram Dukan Project
2. Project Implementing Agency :	Ishara Sri Gayatri Vikas Samiti
3. Duration of the project :	2 Year (March 2023 to Feb 2025)
4. Beneficiary :	More than 30 members of SHG in Charkhari Block of Mahoba
No. of beneficiaries :	30
Community :	SC
State :	Uttar Pradesh
District :	Mahoba
Block :	Charkhari
Village :	Chota Ramna

#### 1.1 Support provided

- Financial Support of Rs. 425000 by NABARD to set up a shop under the rural mart program to enable poor artisans sell their products directly to customers.
- Furniture Rack Publicity Materials and Necessary goods provide by NABARD
- Training and Capacity Building: Practical hands-on training to ensure effective marketing of SHG products

## **1.2 Pre-implementation status**

- Inability of women to move out for employment.
- Lack of direct market linkages leaving artisans vulnerable to middlemen.
- Lack of access to social security benefits and limited financial literacy the groups financial management was weak resulting in challenging economic conditions for their families. The average annual income of these families ranged from 40000 to 50000 rupees.

## **1.3 Challenges faced**

- Non-realisation of good prices for their products.
- Inability to fully augment income despite training under NABARD's Micro Enterprise Development Programme (MEDP) and Livelihood and Enterprise Development Programme (LEDP) due to lack of forward linkages.
- Lack of business skills in shop management.
- Lack of knowledge about proper market needs assessment.

## **1.4 Impact**

- Improvement in the status and self-respect of women. Improvement in the groups overall functioning.
- As a result of the operation of the village shop by the group the sales increased steadily due to which the monthly income increased by 5-10 thousand rupees which led to a 10-15 increase in the annual income per member
- Enhanced participation of women in various exhibitions.
- Better realization of price for their product
- Through food stalls at local fairs and NABARD fairs the group has also started generating additional income of 10-12 thousand rupees per fair.
- By supplying lunch packets at departmental and institutional programs the group started earning an additional income of 2-2.5 thousand rupees per program

## Success Story 2: Agriculture Farming with support of Convergence in Majhol WDF Project

1. Scheme :	Watershed Development Project
2. Project Implementing Agency :	Ishara Sri Gayatri Vikas Samiti
3. Duration of the project :	2021 to Onward Current FSR Phase
4. Beneficiary :	Farmers in Majhhol village of Watershed project area
No. of beneficiaries :	5
Community :	OBC
State :	Uttar Pradesh
District :	Mahoba
Block :	Charkhari
Village :	Majhol

### 2.1 Support provided

- Under the Pradhan Mantri Krishi Sinchayi Yojana (PMKSY), a pond construction project known as "Khet Talab" has been initiated. The total cost for constructing the pond is estimated at 2,14,400. Out of this, a subsidy of 1,14,200 is being provided to support the farmers.
- Under the Kusum Yojana, 5 HP solar pump installed for irrigation purposes. 80% subsidy on the total cost of the solar pump provided to farmers which makes it an affordable and sustainable solution to access reliable irrigation



- Training on integrated farming/natural farming including exposure visit
- Irrigation facilities available for both Kharif and Rabi season

## **2.2 Pre-implementation status**

- High dependency on monsoons.
- Monocropping pattern is followed by most of the farmers due to lack of water and irrigation resources
- Cost of operating Diesel Engine and Other irrigation sources are quite high this led to increase in cost of cultivation
- Pollution due to usage of diesel pumps.

## **2.3 Challenges faced**

- Low income of farmers.
- Frequent loss of crops.
- Lack of knowledge of diversification and climate-resilient agricultural practices

## **2.4 Impact**

- With the implementation of the project the people of the area began to benefit from convergence.
- Irrigation through solar energy reduced the farmers agricultural costs.
- The use of solar power reduced unnecessary diesel consumption and promoted climate-friendly agriculture.
- The construction of farm ponds improved water storage facilitating irrigation for a second crop. Additionally the rise in the water table allowed for the use of local wells for irrigation twice leading to increase in crop production and also a 5-10 reduction in agricultural costs.
- The availability of water for irrigation allowed farmer Mr. Kuldeep to gain extra profit by growing a second crop.

### Success Story 3: Gram Dukan Bani Ab Samuh Ki Shan

1. Scheme :	MCID Gram Dukan
2. Project Implementing Agency :	Ishara Sri Gayatri Vikas Samiti
3. Duration of the project :	2 Year ( May 2023 to April 2025)
4. Beneficiary :	More than 30 members of SHG in Kabrai Block of Mahoba
No. of beneficiaries :	More than 30 members of SHG in Kabrai Block of Mahoba
Community :	SC
State :	Uttar Pradesh
District :	Mahoba
Block :	Kabrai
Village :	Chichara

#### 3.1 Support provided

- Financial Support of Rs 425000 by NABARD to set up a shop under the rural mart programme to enable poor artisans sell their products directly to customers.
- Furniture Rack, Publicity Materials and Necessary goods provide by NABARD
- Training and Capacity Building: Practical hands-on training to ensure effective marketing of SHG products

#### 3.2 Pre-implementation status

- Inability of women to move out for employment.

- Lack of direct market linkages leaving artisans vulnerable to middlemen.
- The lack of access to social security benefits and limited financial literacy weakened their financial management which contributed to the poor economic conditions for their families. Average annual income ranged between Rs. 40000 and Rs. 50000 rupees.

### **3.3 Challenges faced**

- Non-realisation of good prices for their products.
- Inability to fully augment income despite training under NABARD's Micro Enterprise Development Programme (MEDP) and Livelihood and Enterprise Development Programme (LEDP) due to lack of forward linkages.
- Lack of business skills in shop management.
- Lack of knowledge about proper market needs assessment.

### **3.4 Impact**

- Improvement in the status and self-respect of women. Improvement in the groups overall functioning.
- SHG members receiving fair price for their produce.
- Market linkages for homemade products established for women SHG members.
- Generation of income and employment at the grass root level.
- Rural mart visited by an average of 35-45 customers daily.
- Sales worth Rs. 60 thousands to Rs. 80 thousands per month.



#### **Success Story 4: Balaji FPO become low cost input supplier**

1. Scheme : PODF ID
  2. Project Implementing Agency : Ishara Sri Gayatri Vikas Samiti
  3. Duration of the project : 3 Year Aug 2021- August 2024
  4. Beneficiary : 500 farmers of villages in Charkhari Block of Mahoba District
- No. of beneficiaries : 500

Community : Farmers  
State : Uttar Pradesh  
District : Mahoba  
Block : Charkhari  
Village : 17 Villages

##### **4.1 Support provided**

- Mobilising farmers under the Balaji Producer Company Limited setting up an agro-processing unit establishing a brand of products and acquiring
- FSSAI licenses for the sale of processed food products.
- Financial and technical support by NABARD for formation and nurturing of the FPO
- Input licenses for fertilizers and seeds
- Supply of inputs like fertilisers pesticides seeds and capacity-building of farmers through different training/exposure visits.

##### **4.2 Pre-implementation status**

- Dependence on Middlemen: Farmers often rely on middlemen who extract a significant portion of the value chain leaving them with minimal returns.
- Limited Access to Credit: Lack of access to credit hinders their ability to invest in their farms and improve productivity.
- Low Income: Many beneficiaries have limited income often below the poverty line.
- Lack of Access to Markets: Farmers struggle to find suitable markets for their produce due to limited resources and information.
- In the absence of certified seeds the production was low and the farming costs were high

#### **4.3 Challenges faced**

- Lack of capital
- Lack of awareness among people about joining FPO
- Building trust in FPOs among farmers
- Lack of storage facilities
- There are no FPO in near villages or area

#### **4.4 Impact**

- An input shop was opened keeping in mind the interests of the farmers and shareholders of the project area which provided agricultural inputs at 20-25 lower cost than the market reducing their farming costs.
- The availability of farm machinery to the shareholders made agricultural work easier allowed timely farming and reduced their agricultural costs by offering agricultural implements at 20-25 lower prices than the market.

### **Success Story 5: Income Increase Through Value addition after Training**

1. Scheme :	MEDP : Animal Husbandry and value Addition
2. Project Implementing Agency :	Ishara Sri Gayatri Vikas Samiti
3. Duration of the project :	15 days
4. Beneficiary :	30 SHG members from Chichara village in Kabrai block Mahoba District
No. of beneficiaries :	30
Community :	SHG-SC
State :	Uttar Pradesh
District :	Mahoba
Block :	Kabrai
Village :	Chichara

#### **5.1 Support provided**

- Training on Processing and value addition of Dairy produce and Animal husbandry waste for income enhancement of self-help groups (SHGs) under NABARD's Micro Entrepreneurship Development Programme (MEDP).
- Promotion for Organic Farming including vegetable cultivation
- Market linkage of Value addition and processing products
- Convergence support from Line Department's schemes

#### **5.2 Pre-implementation status**

- In the project area, agriculture and animal husbandry were being carried out in a conventional manner. The annual per capita income of the families of the group members was Rs. 40,000 to Rs. 50,000.
- Due to the lack of value addition, the primary products were deteriorating, and additional profits could not be achieved."
- In the absence of market linkage, the members had to sell their dairy products to middlemen at low prices.
- Alarming rate of migration to cities, especially among villagers of Bundelkhand region

#### **5.3 Challenges faced**

- Realisation of low prices for farm produce
- Dependency on middlemen.



- Credit offtake/utilisation by SHGs from banks hampered by lack of earning sources and economic activities.
- Scarce livelihood opportunities in villages

#### **5.4 Impact**

- Empowerment for women and dignity for men.
- With the value addition of dairy products, group members began receiving additional profits, and losses from other primary products were avoided.
- Due to market linkage, they gained fair returns for their produce and were freed from middlemen.
- By making and selling vermicompost from the dung produced through animal husbandry, they earned extra income, along with additional profits from organic vegetable production and sales through village shops.
- By treating animal diseases based on the training received, they reduced veterinary expenses and prevented livestock losses."
- Income of Per member increase by 20-25 thousand per year

## Appendix 1a

### Climate Action & Sustainability

#### 1 Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

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



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

### 1.5 Initiatives of NABARD

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

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

### 1.6 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

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

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

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

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 District by

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

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

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



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

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

## Appendix 1c

### Climate Action & Sustainability

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

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

- a Ninety percentage of farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of food grains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers resource conservation technologies water use efficiency climate resilient varieties of seeds and agricultural practices are needed. The income of farmers need to be augmented through climate resilient dairy practices fisheries and horticulture & plantation crops. Climate action projects may be conceived in following areas: Continue gullied and ravinous area reclamation to stop further ingress of ravines into the non-ravine farmland. 2. Ecosystem services-based adaptation to climate change in Bundelkhand region. 3. To improve forest ecosystem through community-based restoration agroforestry arrest run-off rain water 4. Climate Resilient Agriculture 5. Integrated Farming 6. Introduction of new variety of pulse crops (pigeon pea) in the district. Department of Agriculture KVK and NGO may be roped in it.
- b Proposed interventions under point (a) are also mentioned in SAPCC of UP. Budget requirement may be quite huge depending upon number of participating farmers.

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

- a Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such projects in convergence with schemes of Government.
- a In district there are one KVKs & one Agriculture college which can play a very active role.
- a Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modify to implement it in a project mode. Farmers field schools may be upgraded into Climate Field schools.

- a NABARD can use its district presence to identify location target and interventions of projects and design projects based on its experience as NIE for NAFCC GCF and Adaptation Fund. Two watershed development projects are being implemented by NABARD in the district. These projects are being implemented in 2400 hectares of land located in Kabrai & Charkhari. Through these watershed projects efforts are being made to increase agricultural production through land development and provide employment to people at the local level. Efforts are being made through these projects to reduce the adverse impact of climate change on agriculture.
- a Other agencies can also use its district presence to identify location target and interventions of projects and design project based on its experience in climate related project.

## **Appendix 2**

### **Potential for Geographical Indication (GI) in the district**

- 3 In Bundelkhand Region Kathiya Wheat has been registered as a GI Product all blocks of Mahoba producing Kathiya wheats an identification of registered seller is under process in the region. Under the One District One Product (ODOP) scheme metal craft has been selected for the district. In the Srinagar area of the district brass artifacts are made which has potential for a good business and can be potential product for GI tag in the district.
- 4 The business of making beautiful artifacts from the Gaura stone found in the district has also been traditional. This stone is found only in Mahoba and Jhansi. Initially it was included under the ODOP scheme but it was later changed. if proper guidance and design aspect is followed then this can be one of the potential product for GI tag in the district.



## Annexure 1

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Charkhari	Jaitpur	Kabrai	Panwari	District Total
	<b>I. Agriculture</b>								
	<b>A. Farm Credit</b>								
	<b>A.1 Crop Production, Maintenance, Marketing</b>								
1	Cereals - Barley/ Jav (Irrigated)	100	Acre	15522	Phy 1235 BL 191.70	3458	3705	2470	10868
2	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	25065	Phy 37 BL 9.28	99	49	74	259
3	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	10696	Phy 1482 BL 158.52	1235	2223	2223	7163
4	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	21506	Phy 41990 BL 9030.37	37050	39520	41990	160550
5	Medicinal And Aromatic Plants - Medicinal And Aromatic Plants (-)	100	Acre	75304	Phy 50 BL 37.65	100	100	50	300
6	Oil Seeds - Groundnut/ Moongfali (Irrigated)	100	Acre	18899	Phy 865 BL 163.48	5928	4940	3705	15438
7	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	14069	Phy 2964 BL 417.01	4940	4940	3705	16549
8	Oil Seeds - Linseed/ Alsi	100	Acre	11514	Phy 3952	988	6174	865	11979

	Ka Beej/ Flax Seed (Irrigated)					455.03	113.76	710.87	99.60	1379.26
9	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly (Irrigated)	100	Acre	11178	Phy	8645	14820	17290	13585	54340
					BL	966.34	1656.58	1932.68	1518.53	6074.13
10	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	100	Acre	16340	Phy	39520	41490	39520	34580	155110
					BL	6457.57	6779.47	6457.57	5650.37	25344.98
11	Pulses - Lentil/ Masur/ Masoor (Irrigated)	100	Acre	13727	Phy	12350	12350	14820	11115	50635
					BL	1695.28	1695.28	2034.34	1525.76	6950.66
12	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	12694	Phy	2965	4940	4940	3705	16550
					BL	376.38	627.08	627.08	470.31	2100.85
13	Pulses - Pea/ Field Pea/ Matarachana/ Garden Pea (Irrigated)	100	Acre	16397	Phy	2470	4940	7410	6175	20995
					BL	405.01	810.01	1215.02	1012.51	3442.55
14	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	13498	Phy	1976	1235	2470	2717	8398
					BL	266.72	166.70	333.40	366.74	1133.56
15	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	12694	Phy	17290	19760	19760	18525	75335
					BL	2194.79	2508.33	2508.33	2351.56	9563.01
16	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	49182	Phy	100	1235	247	988	2570
					BL	49.18	607.40	121.48	485.92	1263.98
						22874.31	25516.89	26969.00	24410.50	99770.70
	Post-harvest/HH Consumption (10%)					2287.43	2551.69	2696.9	2441.05	9977.07
	Repairs & maintenance of farm assets (20%)					4574.86	5103.38	5393.8	4882.1	19954.14
	Sub Total									129701.91

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Charkhari	Jaitpur	Kabrai	Panwari	District Total
<b>A.2 Water Resources</b>									
1	Diesel Pump Sets--	80	No.	44750	Phy 90 BL 32.22	125 44.75	130 46.54	100 35.80	445 159.31
2	Drip Irrigation--	80	ha	112000	Phy 350 BL 313.60	400 358.40	400 358.40	350 313.60	1500 1344.00
3	Solar PV Pump Sets (AC) -	80	No.	158900	Phy 115 BL 208.59	85 154.85	110 202.24	75 134.34	385 700.02
4	Sprinkler Irrigation --	80	ha	37000	Phy 80 BL 23.68	120 35.52	120 35.52	100 29.60	420 124.32
5	Sprinkler Irrigation -- Mini Sprinkler 2 hac	80	ha	204000	Phy 120 BL 195.84	100 163.20	120 195.84	80 130.56	420 685.44
6	Tube Well--	80	No.	33000	Phy 260 BL 452.40	252 527.04	285 650.88	230 516.00	1027 2146.32
	Sub Total								5159.41
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Charkhari	Jaitpur	Kabrai	Panwari	District Total
<b>A.3 Farm Mechanisation</b>									
1	Combine harvester--	80	No.	2450000	Phy 1 BL 19.60	1 19.60	1 19.60	1 1	2 39.20
2	Combine harvester -	80	No.	3050000	Phy 1 BL 1	1 1	1 1	1 1	3 3



115

[illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)					
	A.6 Forestry								
1	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy	100	120	100	440
					BL	69.31	83.17	69.31	304.96
2	Plantation-Eucalyptus-3	80	ha	93176	Phy	40	45	50	175

	m x 1.5 m				BL	29.82	33.54	37.27	29.82	130.45
3	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy	20	25	20	24	89
					BL	37.61	47.01	37.61	45.13	167.36
4	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	80	90	85	80	335
					BL	104.52	117.58	111.05	104.52	437.67
	Sub Total									1040.44
<b>A.7 Animal Husbandry - Dairy</b>										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Charkhari	Jaitpur	Kabrai	Panwari	District Total
1	Buffalo Farming--	80	1+1	248000	Phy	600	700	800	750	2850
					BL	1190.40	1388.80	1587.20	1488.00	5654.40
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	1	2	2	1	6
					BL	10.00	20.00	20.00	10.00	60.00
3	Dairy Cattle Buffao Shed--	80	No.	25000	Phy	700	800	800	750	3050
					BL	140.00	160.00	160.00	150.00	610.00
4	Dairy Marketing Outlet/ Parlour--	80	No.	400000	Phy	15	20	25	20	80
					BL	48.00	64.00	80.00	64.00	256.00
5	Indigenous Cattle Faming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy	350	400	350	400	1500
					BL	610.40	697.60	610.40	697.60	2616.00
6	Veterinary Clinc-Fixed-	80	No.	300000	Phy	4	5	5	4	18
					BL	9.60	12.00	12.00	9.60	43.20
	Sub Total									9239.60



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Charkhari	Jaitpur	Kabrai	Panwari	District Total
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>									
1	Buffalo Farming_Buffalo Farming_Mahoba	100	1+1	147000	400	500	500	400	1800
				BL	588.00	735.00	735.00	588.00	2646.00
	Sub Total								2646.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Charkhari	Jaitpur	Kabrai	Panwari	District Total
<b>A.9 Animal Husbandry - Poultry</b>									
1	Commercial Broiler Farming--	80	5000	2458000	25	26	34	26	111
				Phy	1033.68	999.13	1319.07	999.13	4351.01
2	Commercial Layer Farming--	80	10000	11642000	10	4	8	2	24
				BL	931.36	372.54	745.09	186.27	2235.26
	Sub Total								6586.27
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Charkhari	Jaitpur	Kabrai	Panwari	District Total
<b>A.10 Working Capital - AH - Poultry</b>									
1	Broiler Farming_Others_Mahoba	100	1000	378000	50	45	50	40	185
				Phy	189.00	170.10	189.00	151.20	699.30
	Sub Total								699.30

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Charkhari	Jaitpur	Kabrai	Panwari	District Total
<b>A.11 Animal Husbandry - SGP</b>									
1	Goat - Breeding Unit--	80	500+25	9630000	Phy BL		1 77.04		1 77.04
2	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy BL	200 662.40	210 695.52	200 662.40	790 2616.48
3	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy BL	15 131.40	15 131.40	10 87.60	50 438.00
4	Sheep - Rearing Unit-- Nali/Graded Nali/CB Merino	80	20+1	379000	Phy BL	180 545.76	160 485.12	140 424.48	640 1940.48
	Sub Total								5072.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Charkhari	Jaitpur	Kabrai	Panwari	District Total
<b>A.12 Working Capital - AH - Others/SR</b>									
1	Goat Farming_Rearing Unit - Semi-intensive_Mahoba	100	20+1	73000	Phy BL	120 87.60	100 73.00	100 73.00	440 321.20
	Sub Total								321.20
Sr. No.	Activity	Bank Loan	Unit Size	SoF / Unit Cost	Charkhari	Jaitpur	Kabrai	Panwari	District Total

		Factor (%)		(Rs)							
	A.13 Fisheries										
1	Fish Culture -- Integrated fish farming livestock cum fish	80	ha	100000	Phy	250	100	150	150		650
					BL	200.00	80.00	120.00	120.00		520.00
2	Fish marketing--Three wheeler	80	No.	300000	Phy	100	80	120	100		400
					BL	240.00	192.00	288.00	240.00		960.00
3	Fish Seed Hatchery--	80	ha	2500000	Phy	1	1	1	1		4
					BL	20.00	20.00	20.00	20.00		80.00
	Sub Total										1560.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Charkhari	Jaitpur	Kabrai	Panwari	District Total	
	A.14 Working Capital - Fisheries										
1	Capture Fisheries - Inland_Fishing Implements for capture fishing_Fishing Activities per season	100	4 to 10 persons	50000	Phy	40	30	20	40	130	
					BL	20.00	15.00	10.00	20.00	65.00	
	Sub Total									65.00	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Charkhari	Jaitpur	Kabrai	Panwari	District Total	
	A.15 Farm Credit										



1	Animal Driven Carts- Conventional Bullock Cart-	85	No.	90000	Phy	10	15	15	14	54
					BL	7.65	11.48	11.48	10.71	41.32
2	Finance to FPOs/FPCs--	90	No.	2000000	Phy	1	1	2	1	5
					BL	18.00	36.00	36.00	18.00	90.00
3	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	50	60	60	45	215
					BL	202.50	243.00	243.00	182.25	870.75
	Sub Total					228.15	272.48	290.48	210.96	1002.07
	Total Farm Credit (sum of A.1 to A.15)									176568.43
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan Factor (%)</b>	<b>Unit Size</b>	<b>SoF / Unit Cost (Rs)</b>		<b>Charkhari</b>	<b>Jaitpur</b>	<b>Kabrai</b>	<b>Panwari</b>	<b>District Total</b>
	<b>B. Agriculture Infrastructure</b>									
	<b>B.1 Storage Facilities</b>									
1	Cold Storage--1000 MT	80	No.	8000000	Phy		1	1		2
					BL		64.00	64.00		128.00
2	Cold Storage-For Dairy Products -	85	No.	3500000	Phy	1	2	2	1	6
					BL	29.75	59.50	59.50	29.75	178.50
3	Godown--/ Rural Godown (1000 MT)	80	No.	3500000	Phy	2	5	7	2	16
					BL	56.00	192.00	300.00	56.00	604.00
4	Godown--/ Rural Godown (500 MT)	75	No.	1500000	Phy	5	8	10	4	27
					BL	56.25	90.00	112.50	45.00	303.75
5	Godown-Silo-1000 MT	75	No.	5000000	Phy		1	1		2
					BL		37.50	37.50		75.00
6	Market Yard--	70	No.	1500000	Phy	5	6	8	4	23

122

	Vermi Compost-10*6*2.5				BL	124.00	124.00	124.00	99.20	471.20
	Compost/ Vermi Compost-				Phy	40	25	30	25	120
3	Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	BL	240.00	150.00	180.00	150.00	720.00
	Sub Total									1376.80
	Total (B.1+B.2+B.3)									5594.93
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Charkhari	Jaitpur	Kabrai	Panwari	District Total
	C. Ancillary Activities									
	C.1 Food & Agro Processing									
1	Bakery & Confectionery Unit--	85	No.	1000000	Phy	1	1	2	1	5
					BL	8.50	8.50	17.00	8.50	42.50
2	Dairy Processing Unit--	85	No.	150000	Phy	17	23	30	15	85
					BL	45.05	66.73	85.00	42.50	239.28
3	Dal/ Pulses Mill--	85	No.	1000000	Phy	22	29	35	23	109
					BL	212.50	297.50	361.25	233.75	1105.00
4	Food Grain Processing- Flour Mill-	85	No.	500000	Phy	77	91	104	79	351
					BL	573.75	841.50	990.25	616.25	3021.75
5	Fruit Processing -Jam, jelly & Squash -	85	No.	200000	Phy	5	7	8	5	25
					BL	8.50	11.90	13.60	8.50	42.50
6	Fruit Processing - Pickle-	85	No.	200000	Phy	25	32	34	25	116
					BL	110.50	136.00	153.00	110.50	510.00
7	Meat & Poultry Processing--	85	No.	500000	Phy	1	2	4	2	9
					BL	4.25	8.50	17.00	8.50	38.25



8	Oil Extraction--/Mustard Processing	85	No.	500000	Phy	23	30	40	30	123
					BL	131.75	170.00	233.75	170.00	705.50
9	Ready to Eat Products - Papad making -	85	No.	1000000	Phy	5	8	10	5	28
					BL	42.50	68.00	85.00	42.50	238.00
10	Rice Processing --	75	No.	1000000	Phy		1	1		2
					BL		7.50	7.50		15.00
11	Vegetable Processing--	85	No.	200000	Phy	10	15	20	10	55
					BL	17.00	25.50	34.00	17.00	93.50
	Sub Total									6051.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Charkhari	Jaitpur	Kabrai	Panwari	District Total
	C.2 Ancillary Activities									
1	Agri Clinic & Agri Business Centers--	90	No.	1000000	Phy	5	10	10	8	33
					BL	45.00	90.00	90.00	72.00	297.00
2	Custom Service Units/ Custom Hiring Centers--	80	No.	8500000	Phy	1	1	1	1	4
					BL	68.00	68.00	68.00	68.00	272.00
3	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	Phy	10	15	20	15	60
					BL	90.00	135.00	180.00	135.00	540.00
4	Loan to PACS/ FSS/ LAMPS--	90	No.	500000	Phy	6	10	11	8	35
					BL	45.00	90.00	94.50	72.00	301.50
	Sub Total									1410.50
	Total (C.1+C2)									7461.78
	Total (A+B+C)									189625.14

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Charkhari	Jaitpur	Kabrai	Panwari	District Total
	II. Micro, Small and Medium Enterprises (MSME)									
1	Manufacturing Sector - Term Loan-Medium-	80	No.	250000000	Phy		1	2		3
					BL	0	1000.00	2000.00	0	3000.00
2	Manufacturing Sector - Term Loan-Micro-	80	No.	740000000	Phy	352	455	560	334	1701
					BL	5760.00	8000.00	10200.00	5520.00	29480.00
3	Manufacturing Sector - Term Loan-Small-	80	No.	425000000	Phy	1	2	11	1	15
					BL	200.00	1000.00	4400.00	200.00	5800.00
4	Manufacturing Sector - Working Capital-Medium-	80	No.	750000000	Phy		1	4	1	6
					BL	0	200.00	800.00	200.00	1200.00
5	Manufacturing Sector - Working Capital-Micro-	80	No.	680000000	Phy	350	445	560	330	1685
					BL	1360.00	1788.00	2320.00	1328.00	6796.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	200000000	Phy	10	20	50	10	90
					BL	400.00	800.00	2000.00	400.00	3600.00
7	Service Sector - Term Loan-Medium-	80	No.	1250000000	Phy			2		2
					BL	0	0	2000.00	0	2000.00
8	Service Sector - Term Loan-Micro-	80	No.	540000000	Phy	301	374	459	281	1415
					BL	4840.00	6200.00	7720.00	4680.00	23440.00
9	Service Sector - Term Loan-Small-	80	No.	600000000	Phy	2	3	14	2	21
					BL	800.00	1200.00	6400.00	800.00	9200.00
10	Service Sector - Working Capital-Medium-	80	No.	500000000	Phy		2	1		3
					BL	0	400.00	200.00	0	600.00

11	Service Sector - Working Capital-Micro-	80	No.	2800000	Phy	40	100	205	70	415
					BL	112.00	280.00	532.00	160.00	1084.00
12	Service Sector - Working Capital-Small-	80	No.	20000000	Phy	10	15	50	10	85
					BL	400.00	600.00	2000.00	400.00	3400.00
Total	Sub Total									89600.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Charkhari	Jaitpur	Kabrai	Panwari	District Total
	III. Export Credit									
1	Export Credit -Pre Shipment Export Credit-	80	No.	50000	Phy	280	200	250	155	885
					BL	112.00	80.00	100.00	62.00	354.00
	Total Export Credit									354.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Charkhari	Jaitpur	Kabrai	Panwari	District Total
	IV. Education									
1	Education Loans-Study Abroad-	90	No.	2000000	Phy	2	4	5	2	13
					BL	36.00	72.00	90.00	36.00	234.00
2	Education Loans-Study in India-	90	No.	1000000	Phy	15	20	25	20	80
					BL	135.00	180.00	225.00	180.00	720.00
3	Education Loans-Vocational Education-	90	No.	500000	Phy	15	20	25	20	80
					BL	67.50	90.00	112.50	90.00	360.00
	Total Education									1314.00

Sr. No.	Activity	Bank Loan	Unit Size	SoF / Unit		Charkhari	Jaitpur	Kabrai	Panwari	District Total
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		Factor (%)	Cost (Rs)									
	<b>V. Housing</b>											
1	Loan for Affordable Housing Projects--	85	No.	300000	Phy	45	50	60	50	127.50	50	205
					BL	114.75	127.50	153.00				522.75
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy	15	20	30	25	425.00	25	90
					BL	255.00	340.00	510.00				1530.00
3	Repair of Dwelling Units-	85	No.	600000	Phy	45	40	60	50	255.00	50	195
	-				BL	229.50	204.00	306.00				994.50
	<b>Total Housing</b>											3047.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Charkhari	Jaitpur	Kabrai	Panwari	District Total		
	<b>VI. Social Infrastructure</b>											
1	Drinking Water--	85	No.	500000	Phy	30	40	50	30	150		
					BL	127.50	170.00	212.50	127.50	637.50		
2	Healthcare-Hospital-	85	No.	10000000	Phy	30	1	1	1	3		
					BL		85.00	85.00	85.00	255.00		
3	Sanitation--	85	No.	25000	Phy	80	4	100	2	353		
					BL	59.50	102.00	127.50	59.50	348.50		
	<b>Total Social Infrastructure</b>									1241.00		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Charkhari	Jaitpur	Kabrai	Panwari	District Total		

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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	36759.00	23322.60	34105.00	23954.86	35950.00	33574.03	42928.23		
RCBs	2325.00	1852.00	2648.00	2037.20	3103.00	5751.56	3440.83		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	15244.00	11679.75	14319.00	11902.94	14900.00	22078.89	17201.64		
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Sub-total (A)	54328.00	36854.35	51072.00	37895.00	53953.00	61404.48	63570.70		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBS	12250.00	7621.06	14618.00	7840.00	16547.00	10312.92	18762.50		
RCBs	775.00	163.00	320.00	6.50	700.00	3014.37	708.80		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	5247.00	2919.94	6136.00	3157.50	4896.00	588.76	5248.00		
Others	0.00	0.00	0.00	0.00	0.00	0.00	436.00		
Sub total (A)	18272.00	10704.00	21074.00	11004.00	22143.00	13916.05	25155.30		



Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	49009.00	30943.66	48723.00	31794.86	52497.00	43886.95	61690.73
RCBs	3100.00	2015.00	2968.00	2043.70	3803.00	8765.93	4149.63
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	20491.00	14599.69	20455.00	15060.44	19796.00	22667.65	22449.64
Others	0.00	0.00	0.00	0.00	0.00	0.00	436.00
Sub total (A)	72600.00	47558.35	72146.00	48899.00	76096.00	75320.53	88726.00

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	17811.00	10117.00	22269.00	14350.00	22675.00	40061.30	30976.06
RCBs	336.00	0.00	0.00	0.00	40.00	39.07	48.40
SCARDB	0.00	97.00	0.00	0.00	0.00	0.00	0.00
RRBs	2151.00	817.00	2480.00	1184.00	3600.00	4335.00	4598.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	20298.00	11031.00	24749.00	15534.00	26315.00	44435.37	35622.46

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	3326.00	1822.00	4596.00	3520.00	5372.09	2781.99	5965.92
RCBs	0.00	0.00	0.00	0.00	0.00	162.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	394.00	230.00	492.00	258.00	602.80	20.28	675.12
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	3720.00	2052.00	5088.00	3778.00	5974.89	2964.27	6641.04

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	70146.00	42882.66	75588.00	49664.86	80544.09	86730.24	98632.71
RCBs	3436.00	2015.00	2968.00	2043.70	3843.00	8967.00	4198.03
SCARDB	0.00	97.00	0.00	0.00	0.00	0.00	0.00
RRBs	23036.00	15646.69	23427.00	16502.44	23998.80	27022.93	27722.76
Others	0.00	0.00	0.00	0.00	0.00	0.00	436.00
Sub total (A)	96618.00	60641.35	101983.00	68211.00	108385.89	122720.17	130989.50

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	23322.60	1852.00	0.00	11679.75	0.00	23954.86	2037.20	0.00	11902.94	0.00	37895.00	37895.00
Table 1: Crop Loan												
(₹ lakh)												
Particulars	2023-24					2024-25					Total	
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others		
C L	33574.03	5751.56	0.00	22078.89	0.00	42928.23	3440.83	0.00	17201.64	0.00	63570.70	63570.70
Table 2: Term Loan												
Particulars	2021-22					2022-23					Total	
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others		
C L	23322.60	1852.00	0.00	11679.75	0.00	23954.86	2037.20	0.00	11902.94	0.00	37895.00	37895.00
W S											0.00	0.00
L D											0.00	0.00
F M											0.00	0.00
P & H											0.00	0.00
AH -D											0.00	0.00
AH -P											0.00	0.00



133

Table 2: Term Loan													(₹ lakh)
Particulars	2023-24						2024-25						Total
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total	
C L	33574.03	5751.56	0.00	22078.89	0.00	61404.48	42928.23	3440.83	0.00	17201.64	0.00	63570.70	
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						0.00						0.00	
P						0.00						0.00	
F D						0.00						0.00	
F & W						0.00						0.00	
S G & M						0.00						0.00	
F						0.00						0.00	
A & F						0.00						0.00	
OTH	10312.92	3014.37	0.00	588.76	0.00	13916.05	18762.50	708.80	0.00	5248.00	436.00	25155.30	
Sub total	10312.92	3014.37	0.00	588.76	0.00	13916.05	18762.50	708.80	0.00	5248.00	436.00	25155.30	
Grand Total (I +II)	43886.95	8765.93	0	22667.65	0.00	75320.53	61690.73	4149.63	0.0	22449.64	436.00	88726.00	

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

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



Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1000000
2	Animal Driven Carts	Conventional Bullock Cart		No.	90000
3	Bakery & Confectionery Unit			No.	1000000
4	Bee Keeping			No.	371500
5	Buffalo Farming			1+1	248000
6	Bulk Milk Cooling Unit			No.	1250000
7	Cold Storage			No.	8000000
8	Cold Storage	For Dairy Products		No.	3500000
9	Combine harvester			No.	2450000
10	Combine harvester	Tractor mounted Wheel type		No.	3050000
11	Commercial Broiler Farming			5000	2458000
12	Commercial Broiler Farming			5000	5846000
13	Commercial Layer Farming			10000	11642000
14	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
15	Compost/ Vermi Compost	Vermi Compost		No.	31000
16	Compost/ Vermi Compost	Vermi Compost		No.	750000
17	Custom Service Units/ Custom Hiring Centers			No.	8500000
18	Dairy Cattle Buffalo Shed			No.	25000
19	Dairy Marketing Outlet/ Parlour			No.	400000
20	Dairy Processing Unit			No.	150000

21	Dairy Processing Unit			No.	700000
22	Dal/ Pulses Mill			No.	1000000
23	Dal/ Pulses Mill			No.	2500000
24	Diesel Pump Sets			No.	44750
25	Drinking Water			No.	500000
26	Drip Irrigation			ha	112000
27	Drones			No.	550000
28	Education Loans		Study Abroad	No.	2000000
29	Education Loans		Study in India	No.	1000000
30	Education Loans		Vocational Education	No.	500000
31	Export Credit		Pre Shipment Export Credit	No.	50000
32	Farm Ponds/ Water Harvesting Structures			No.	100000
33	Farm Ponds/ Water Harvesting Structures			No.	224000
34	Finance to FPOs/FPCs			No.	2000000
35	Fish Culture			ha	100000
36	Fish marketing			No.	300000
37	Fish Seed Hatchery			ha	2500000
38	Food Grain Processing		Flour Mill	No.	14000000
39	Food Grain Processing		Flour Mill	No.	1500000
40	Food Grain Processing		Flour Mill	No.	2500000
41	Food Grain Processing		Flour Mill	No.	500000
42	Fruit Processing		Jam, jelly & Squash	No.	200000
43	Fruit Processing		Pickle	No.	1000000

44	Fruit Processing	Pickle				200000
45	Goat	Breeding Unit			No.	500+25
46	Goat	Rearing Unit			No.	20+1
47	Godown				No.	1500000
48	Godown				No.	10000000
49	Godown				No.	3500000
50	Godown	Silo			No.	5000000
51	Healthcare	Hospital			No.	10000000
52	Indigenous Cattle Faming				1+1	218000
53	Individuals/ Individual members of JLGs				No.	200000
54	Individuals/ Individual members of SHGs				No.	200000
55	Integrated Farming				ha	450000
56	Leveller				No.	342000
57	Loan for Affordable Housing Projects				No.	300000
58	Loan to MFIs for Onlending to for Agri. Purposes				No.	1000000
59	Loan to PACS/ FSS/ LAMPS				No.	1500000
60	Loan to PACS/ FSS/ LAMPS				No.	500000
61	Loans to Distressed Persons				No.	100000
62	Loans to Distressed Persons				No.	50000
63	Manufacturing Sector	Term Loan		Medium	No.	125000000
64	Manufacturing Sector	Term Loan		Micro	No.	1000000
65	Manufacturing Sector	Term Loan		Micro	No.	10000000
66	Manufacturing Sector	Term Loan		Micro	No.	2500000



67	Manufacturing Sector	Term Loan	Micro	No.	5000000
68	Manufacturing Sector	Term Loan	Small	No.	100000000
69	Manufacturing Sector	Term Loan	Small	No.	25000000
70	Manufacturing Sector	Term Loan	Small	No.	50000000
71	Manufacturing Sector	Term Loan	Small	No.	75000000
72	Manufacturing Sector	Working Capital	Medium	No.	25000000
73	Manufacturing Sector	Working Capital	Micro	No.	1000000
74	Manufacturing Sector	Working Capital	Micro	No.	200000
75	Manufacturing Sector	Working Capital	Micro	No.	500000
76	Manufacturing Sector	Working Capital	Small	No.	5000000
77	Market Yard			No.	1500000
78	Meat & Poultry Processing			No.	500000
79	Mushroom Cultivation			1000 Kg. per Cycle	211000
80	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
81	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
82	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
83	Nursery			ha	1967700
84	Oil Extraction			No.	1000000
85	Oil Extraction			No.	500000
86	On Farm development (OFD) Works			m.	75000
87	Other machinery	Other Machinery & Equipments		No.	455000
88	Other machinery	Other Machinery & Equipments		No.	560000

89	Pig Breeding Unit				10+2	1095000
90	Plantation	Bamboo			ha	86636
91	Plantation	Eucalyptus			ha	93176
92	Plantation	Poplar			ha	235040
93	Plantation	Teak			ha	163310
94	Power Tiller				No.	203000
95	Protection Structure	Poly/ Green Housing			sq.m.	1298500
96	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
97	Ready to Eat Products	Papad making			No.	1000000
98	Reclamation of Problem Soils		5		ha	43600
99	Repair of Dwelling Units				No.	600000
100	Rice Processing				No.	1000000
101	Sanitation				No.	25000
102	Sanitation				No.	2500000
103	Seed Drill				No.	155000
104	Service Sector	Term Loan		Medium	No.	125000000
105	Service Sector	Term Loan		Micro	No.	1000000
106	Service Sector	Term Loan		Micro	No.	10000000
107	Service Sector	Term Loan		Micro	No.	2500000
108	Service Sector	Term Loan		Micro	No.	5000000
109	Service Sector	Term Loan		Small	No.	100000000
110	Service Sector	Term Loan		Small	No.	25000000
111	Service Sector	Term Loan		Small	No.	50000000
112	Service Sector	Term Loan		Small	No.	75000000

113	Service Sector	Working Capital	Medium	No.	2500000
114	Service Sector	Working Capital	Micro	No.	200000
115	Service Sector	Working Capital	Micro	No.	500000
116	Service Sector	Working Capital	Small	No.	5000000
117	Sheep	Rearing Unit		20+1	379000
118	SHGs/ JLGs			No.	150000
119	SHGs/ JLGs			No.	200000
120	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
121	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
122	Solar PV Pump Sets (AC)			No.	158900
123	Solar PV Pump Sets (AC)			No.	256400
124	Sprinkler Irrigation			ha	204000
125	Sprinkler Irrigation			ha	37000
126	Start	ups		No.	10000000
127	Thresher			No.	135000
128	Thresher			No.	220000
129	Tractor	With Implements & Trailer		No.	1120000
130	Tube Well			No.	33000
131	Tube Well			No.	360000
132	Tube Well			No.	480000
133	Vegetable Processing			No.	200000
134	Veterinary Clinic	Fixed		No.	300000



### Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others_Mahoba	1000	378000
2	Buffalo Farming	Buffalo Farming_Mahoba	1+1	147000
3	Capture Fisheries	Inland_Fishing Implements forcapture fishing_Fishing Activities perseason	4 to 10 persons	50000
4	Cereals	Sorghum/ Jowar(Irrigated)	Acre	10696
5	Cereals	Barley/ Jav(Irrigated)	Acre	15522
6	Cereals	Wheat/ Gehu(Irrigated)	Acre	21506
7	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	25065
8	Goat Farming	Rearing Unit _ Semi_intensive_Mahoba	20+1	73000
9	Medicinal And AromaticPlants	Medicinal AndAromatic Plants(_)	Acre	75304
10	Oil Seeds	Sesame/ Til/Seasamum/ Gingelly (Irrigated)	Acre	11178
11	Oil Seeds	Linseed/ Alsi KaBeej/ Flax Seed (Irrigated)	Acre	11514
12	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	14069
13	Oil Seeds	Groundnut/Moongfali (Irrigated)	Acre	18899
14	Pulses	Mungbean/ Mung/Moong/ Green Gram(Irrigated)	Acre	12694
15	Pulses	Urdbean/ Udid/ Biri/ Black Gram/Mash/ Mash Kalai (Irrigated)	Acre	12694
16	Pulses	Pigeon Pea/ Arhar Dal/ TurDal/Red Gram (Irrigated)	Acre	13498
17	Pulses	Lentil/ Masur/Masoor (Irrigated)	Acre	13727
18	Pulses	Chickpea/ Chana/Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	Acre	16340
19	Pulses	Pea/ Field Pea/atarchana/ Garden Pea (Irrigated)	Acre	16397
20	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	49182

### Abbreviations

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

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



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

**Name and address of DDM**

Name	Harion Soni
Designation	DDM NABARD
Address 1	8/20 Bhilawan Near Yamuna Bridge
Address 2	Merapur Road
Post Office	Hamirpur
District	Hamirpur
State	Uttar Pradesh
Pincode	210301
Telephone No.	5282475294
Mobile No.	9415135568
Email ID	hamirpur.up@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul>
<b>Corporate Office</b> NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	<b>Registered Office</b> 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"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	<b>Registered Office</b> 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"> <li>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</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 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"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
|--|--|

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051  
☎: 022-26539419      ✉: headoffice@nabcons.in  
**Corporate Office:** NABCONS, 7<sup>th</sup> 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



**NAB FOUNDATION**

**Leveraging the power of convergence**

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

### **WHAT DOES NABFOUNDATION WANT FROM YOU?**

#### **IF YOU ARE AN INDIVIDUAL**

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

#### **IF YOU ARE A CSR UNIT**

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

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

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

#### **IF YOU ARE WITH THE GOVERNMENT**

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

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

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





NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

Uttar Pradesh Regional Office  
11 Vipin Khand, Gomti Nagar, Lucknow – 226 010  
Uttar Pradesh

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