



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



चंदौली  
Chandauli

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: Chandauli

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:**

Tanuj Kumar Sen

District Development Manager

NABARD

Chandauli

PLP Document finalized by: Uttar Pradesh Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document.'





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## Executive Summary

### 1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

### 2. District characteristics

|   |                        |   |
|---|------------------------|---|
| 1 | Location               | Chandauli is one of the aspirational districts of the state. The geographical area of Chandauli district is 2541 square kilometres. It is surrounded by the Bhabua district of Bihar in the east Varanasi in the west Ghazipur in the north and Mirzapur district in the south.                   |
| 2 | Type of soil           | The district comes under the eastern plane zone and type of soil is Alluvial Uasr and Diara under humidity climate.   |
| 3 | Primary occupation     | 87.7 per cent of the district's population resides in rural areas. Also about 70 per cent of the working people in the district are engaged in agriculture work as small & marginal farmers and progressive farmers. Thus agricultural activity is the main source of livelihood in the district. |
| 4 | Land holding structure | The total number of holdings in the district is 2541 Sq.Km out of which 27 per cent land holdings are with small & marginal farmers.  |

### 3. Sectoral trends in credit flow

|   |   |  |
|---|---|--|
| 1 | Achievement of ACP in the previous year | The total ground level credit flow of Chandauli district was Rs.1499.09 crore in 2021-22 Rs.1736.43 crore in 2022-23 and Rs.2204.71 crore in 2023-24 respectively. |
|---|---|--|

|   |                                       |   |
|---|---------------------------------------|---|
| 2 | CD Ratio                              | As on 31st March 2024 the Credit Deposit Ratio of the district was 48.99 per cent.  |
| 3 | Investment credit in agriculture      | Investment credit in agriculture during the last three years was Rs.116.51 crore Rs.241.33 crores and Rs.189.08 crore during the year 2021-22 2022-23 and 2023-24 respectively. |
| 4 | Credit flow to MSMEs                  | During the year 2021-22 2022-23 and 2023-24 the credit disbursement under MSME was Rs.630.49 crore Rs.809.05 crore Rs.1096.98 crore respectively in the district.               |
| 5 | Other significant credit flow, if any | In other priority sectors it was Rs.161.20 crores Rs.75.28 crores and Rs.111.55 crores respectively.  |

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

|   |   |  |
|---|---|--|
| 1 | Projection for the year                       | The projection for the financial year 2025-26 has been finalised by UPRO under sector/sub-sector-wise and presented in Annexure-1. i.e. Rs.454963.68 crore with a growth of 26 per cent. |
| 2 | Projection for agriculture and its components | The potential for agriculture sector is estimated at Rs.1393.23 crore with growth of 9 per cent.   |
| 3 | Projection for MSMEs                          | The potential for MSME sector is estimated at Rs.2995.55 crore with growth of 25 per cent.   |
| 4 | Projection for other purposes                 | The potential for Other Priority Sector is estimated at Rs.143.82 crore with growth of 32 per cent.  |

#### 5. Developmental Initiatives

1. NABARD has initiated various skill developmental programs such as formation of SDI MEDP LEDP CBP for Self Help Groups livelihood and entrepreneurship development programs for group women formation of Farmer Producer Organizations and their credit & market linkages.



2. NABARD is providing Long term loan to state government under 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. Chandauli is known as the "Rice Bowl " of the state. It is one of the aspirational districts of the state. Black rice comes under ODOP. NABARD has financed for its trade mark and its promotion in the national & international market.
4. There are 8 FPOs running in the district in which 4 FPOs under PODF-ID and 4 under CSS 10000 schemes.
5. There are 4 FPOs have crossed the turnover more than Rs.1.00 cr. 2 FPOs under CSS 10000 have achieved the Equity grant also from the GoI.
6. The FPO of Black Rice has achieved the PM excellence award in the year 2020. It has on-boarded in ONDC portal also.
7. The FPO of Organic farming has also been running Rural Mart and its turnover is more than Rs.5.00 lakh per month.
8. The FPO of Dairy farming has crossed the turnover of Rs. 2.00 cr in the 1st Qtr. of the financial year 2024-25.

#### **6. Thrust Areas**

1. NABARD has identified some areas for 2024-25 that need to be emphasized upon KCC (AH/Fishery) including SHG/JLG financing expansion of irrigation facilities warehousing improvement in dairy development Farmer Producer Organizations (FPOs) covering small & marginal farmers.
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 focussed 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.
4. NABARD has emphasised upon the climate change as well as PACs computerization for running 83 PACs in the district.
5. NABARD has indicated steps to improve the financial status of "D" rated DCCB.

#### **7. Major Constraints and Suggested Action Points**

1. There is potential available for strawberry and dragon fruits. The horticulture should encourage these two fruits crops in the district. The loan for strawberry and Dragon fruits should be provided under the umbrella of KCC.
2. Special efforts should be made to develop organized markets for storage and marketing of agricultural products and for fruit processing in the district. The space for fruits crops should be provided in the mandi.

3. The district requires oil testing laboratories in each block strengthening the existing extension network technology displacement better agricultural equipment and Mechanisation through demonstrations improvement in irrigation improvement in animal health increasing the number of milk routes.
4. Establishing poultry/fish hatcheries establishing fish markets uninterrupted power supply to industries etc.
5. An emphasise will be put upon the promotion of Zari-zardogi which covered unde 'One District One Product' for their skill and training may be imparted to the weavers to continue their traditional work.

#### 8. Way Forward

1. To achieve the total estimated credit potential as projected in Annexure-I in the PLP for the district especially to increase "capital formation" in agriculture coordinated efforts by all stakeholders such as banks Government departments and other line Govt. Deptt. are required.
2. Regular monitoring of achievements against targets through the reporting system by banks implementing department/agencies via LBR and in DCC/DLCC/BLBC/DCDC/DLIMC/DMC meetings is crucial for the progress of the district.
3. Inclusive development and various objectives can be achieved through the implementation of SHGs JLGs RuPay cards Kisan Credit Card SSS schemes MUDRA loan Atal Pension Yojana Stand Up India Scheme and the Financial Inclusion Campaign.
4. NABARD is paying special attention to ensure 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.



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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

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

| Sr. No. | Sector             | Methodology  |
|---------|--------------------|--|
| 1       | Crop loans         | <ul style="list-style-type: none"> <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>  |

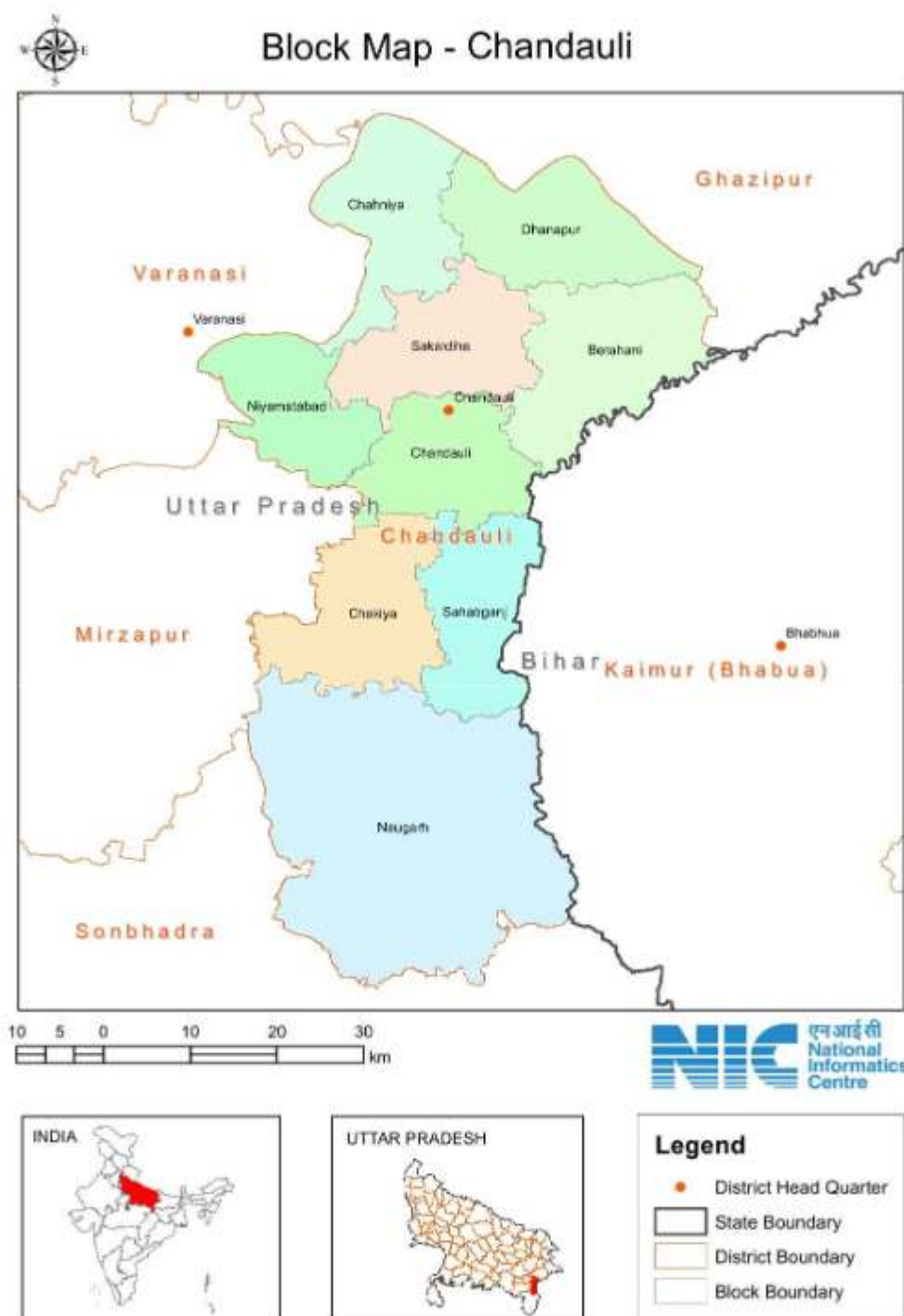
|   |                                     |  |
|---|-------------------------------------|--|
|   |                                     | - Other support required to increase credit flow; and            |
|   |                                     | - Identification of sectors for Government sponsored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

## 6. Limitations and constraints

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

# **Part A**

## District Map





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

(₹ lakh)

| Sr. No. | Particulars                                     | Amount    |
|---------|---|-----------|
| A       | Farm Credit                                     | 119998.14 |
| 1       | Crop Production, Maintenance and Marketing      | 99398.39  |
| 2       | Term Loan for agriculture and allied activities | 20599.75  |
| B       | Agriculture Infrastructure                      | 11765.31  |
| C       | Ancillary activities                            | 7559.75   |
| I       | Credit Potential for Agriculture A+B+C)         | 139323.20 |
| II      | Micro, Small and Medium Enterprises             | 299555.20 |
| III     | Export Credit                                   | 420.00    |
| IV      | Education                                       | 3897.00   |
| V       | Housing   | 3901.50   |
| VI      | Social Infrastructure                           | 7169.58   |
| VII     | Renewable energy                                | 329.40    |
| VIII    | Others  | 367.80    |
|         | Total Priority Sector                           | 454963.68 |

### 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                 | 98782.85         |
| 2           | Water Resources  | 449.10           |
| 3           | Farm Mechanisation   | 1534.95          |
| 4           | Plantation & Horticulture with Sericulture                 | 2522.30          |
| 5           | Forestry & Waste Land Development                          | 560.80           |
| 6           | Animal Husbandry - Dairy                                   | 3785.21          |
| 7           | Animal Husbandry - Poultry                                 | 7772.26          |
| 8           | Animal Husbandry - Sheep, Goat, Piggery                    | 2086.97          |
| 9           | Fisheries  | 2503.70          |
| 10          | Farm Credit- Others  | 0.00             |
|             | <b>Sub total</b>   | <b>119998.14</b> |
| <b>B</b>    | <b>Agriculture Infrastructure</b>                          |                  |
| 1           | Construction of storage                                    | 11307.50         |
| 2           | Land development, Soil conservation, Wasteland development | 75.96            |
| 3           | Agriculture Infrastructure - Others                        | 381.85           |
|             | <b>Sub total</b>   | <b>11765.31</b>  |
| <b>C</b>    | <b>Ancillary activities</b>                                |                  |
| 1           | Food & Agro. Processing                                    | 6317.75          |
| 2           | Ancillary activities - Others                              | 1242.00          |
|             | <b>Sub Total</b>   | <b>7559.75</b>   |
| <b>II</b>   | <b>Micro, Small and Medium Enterprises</b>                 |                  |
|             | <b>Total MSME</b>  | <b>299555.20</b> |
| <b>III</b>  | <b>Export Credit</b>                                       | <b>420.00</b>    |
| <b>IV</b>   | <b>Education</b>   | <b>3897.00</b>   |
| <b>V</b>    | <b>Housing</b>   | <b>3901.50</b>   |
| <b>VI</b>   | <b>Social Infrastructure</b>                               | <b>7169.58</b>   |
| <b>VII</b>  | <b>Renewable energy</b>                                    | <b>329.40</b>    |
| <b>VIII</b> | <b>Others</b>  | <b>367.80</b>    |
|             | <b>Total Priority Sector</b>                               | <b>454963.68</b> |

## District Profile Key Agricultural and Demographic Indicators

| Particulars | Details             |
|-------------|---------------------|
| Lead Bank   | Union Bank of India |

### 1. Physical & Administrative Features

| Sr. No. | Particulars                     | N0s. |
|---------|---------------------------------|------|
| 1       | Total Geographical Area (sq.km) | 2541 |
| 2       | No. of Sub Divisions            | 5    |
| 3       | No. of Blocks                   | 9    |
| 4       | No. of revenue villages         | 1428 |
| 5       | No. of Gram Panchayats          | 734  |

#### 1.a Additional Information

| Sr. No. | Particulars  | N0s.   |
|---------|--|--------|
| 1       | Is the district classified as Aspirational District?             | Yes    |
| 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?                      | Yes    |
| 5       | Climate Vulnerability to Agriculture                             | Medium |
| 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             | Chandauli               |
| 3       | Agro-climatic Zone 1 | Eastern Plain Zone      |
| 4       | Agro-climatic Zone 2 | Eastern Plain Zone      |
| 5       | Agro-climatic Zone 3 | Eastern Plain Zone      |
| 6       | Climate              | Humidity                |
| 7       | Soil Type            | Alluvial Uasr and Diara |

### 3. Land Utilisation [Ha]

| Sr. No. | Particulars                         | NØs.  |
|---------|-------------------------------------|-------|
| 1       | Total Geographical Area             | 25337 |
| 2       | Forest Land                         | 77400 |
| 3       | Area not available for cultivation  | 2260  |
| 4       | Barren and Unculturable land        | 1035  |
| 5       | Permanent Pasture and Grazing Land  | 417   |
| 6       | Land under Miscellaneous Tree Crops | 1512  |
| 7       | Cultivable Wasteland                | 3036  |
| 8       | Current Fallow                      | 1004  |
| 9       | Other Fallow                        | 142   |

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

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

### 5. Distribution of Land Holding

| Sr. No. | Classification of Holding<br>Particulars | Holding |            | Area   |            |
|---------|--|---------|------------|--------|------------|
|         |  | NØs.    | % to Total | Ha.    | % to Total |
| 1       | <= 1 ha                                  | 170573  | 84         | 170573 | 79         |
| 2       | >1 to <=2 ha                             | 18984   | 9          | 18984  | 9          |
| 3       | >2 to <=4 ha                             | 2489    | 1          | 13868  | 6          |
| 4       | >4 to <=10 ha                            | 158     | 0          | 2054   | 1          |
| 5       | >10 ha                                   | 11219   | 6          | 11219  | 5          |
| 6       | Total                                    | 203423  | 100        | 216698 | 100        |

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

| Sr. No. | Particulars                           | NØs. |
|---------|---------------------------------------|------|
| 1       | Cultivators                           | 248  |
| 2       | Of the above, Small/ Marginal Farmers | 223  |
| 3       | Agricultural Labourers                | 82   |



|   |   |     |
|---|---|-----|
| 4 | Workers engaged in Household Industries   | 19  |
| 5 | Workers engaged in Allied agro activities | 22  |
| 6 | Other workers                             | 137 |

## 7. Demographic Profile [In '000]

| Sr. No. | Category        | Total   | Male   | Female | Rural | Urban |
|---------|-----------------|---------|--------|--------|-------|-------|
| 1       | Population      | 1953.00 | 1018   | 935    | 1714  | 242   |
| 2       | Scheduled Caste | 450.00  | 237    | 213    |       |       |
| 3       | Scheduled Tribe | 42.00   | 22     | 20     |       |       |
| 4       | Literate        | 1175.00 | 700    | 475    |       |       |
| 5       | BPL             | 224.00  | 105.00 | 119.00 |       |       |

## 8. Households [In '000]

| Sr. No. | Particulars      | N0s. |
|---------|------------------|------|
| 1       | Total Households | 297  |
| 2       | Rural Households | 136  |
| 3       | BPL Households   | 97   |

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

| Sr. No. | Particulars                        | N0s. |
|---------|------------------------------------|------|
| 1       | Having brick/stone/concrete houses | 0    |
| 2       | Having source of drinking water    | 0    |
| 3       | Having electricity supply          | 0    |
| 4       | Having independent toilets         | 0    |

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

| Sr. No. | Particulars                                  | N0s. |
|---------|--|------|
| 1       | Villages Electrified                         | 1428 |
| 2       | Villages having Agriculture Power Supply     | 1661 |
| 3       | Villages having Post Offices                 | 180  |
| 4       | Villages having Banking Facilities           | 540  |
| 5       | Villages having Primary Schools              | 1303 |
| 6       | Villages having Primary Health Centres       | 30   |
| 7       | Villages having Potable Water Supply         | 1428 |
| 8       | Villages connected with Paved Approach Roads | 75   |

### Sources

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

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

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

| Sr. No. | Particulars                | Nos. |
|---------|----------------------------|------|
| 1       | Anganwadis                 | 1823 |
| 2       | Primary Health Centres     | 32   |
| 3       | Primary Health Sub-Centres | 248  |
| 4       | Dispensaries               | 3    |
| 5       | Hospitals                  | 3    |
| 6       | Hospital Beds              | 545  |

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

| Sr. No. | Particulars                       | Nos. |
|---------|-----------------------------------|------|
| 1       | Fertiliser/Seed/Pesticide Outlets | 2700 |
| 2       | Registered FPOs                   | 30   |
| 3       | Agro Service Centres              | 26   |
| 4       | Soil Testing Centres              | 1    |
| 5       | Approved nurseries                | 197  |
| 6       | Agriculture Pumpsets              | 8975 |
| 7       | Pumpsets Energised                | 3449 |
| 8       | Krishi Vigyan Kendras             | 1    |

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

| Sr. No. | Particulars   | Nos.   |
|---------|---|--------|
| 1       | Area Available for Irrigation (NIA + Fallow)            | 136775 |
| 2       | Irrigation Potential Created                            | 9207   |
| 3       | Net Irrigated Area (Total area irrigated at least once) | 127568 |
| 4       | Area irrigated by Canals/ Channels                      | 105565 |
| 5       | Area irrigated by Wells                                 | 94     |
| 6       | Area irrigated by Tanks                                 | 65     |
| 7       | Area irrigated by Other Sources                         | 1834   |
| 8       | Irrigation Potential Utilized (Gross Irrigated Area)    | 218568 |

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

| Sr. No. | Particulars                     | Nos.   |
|---------|---------------------------------|--------|
| 1       | Pucca Road [km]                 | 4128   |
| 2       | Railway Line [km]               | 191    |
| 3       | Public Transport Vehicle [Nos]  | 535753 |
| 4       | Goods Transport Vehicles [Nos.] | 11229  |

#### 15. Processing Units

| Sr. No. | Type of Processing Activity                    | No. of units | Capacity [MT] |
|---------|--|--------------|---------------|
| 1       | Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.) | 142          |               |
| 2       | Sugarcane (Gur/ Khandsari/ Sugar)              | 2            |               |
| 3       | Fruit (Pulp/ Juice/ Fruit drink)               | 3            |               |
| 4       | Spices (Masala Powders/ Pastes)                | 11           |               |
| 5       | Dry-fruit (Cashew/ Almond/ Raisins, etc.)      | 0            |               |
| 6       | Cotton (Ginning/ Spinning/ Weaving)            | 0            |               |
| 7       | Milk (Chilling/ Cooling/ Processing, etc.)     | 55           |               |
| 8       | Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)   | 3            |               |
| 9       | Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)  | 4            |               |
| 10      | Others   | 87           |               |

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

| Sr. No. | Category of animal   | Total  | Male   | Female |
|---------|----------------------|--------|--------|--------|
| 1       | Cattle - Cross bred  | 661510 | 323117 | 338393 |
| 2       | Cattle - Indigenous  | 53466  | 4229   | 49237  |
| 3       | Buffaloes            | 64586  | 37329  | 27257  |
| 4       | Sheep - Cross bred   | 7381   | 3122   | 4259   |
| 5       | Sheep - Indigenous   | 17087  | 4730   | 12357  |
| 6       | Goat                 | 89091  | 11812  | 77279  |
| 7       | Pig - Cross bred     | 0      | 0      | 0      |
| 8       | Pig - Indigenous     | 3907   | 1970   | 1937   |
| 9       | Horse/Donkey/Camel   | 226    | 98     | 128    |
| 10      | Rabbit               | 0      | 0      | 0      |
| 11      | Poultry - Improved   | 5459   | 2336   | 3123   |
| 12      | Poultry - Indigenous | 134709 | 75466  | 59243  |



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

| Sr. No. | Particulars                       | Nos. |
|---------|-----------------------------------|------|
| 1       | Veterinary Hospitals              | 17   |
| 2       | Veterinary Dispensaries           | 21   |
| 3       | Disease Diagnostic Centres        | 2    |
| 4       | Artificial Insemination Centers   | 38   |
| 5       | Animal Breeding Farms             | 18   |
| 6       | Animal feed manufacturing units   | 5    |
| 7       | Fodder Farms                      | 3    |
| 8       | Dairy Cooperative Societies       | 2    |
| 9       | Milk Collection Centres           | 65   |
| 10      | Fishermen Societies               | 10   |
| 11      | Animal Husbandry Training Centres | 0    |
| 12      | Animal Markets                    | 0    |
| 13      | Fish Markets                      | 1    |
| 14      | Livestock Aid Centers (No.)       | 17   |
| 15      | Licensed Slaughter houses [Nos.]  | 0    |

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

| Sr. No. | Particulars | Production |           | Per cap avail. |           |
|---------|-------------|------------|-----------|----------------|-----------|
|         |             | Quantity   | Unit      | Availability   | Unit      |
| 1       | Fish        | 452        | MT        | 40             | gm/day    |
| 2       | Egg         | 167        | Lakh Nos. | 17             | nos/p. a. |
| 3       | Milk        | 347        | MT        | 247            | gm/day    |
| 4       | Meat        | 2341       | MT        | 195            | gm/day    |
| 5       | Wool        |            | MT        |                | gm/day    |

### Sources

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

## 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 | 15.00  | 21.00   | 26.00  |
| 2       | Land Holdings - SF (%)        | 5.00   | 8.00  | 10.00  |
| 3       | Land Holdings - MF (%)        | 55.00  | 67.00   | 84.00  |
| 4       | Rainfall -Normal (mm)         | 528  | 654   | 800  |
| 5       | Rainfall - Actual (mm)        | 140  | 105   | 80   |
| 6       | Cropping Pattern              | abi crops :<br>Wheat Gram<br>Mustared<br>inseed etc.<br>harif crops<br>: Paddy<br>Maize Jowar<br>Bajra Urd<br>and Moong.<br>egetables :<br>omato Green<br>hilli Grean<br>Peas Onion<br>and Potato. | Rabi crops<br>: Wheat<br>Gram<br>Mustared<br>Linseed<br>tc. Kharif<br>crops :<br>addy Maize<br>owar Bajra<br>Urd and<br>Moong.<br>Vegetables<br>: Tomato<br>Green<br>chilli<br>Grean Peas<br>Onion and<br>Potato. | Rabi crops :<br>Wheat Gram<br>Mustared<br>Linseed etc.<br>Kharif crops<br>: Paddy<br>Maize Jowar<br>Bajra Urd<br>and Moong.<br>Vegetables :<br>Tomato Green<br>chilli Grean<br>Peas Onion<br>and Potato. |

**Table 2: GLC under Agriculture**

| Sr. No. | Particulars         | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------|------------|------------|------------|
| 1       | GLC flow (Rs. lakh) | 128898.12  | 176043.42  | 221722.32  |

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        | 1014.32        | 35.00           | 0.03                 | 1149.00        | 38.00           | 0.03                 | 1150.00        | 381.00          | 0.33                 |
| 2       | Barley       | 497.00         | 1.00            | 0.00                 | 554.00         | 1.23            | 0.00                 | 558.00         | 1.76            | 0.00                 |
| 3       | Pea          | 1462.00        | 2.00            | 0.00                 | 1764.00        | 2.54            | 0.00                 | 1786.00        | 1.81            | 0.00                 |
| 4       | Rice         | 1449.61        | 386.27          | 0.27                 | 1146.72        | 380.83          | 0.33                 | 1162.79        | 437.93          | 0.38                 |
| 5       | Maize        | 64.00          | 0.12            | 0.00                 | 40.00          | 0.06            | 0.00                 | 46.00          | 0.11            | 0.00                 |
| 6       | Pearl Millet | 4903.00        | 4.41            | 0.00                 | 4557.00        | 3.35            | 0.00                 | 5070.00        | 4.21            | 0.00                 |
| 7       | Urdbean      | 91.00          | 0.89            | 0.01                 | 96.00          | 0.94            | 0.01                 | 134.00         | 0.64            | 0.00                 |



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

| Sr. No. | Particulars                  | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------------|------------|------------|------------|
| 1       | Gross Cropped Area (lakh ha) | 2.50       | 2.50       | 2.57       |
| 2       | Net sown area (lakh ha)      | 1.35       | 1.35       | 1.04       |
| 3       | Cropping intensity (%)       | 185.19     | 185.19     | 247.12     |

**Table 5: Input Use Pattern**

| Sr. No. | Particulars                             | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1       | Fertilizer consumption - Kharif (kg/ha) | 527.00     | 367.00     | 412.00     |
| 2       | Fertilizer consumption - Rabi (kg/ha)   | 437.00     | 327.00     | 373.00     |

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

| Sr. No. | Particulars  | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1       | RMCS/ eNAM platforms (No.)                           | 2          | 2          | 2          |
| 2       | Volume of marketing through RMCS/eNAM platforms (MT) | 12255      | 16365      | 2355       |

**Table 7: KCC Coverage**

| Sr. No. | Particulars                | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------|------------|------------|------------|
| 1       | KCC coverage (No.)         | 49678      | 55709      | 69678      |
| 2       | GLC through KCC (Rs. lakh) | 115779.00  | 155212.00  | 187117.00  |

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

| Sr. No. | Particulars                                 | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1       | PM Kisan Coverage (No.)                     | 175535     | 221527     | 256253     |
| 2       | State Govt Sponsored Schemes Coverage (No.) |            |            |            |

**Table 9: Soil testing facilities**

| Sr. No. | Particulars                     | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------------------|------------|------------|------------|
| 1       | Soil Testing Laboratories (No.) | 3          | 3          | 3          |
| 2       | Soil Health Cards Issued (No.)  | 125        | 2903       | 5400       |

**Table 10: Crop Insurance**

| Sr. No. | Particulars                               | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1       | Crop Insurance Coverage (No.)             | 11586      | 13221      | 8196       |
| 2       | Crop Loss Compensation, if any (Rs. lakh) | 20.54      | 139.19     | 58.49      |

**Table 11: Seed Replacement Ratio %**

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------|------------|------------|------------|
|---------|-------------|------------|------------|------------|

**Sources**

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

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

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

**Table 2: Irrigated Area & Potential**

| Sr. No. | Particulars                        | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------------------|------------|------------|------------|
| 1       | Net Irrigation Potential ('000 ha) | 45         | 48         | 50         |
| 2       | Net Irrigated Area ('000 ha)       | 212        | 219        | 235        |
| 3       | Gross Irrigated Area ('000 ha)     | 350        | 350        | 350        |

### Sources

| Table Name                                     | Source(s) and reference year of data |
|--|--------------------------------------|
| Table 1: GLC                                   |                                      |
| Table 2: Irrigated Area & Potential            | Jal Kal Vibhag                       |
| Table 3: Block level water exploitation status | Jal Kal Vibhag                       |

### Farm Mechanisation

**Table 1: GLC**

| Sr. No. | Particulars         | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------|------------|------------|------------|
| 1       | GLC flow (Rs. lakh) | 896.25     | 609.78     | 585.00     |

**Table 2: Mechanisation in District**

| Sr. No. | Particulars       | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------|------------|------------|------------|
| 1       | No. of tractors   | 12335      | 11546      | 13277      |
| 2       | Power Tillers     | 7          | 12         | 25         |
| 3       | Threshers/Cutters | 844        | 947        | 1275       |

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

| Sr. No. | State                                      | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1       | Custom Hiring & Agro Service Centers (No.) | 55         | 61         | 67         |
| 2       | Other minor repair & service centers (No.) | 98         | 105        | 110        |

### Sources

| Table Name                         | Source(s) and reference year of data             |
|------------------------------------|--|
| Table 1: GLC                       | LDM office                                       |
| Table 2: Mechanisation in District | District Statistical Handbook Agriculture Deptt. |
| Table 3: Service Centers           | Agriculture Department                           |

### Plantation & Horticulture including Sericulture

**Table 1: GLC**

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

Table 2: Block level water exploitation status

| Sr. No. | State         | District  | Block Name  | 31/03/2022    | 31/03/2023    | 31/03/2024    |
|---------|---------------|-----------|-------------|---------------|---------------|---------------|
| 1       | Uttar Pradesh | Chandauli | Berahani    | Safe          | Safe          | Safe          |
| 2       | Uttar Pradesh | Chandauli | Chahniya    | Safe          | Safe          | Safe          |
| 3       | Uttar Pradesh | Chandauli | Chakiya     | Safe          | Safe          | Safe          |
| 4       | Uttar Pradesh | Chandauli | Chandauli   | Safe          | Safe          | Safe          |
| 5       | Uttar Pradesh | Chandauli | Dhanapur    | Safe          | Safe          | Safe          |
| 6       | Uttar Pradesh | Chandauli | Naugarh     | Semi-critical | Semi-critical | Semi-critical |
| 7       | Uttar Pradesh | Chandauli | Niyamatabad | Safe          | Safe          | Safe          |
| 8       | Uttar Pradesh | Chandauli | Sahabganj   | Safe          | Safe          | Safe          |
| 9       | Uttar Pradesh | Chandauli | Sakaldiha   | Safe          | Safe          | Safe          |



**Table 3: Production Clusters**

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------|------------|------------|------------|
| 1       | Clusters    |            |            |            |

**Table 4: Crop Identified for One District-One Product**

| Sr. No. | Particulars             | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------------|------------|------------|------------|
| 1       | Crop Name               | Tomato     | Tomato     | Tomato     |
| 2       | Area cultivated (Ha)    | 750        | 865        | 1075       |
| 3       | Processing Units (No.)  | 8          | 10         | 12         |
| 4       | Value of products (Rs.) |            |            |            |

**Table 5: Sericulture**

| Sr. No. | Particulars                 | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------------|------------|------------|------------|
| 1       | Area under sericulture (ha) |            |            |            |
| 2       | Production - kg             |            |            |            |

**Table 6: Weavers Clusters**

| Sr. No. | Particulars               | 31/03/2022   | 31/03/2023   | 31/03/2024   |
|---------|---------------------------|--------------|--------------|--------------|
| 1       | Popular variety (ies)     | Zari-Zardogi | Zari-Zardogi | Zari-Zardogi |
| 2       | Weavers' population (No.) | 6205         | 7627         | 9864         |
| 3       | Reeling Units (No.)       |              |              |              |

### Sources

| Table Name  | Source(s) and reference year of data |
|---|--------------------------------------|
| Table 1: GLC  |                                      |
| Table 2: High Tech Orchards                           | District Horticulture Office         |
| Table 3: Production and Productivity                  | District Horticulture Office         |
| Table 4: NHM Schemes (Cumulative Nos.)                |                                      |
| Table 5: Production Clusters                          |                                      |
| Table 6: Crop Identified for One District-One Product | District Horticulture Office         |
| Table 7: Sericulture                                  |                                      |
| Table 8: Weavers Clusters                             | DIC office                           |

# Forestry & Waste Land Development

**Table 1: GLC**

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

**Table 2: Area under Forest Cover & Waste Land**

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

Table 3: High Tech Orchards

| Sr. No. | Crop | 31/03/2022      |                |                 | 31/03/2023      |                |                 | 31/03/2024      |                |                 |
|---------|------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|
|         |      | No. of orchards | Area ('000 ha) | Prod. ('000 MT) | No. of orchards | Area ('000 ha) | Prod. ('000 MT) | No. of orchards | Area ('000 ha) | Prod. ('000 MT) |

Table 3: Production and Productivity

| Sr. No. | Crop           | 31/03/2022     |                 | 31/03/2023     |                 | 31/03/2024     |                 |
|---------|----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|         |                | Area ('000 ha) | Prod. ('000 MT) | Area ('000 ha) | Prod. ('000 MT) | Area ('000 ha) | Prod. ('000 MT) |
| 1       | Mango          | 351.00         | 58967.00        | 351.00         | 60372.00        | 351.00         | 59670.00        |
| 2       | Guava          | 156.00         | 27908.00        | 156.00         | 27768.00        | 156.00         | 28080.00        |
| 3       | Banana         | 5.00           | 3856.00         | 8.00           | 6150.00         | 10.00          | 7700.00         |
| 4       | Watermelon     | 25.00          | 7450.00         | 25.00          | 7630.00         | 30.00          | 9000.00         |
| 5       | Water Chestnut | 20.00          | 4800.00         | 20.00          | 4850.00         | 20.00          | 5000.00         |
| 6       | Lemon          | 15.00          | 885.00          | 15.00          | 930.00          | 15.00          | 900.00          |
| 7       | Potato         | 1390.00        | 308580.00       | 1390.00        | 311360.00       | 1390.00        | 305800.00       |
| 8       | Onion          | 760.00         | 152000.00       | 805.00         | 161000.00       | 838.00         | 167600.00       |
| 9       | Cauliflower    | 764.00         | 305600.00       | 780.00         | 312000.00       | 800.00         | 320000.00       |
| 10      | Brinjal        | 390.00         | 68000.00        | 348.00         | 69600.00        | 367.00         | 73400.00        |
| 11      | Carrot         | 5.00           | 1500.00         | 5.00           | 1500.00         | 5.00           | 1500.00         |
| 12      | Bottle Gourd   | 415.00         | 111220.00       | 430.00         | 114810.00       | 457.00         | 122470.00       |
| 13      | Cabbage        | 580.00         | 255200.00       | 615.00         | 270000.00       | 660.00         | 290400.00       |
| 14      | Garlic         | 310.00         | 23250.00        | 324.00         | 25200.00        | 336.00         | 25200.00        |
| 15      | Lily           | 15.00          | 1470.00         | 24.00          | 2448.00         | 45.00          | 4500.00         |
| 16      | Pumpkin        | 505.00         | 189375.00       | 522.00         | 195750.00       | 540.00         | 202500.00       |
| 17      |                |                |                 |                |                 |                |                 |

Table 4: NHM Schemes (Cumulative Nos.)

| Sr. No. | Particulars | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------|------------|------------|------------|
|---------|-------------|------------|------------|------------|

Table 3: NTFP

| Sr. No. | Item/ Variety | 31/03/2022      |  | 31/03/2023      |  | 31/03/2024      |  |
|---------|---------------|-----------------|--|-----------------|--|-----------------|--|
|         |               | Production (kg) | Involvement of SHGs/ Producer Groups (No.) | Production (kg) | Involvement of SHGs/ Producer Groups (No.) | Production (kg) | Involvement of SHGs/ Producer Groups (No.) |



**Table 5: Nurseries (No.)**

| Sr. No. | Item/ Variety       | 31/03/2022      | 31/03/2023      | 31/03/2024      |
|---------|---------------------|-----------------|-----------------|-----------------|
|         |                     | Nurseries (No.) | Nurseries (No.) | Nurseries (No.) |
| 1       | Traditional Nursery | 11              | 15              | 19              |

**Sources**

| Table Name                                    | Source(s) and reference year of data |
|---|--------------------------------------|
| Table 1: GLC                                  |                                      |
| Table 2: Area under Forest Cover & Waste Land |                                      |
| Table 3: NTFP                                 |                                      |
| Table 4: Nurseries (No.)                      |                                      |

**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)                 | 3193       | 918        | 5533       |
| 2       | KCC for working capital (₹ lakh)  | 9193       | 918        | 5533       |
| 3       | KCC for working capital (No.)     | 4655       | 794        | 6168       |
| 4       | Finance under group mode (₹ lakh) |            |            |            |

**Table 2: Processing Infrastructure**

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

**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            |            |            |            |
| 2       | Amt of Assistance (₹ lakh) |            |            |            |

**Sources**

| Table Name   | Source(s) and reference year of data |
|--|--------------------------------------|
| Table 1: GLC   | SLBC portal                          |
| Table 2: Processing Infrastructure                                   | DIC office                           |
| Table 3: Dairy Processing and Infrastructure Development Fund (DIDF) |                                      |

**Animal Husbandry - Poultry**

**Table 1: GLC**

| Sr. No. | Particulars                       | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------------------|------------|------------|------------|
| 1       | GLC flow (₹ lakh)                 | 388.23     | 20.99      | 426.90     |
| 2       | KCC for working capital (₹ lakh)  | 388.23     | 20.99      | 426.90     |
| 3       | KCC for working capital (No.)     | 135        | 25         | 117        |
| 4       | Finance under group mode (₹ lakh) |            |            |            |

**Table 2: Poultry**

| Sr. No. | Particulars                | 31/03/2022    | 31/03/2023    | 31/03/2024    |
|---------|----------------------------|---------------|---------------|---------------|
| 1       | Bird population (No.)      |               |               |               |
| 2       | Of the above, male (No.)   |               |               |               |
| 3       | Of the above, female (No.) |               |               |               |
| 4       | Broiler Farms (No.)        | 57            | 60            | 63            |
| 5       | Hatcheries (No.)           | 8             | 8             | 8             |
| 6       | Popular breeds             | Deshi Chicken | Deshi Chicken | Deshi Chicken |

**Sources**

| Table Name       | Source(s) and reference year of data |
|------------------|--------------------------------------|
| Table 1: GLC     | SLBC portal                          |
| Table 2: Poultry | AH Department                        |

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

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

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

| Sr. No. | Particulars            | 31/03/2024 |
|---------|------------------------|------------|
| 1       | Popular sheep breed(s) | 17087      |
| 2       | Popular goat breed(s)  | 89091      |
| 3       | Popular pig breed(s)   | 3907       |

**Sources**

| Table Name                | Source(s) and reference year of data |
|---------------------------|--------------------------------------|
| Table 1: GLC              |                                      |
| Table 2: Popular Breed(s) | District Statistical book            |

**Fisheries**
**Table 1: GLC**

| Sr. No. | Particulars                       | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-----------------------------------|------------|------------|------------|
| 1       | GLC flow (₹ lakh)                 | 20.54      | 59.24      | 137.07     |
| 2       | Finance under group mode (₹ lakh) |            |            |            |

|   |                                  |       |       |        |
|---|----------------------------------|-------|-------|--------|
| 3 | KCC for working capital (No.)    | 38    | 87    | 291    |
| 4 | KCC for working capital (₹ lakh) | 11.34 | 92.70 | 308.00 |

**Table 2: Inland Fisheries Facilities**

| Sr. No. | Particulars                             | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---|------------|------------|------------|
| 1       | Tanks/ Ponds (No.)                      | 423        | 445        | 522        |
| 2       | Reservoirs (No.)                        | 23         | 27         | 35         |
| 3       | Cage Culture/ Bio-floc technology (No.) | 45         | 51         | 55         |
| 4       | Fish Seed Hatchery (No.)                | 1          | 1          | 1          |

**Table 3 : Marine Fisheries (No.)**

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

**Table 4 : Brackish Water Fisheries**

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

**Table 5: Fisheries Infrastructure Development Fund (FIDF)**

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

### Sources

| Table Name  | Source(s) and reference year of data |
|---|--------------------------------------|
| Table 1: GLC  | SLBC portal                          |
| Table 2: Inland Fisheries Facilities                      | Fishery Department                   |
| Table 3 : Marine Fisheries (No.)                          |                                      |
| Table 4 : Brackish Water Fisheries                        |                                      |
| Table 5: Fisheries Infrastructure Development Fund (FIDF) |                                      |



## Farm Credit - Others & Integrated Farming

**Table 1: GLC**

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

**Table 2: Area under Integrated Farming**

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

## Sources

| Table Name                             | Source(s) and reference year of data |
|--|--------------------------------------|
| Table 1: GLC                           |                                      |
| Table 2: Area under Integrated Farming |                                      |

## Agri. Infrastructure

**Table 1: GLC**

| Sr. No. | Particulars                                  | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1       | GLC flow (₹ lakh)                            | 76.75      | 134.75     | 15342      |
| 2       | Loans for Storage Godowns (₹ lakh)           | 76.75      | 134.75     | 15342      |
| 3       | Loans for Cold Storages (₹ lakh)             |            |            |            |
| 4       | Loans for Other Agri Infrastructure (₹ lakh) |            |            |            |

**Table 2: Agri Storage Infrastructure**

| Sr. No. | Particulars                           | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------------------------|------------|------------|------------|
| 1       | Cold Storages (No.)                   | 1          | 1          | 1          |
| 2       | Cold Storages (Capacity - '000 MT)    | 15         | 15         | 15         |
| 3       | Storage Godowns (No.)                 | 124        | 124        | 129        |
| 4       | Storage Godowns ( Capacity - '000 MT) | 128.40     | 128.40     | 131.50     |

|   |   |     |     |     |
|---|---|-----|-----|-----|
| 5 | Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)                  | 10  | 10  | 10  |
| 6 | Market Yards [Nos] / Wholesale Market (No.)                 | 3   | 3   | 3   |
| 7 | Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT) | 250 | 250 | 250 |

#### Sources

| Table Name                           | Source(s) and reference year of data |
|--------------------------------------|--------------------------------------|
| Table 1: GLC                         | SLBC portal                          |
| Table 2: Agri Storage Infrastructure | District Statistical Book and DIC    |

#### 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)  |            |            |            |
| 2       | Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh) |            |            |            |

**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)   | 1527       | 1497       | 1455       |
| 2       | Area treated for soil & water conservation treatment ('000 ha) | 427        | 411        | 397        |
| 3       | Gap ('000 ha)  | 1100       | 1086       | 1058       |

**Table 3: NABARD's interventions**

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

#### Sources

| Table Name  | Source(s) and reference year of data |
|---|--------------------------------------|
| Table 1: GLC  |                                      |
| Table 2: Area requiring Soil Treatment & Area Treated | Dist. Soil & conservation office     |
| Table 3: NABARD's interventions                       |                                      |

## 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) | 1422.00    | 4697.00    | 6460.00    |

**Table 2: Fertilizer Consumption**

| Sr. No. | Particulars                      | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|----------------------------------|------------|------------|------------|
| 1       | Fertilizer Consumption ('000 kg) | 35245      | 40570      | 33755      |
| 2       | Pesticides Consumption ('000 kg) | 1455       | 1395       | 1275       |

**Table 3: Production of inputs**

| Sr. No. | Particulars               | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|---------------------------|------------|------------|------------|
| 1       | Seed ('000 kg)            | 30400      | 32500      | 38000      |
| 2       | Bio-Fertilizers ('000 kg) | 11295      | 13485      | 15795      |
| 3       | Bio-Pesticides ('000 kg)  | 0          | 0          | 0          |
| 4       | Vermi Compost ('000 kg)   | 40510      | 45756      | 50982      |

**Table 4: Facilities Available**

| Sr. No. | Particulars                         | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|-------------------------------------|------------|------------|------------|
| 1       | Seed Processing Units (No.)         | 5          | 5          | 5          |
| 2       | Seed Processing Capacity ('000 kg)  | 35000      | 35000      | 35000      |
| 3       | Plant tissue culture facility (No.) | 0          | 0          | 0          |
| 4       | Pack Houses (No.)                   | 0          | 0          | 0          |
| 5       | Food Quality Testing Labs           | 1          | 1          | 1          |
| 6       | Food Parks (No.)                    | 0          | 0          | 0          |
| 7       | Food Parks (No.)                    | 0          | 0          | 3          |
| 8       | Food Parks (No.)                    | 0          | 2          | 0          |
| 9       | Food Parks (No.)                    | 0          | 2          | 3          |
| 10      | Food Parks (No.)                    | 2          | 0          | 0          |
| 11      | Food Parks (No.)                    | 2          | 0          | 3          |
| 12      | Food Parks (No.)                    | 2          | 2          | 0          |
| 13      | Food Parks (No.)                    | 2          | 2          | 3          |
| 14      | Ripening chambers                   | 0          | 0          | 0          |
| 15      | Ripening chambers                   | 0          | 0          | 3          |

|    |                                      |   |   |   |
|----|--------------------------------------|---|---|---|
| 16 | Ripening chambers                    | 0 | 2 | 0 |
| 17 | Ripening chambers                    | 0 | 2 | 3 |
| 18 | Ripening chambers                    | 2 | 0 | 0 |
| 19 | Ripening chambers                    | 2 | 0 | 3 |
| 20 | Ripening chambers                    | 2 | 2 | 0 |
| 21 | Ripening chambers                    | 2 | 2 | 3 |
| 22 | Agri-Economic Zones (No.)            | 0 | 0 | 0 |
| 23 | Cashew Processing Units (No.)        | 0 | 0 | 0 |
| 24 | Agri Start-Ups (No.)                 | 0 | 0 | 0 |
| 25 | Cashew Processing Capacity ('000 MT) | 0 | 0 | 0 |

#### Sources

| Table Name                      | Source(s) and reference year of data |
|---------------------------------|--------------------------------------|
| Table 1: GLC                    | SLBC portal                          |
| Table 2: Fertilizer Consumption | District Agriculture Department      |
| Table 3: Production of inputs   | District Agriculture Department      |
| Table 4: Facilities Available   | District Horticulture Department     |

#### 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)                                      | 13803.29   | 15188.36   | 21347.21   |
| 2       | Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh) | 0.00       | 0.00       | 0.00       |
| 3       | MUDRA Loans (Rs. lakh)                                   | 465.49     | 608.00     | 439.03     |

**Table 2: Procurement**

| Sr. No. | Particulars                                    | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1       | Procurement by Civil Supplies Corporation (MT) | 39208      | 54624      | 75349      |
| 2       | Procurement through PACS and LAMPS (MT)        | 136242     | 537616     | 370589     |

**Table 3: Other Ancilliary Services**

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



## Sources

| Table Name                         | Source(s) and reference year of data |
|------------------------------------|--------------------------------------|
| Table 1: GLC                       | SLBC Portal/LDM Office               |
| Table 2: Procurement               |                                      |
| Table 3: Other Ancilliary Services | Cooperative Department/NABARD        |

## MSME

**Table 1: GLC**

| Sr. No. | Particulars                                  | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1       | GLC flow (Rs. lakh)                          | 63049.46   | 80904.88   | 109698.19  |
| 2       | No. of units financed                        | 14809      | 14202      | 18374      |
| 3       | Loans under Stand Up India Scheme (Rs. lakh) |            |            |            |
| 4       | Loans to Weavers' Coop. Societies (Rs. lakh) |            |            |            |

**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.)                | 14527      | 17221      | 19589      |
| 3       | Small Units (No.)                | 287        | 305        | 377        |
| 4       | Medium Units (No.)               | 14         | 23         | 39         |
| 5       | Udyog Aadhar Registrations (No.) |            |            | 20005      |

**Table 3: Traditional activities**

| Sr. No. | Particulars                    | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--------------------------------|------------|------------|------------|
| 1       | Handloom Clusters (No.)        | 1236       | 1365       | 1551       |
| 2       | Handicrafts Clusters (No.)     | 892        | 1250       | 1417       |
| 3       | Weavers' Coop. Societies (No.) | 2          | 3          | 5          |

**Table 4: DIC interventions**

| Sr. No. | Particulars                            | 31/03/2022   | 31/03/2023   | 31/03/2024   |
|---------|--|--------------|--------------|--------------|
| 1       | DIC identified traditional arts/crafts | Zari-Zardogi | Zari-Zardogi | Zari-Zardogi |

**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)             | 143        | 81         | 60         |
| 2       | EDP for artisans/ entrepreneurs by DIC/ NABARD (No.) | 120        | 180        | 30         |

**Sources**

| Table Name                           | Source(s) and reference year of data |
|--------------------------------------|--------------------------------------|
| Table 1: GLC                         | SLBC portal                          |
| Table 2: MSME units - Cumulative     | District DIC Office                  |
| Table 3: Traditional activities      | District DIC Office                  |
| Table 4: DIC interventions           | District DIC Office                  |
| Table 5: Skill Development Trainings | NABARD                               |

**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) |            |            |            |
| 2       | GLC under Education (Rs. lakh)          | 289.95     | 289.95     | 437.53     |
| 3       | GLC under Housing (Rs. lakh)            | 3458.93    | 2835.91    | 2953.29    |

**Table 2: Progress under PMAY**

| Sr. No. | Particulars                        | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------------------|------------|------------|------------|
| 1       | No. of units sanctioned            | 1951       | 4715       | 7806       |
| 2       | Amt of subsidy released (Rs. lakh) | 0.00       | 0.00       | 0.00       |

**Table 3: Progress under SBM**

| Sr. No. | Particulars                        | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|------------------------------------|------------|------------|------------|
| 1       | No. of units sanctioned            | 0          | 0          | 16608      |
| 2       | Amt of subsidy released (Rs. lakh) | 0.00       | 0.00       | 3475.23    |

### Sources

| Table Name                   | Source(s) and reference year of data |
|------------------------------|--------------------------------------|
| Table 1: GLC                 | SLBC Portal                          |
| Table 2: Progress under PMAY | PMAY.gov.in                          |
| Table 3: Progress under SBM  | SBM.gov.in                           |

### 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) |            |            |            |
| 2       | Amt of RIDF assistance (Rs. lakh)      | 521.60     | 1320.87    | 1822.89    |

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

| Sr. No. | Govtinvestments Typeof Project | 31/03/2022      | 31/03/2023      | 31/03/2024      |
|---------|--------------------------------|-----------------|-----------------|-----------------|
|         |                                | No. of Projects | No. of Projects | No. of Projects |
| 1       | RIDF                           | 11              | 17              | 25              |

### Sources

| Table Name  | Source(s) and reference year of data |
|---|--------------------------------------|
| Table 1: GLC  | NABARD                               |
| Table 2: Progress under Govt. investments (Type and number of projects) |                                      |

### 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) | 21.00      | 6.50       | 10.00      |

**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       | RIDF         | 1               | 0               | 2               |

| Table Name                     | Source(s) and reference year of data |
|--------------------------------|--------------------------------------|
| Table 1: GLC                   | SLBC portal                          |
| Table 2: Projects (Cumulative) |                                      |

## Renewable Energy

**Table 1: GLC**

| Sr. No. | Particulars  | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1       | GLC flow under Climate Change projects (Rs. lakh)              | 0.00       | 22.46      | 25.79      |
| 2       | Assistance under Green Climate Fund (Rs. lakh)                 |            |            |            |
| 3       | Assistance under other Renewable Energy Initiatives (Rs. lakh) |            |            |            |

**Table 2: Go Green Initiatives**

| Sr. No. | Project Name | 31/03/2022      | 31/03/2023      | 31/03/2024      |
|---------|--------------|-----------------|-----------------|-----------------|
|         |              | No. of Projects | No. of Projects | No. of Projects |
| 1       |              | 0               | 1               | 4               |



Table 3: Renewable Energy Potential

| Particulars     | 31/03/2024       |                 |                  |            |                    |          |
|-----------------|------------------|-----------------|------------------|------------|--------------------|----------|
|                 | Solar Power (MW) | Wind Power (MW) | Small Hydro (MW) | Biomass MW | Waste to Energy MW | Total MW |
| Potential       | 0                | 0               | 0                | 0          | 0                  | 0        |
| Developed       | 0                | 0               | 0                | 0          | 0                  | 0        |
| Under Developed | 0                | 0               | 0                | 0          | 0                  | 0        |
| Planned         | 0                | 0               | 0                | 0          | 0                  | 0        |
| Gap             | 0                | 0               | 0                | 0          | 0                  | 0        |

## Sources

| Table Name                          | Source(s) and reference year of data |
|-------------------------------------|--------------------------------------|
| Table 1: GLC                        | SLBC portal                          |
| Table 2: Go Green Initiatives       |                                      |
| Table 3: Renewable Energy Potential |                                      |

## Informal Credit Delivery

**Table 1: GLC**

| Sr. No. | Particulars  | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1       | SHG Bank Linkage (Rs. lakh)                                  | 1473       | 2765       | 1156       |
| 2       | JLG Bank Linkage (Rs. lakh)                                  |            |            |            |
| 3       | Loans through SHPIs (Rs. lakh)                               |            |            |            |
| 4       | Loans under zero interest scheme/ similar schemes (Rs. lakh) |            |            |            |

**Table 2: Promotional Interventions**

| Sr. No. | Particulars  | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1       | Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)                          |            |            |            |
| 2       | Mission Shakti (SRLM) (Rs. lakh)   |            |            |            |
| 3       | NRLM (Rs. lakh)  | 1473       | 2765       | 1156       |
| 4       | Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh) | 7.59       | 11.04      | 1.49       |
| 5       | Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)                        | 2.00       | 2.70       | 0.00       |

**Table 3: Status of SHGs**

| Sr. No. | Particulars  | 31/03/2022 | 31/03/2023 | 31/03/2024 |
|---------|--|------------|------------|------------|
| 1       | No. of intensive blocks                              | 9          | 9          | 9          |
| 2       | No. of SHGs formed                                   | 1955       | 1113       | 225        |
| 3       | No. of SHGs credit linked (including repeat finance) | 1473       | 2765       | 1156       |
| 4       | Bank loan disbursed (Rs. lakh)                       | 1473.00    | 2765.00    | 1156.00    |
| 5       | Average loan per SHG (Rs. lakh)                      | 0.79       | 0.89       | 1.00       |
| 6       | Percentage of women SHGs %                           | 99.00      | 99.00      | 99.00      |

### Sources

| Table Name                         | Source(s) and reference year of data    |
|------------------------------------|---|
| Table 1: GLC                       | District NRLM Office                    |
| Table 2: Promotional Interventions | NGO (PCSSS) NABARD District NRLM office |
| Table 3: Status of SHGs            | District NRLM Office                    |

### 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.) | 456        | 456        | 456        |
| 2       | Consumer Stores (No.)                      | 19         | 19         | 19         |
| 3       | Housing Societies (No.)                    | 1          | 1          | 1          |
| 4       | Weavers (No.)                              | 2          | 3          | 5          |
| 5       | Marketing Societies (No.)                  | 3          | 3          | 3          |
| 6       | Labour Societies (No.)                     | 7          | 7          | 6          |
| 7       | Industrial Societies (No.)                 | 2          | 2          | 1          |
| 8       | Sugar Societies (No.)                      | 3          | 3          | 3          |
| 9       | Agro Processing Societies (No.)            | 3          | 2          | 2          |
| 10      | Others (No.)                               | 122        | 122        | 122        |
| 11      | Total (No)                                 | 618        | 618        | 618        |

**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.) | 83         | 83         | 83         |
| 2       | Multi state cooperative societies (No.)    |            |            |            |

### Sources

| Table Name   | Source(s) and reference year of data |
|--|--------------------------------------|
| Table 1: Details of non-credit cooperative societies                                   | District Cooperative office          |
| Table 2: Details of credit cooperative societies                                       | District Cooperative office          |
| Table 3: Block wise, sector wise distribution of cooperative societies in the district | District Cooperative office          |
| Table 4: Status/ progress under various schemes of MoC in the district                 | District Cooperative office          |

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 | Chandauli | Berahani | Milk Societies            | 1               | Rich      | Milk Societies            | 1               | Rich    | Milk Societies             | 1               | Rich    |
| 10      | Uttar Pradesh | Chandauli | Berahani | Food Processing Societies | 1               | Average   | Food Processing Societies | 1               | Rich    | Food Processing Societies  | 1               | Rich    |
| 11      | Uttar Pradesh | Chandauli | Chahniya | Milk Societies            | 12              | Rich      | Milk Societies            | 12              | Rich    | Salar y Earne rs Societies | 11              | Rich    |
| 12      | Uttar Pradesh | Chandauli | Chahniya | Fishery Societies         | 7               | Rich      | Fishery Societies         | 7               | Rich    | Milk Societies             | 7               | Rich    |
| 13      | Uttar Pradesh | Chandauli | Chahniya | Poultry Societies         | 0               | Rich      | Poultry Societies         | 0               | Rich    | Fishe ry Societies         | 0               | Average |
| 14      | Uttar Pradesh | Chandauli | Chahniya | Consumer Stores           | 0               | Deficient | Consumer Stores           | 0               | Average | Poult ry Societies         | 0               | Rich    |



|    |               |           |          |                      |             |                          |             |                          |           |
|----|---------------|-----------|----------|----------------------|-------------|--------------------------|-------------|--------------------------|-----------|
| 15 | Uttar Pradesh | Chandauli | Chahniya | Housing Societies    | 1 Deficient | Marketing Societies      | 1 Deficient | Consumer Stores          | 1 Rich    |
| 16 | Uttar Pradesh | Chandauli | Chahniya | Weavers Societies    | 1 Rich      | Housing Societies        | 1 Rich      | Housing Societies        | 1 Average |
| 17 | Uttar Pradesh | Chandauli | Chahniya | Marketing Societies  | 0 Rich      | Marketing Societies      | 0 Average   | Housing Societies        | 0 Rich    |
| 18 | Uttar Pradesh | Chandauli | Chahniya | Labour Societies     | 1 Rich      | Salary Earners Societies | 1 Rich      | Industrial Societies     | 1 Rich    |
| 19 | Uttar Pradesh | Chandauli | Chahniya | Industrial Societies | 0 Rich      | Milk Societies           | 0 Rich      | Marketing Societies      | 0 Average |
| 2  | Uttar Pradesh | Chandauli | Berahani | Fishery Societies    | 3 Rich      | Fishery Societies        | 3 Rich      | Fishery Societies        | 3 Rich    |
| 20 | Uttar Pradesh | Chandauli | Chakiya  | Milk Societies       | 1 Average   | Fishery Societies        | 1 Rich      | Labour Societies         | 1 Rich    |
| 21 | Uttar Pradesh | Chandauli | Chakiya  | Fishery Societies    | 9 Average   | Poultry Societies        | 9 Rich      | Salary Earners Societies | 19 Rich   |

|    |               |           |         |                           |           |                          |           |                           |           |
|----|---------------|-----------|---------|---------------------------|-----------|--------------------------|-----------|---------------------------|-----------|
| 22 | Uttar Pradesh | Chandauli | Chakiya | Poultry Societies         | 5 Average | Consumer Stores          | 5 Rich    | Milk Societies            | 5 Average |
| 23 | Uttar Pradesh | Chandauli | Chakiya | Housing Societies         | 0 Average | Housing Societies        | 0 Average | Fishery Societies         | 0 Rich    |
| 24 | Uttar Pradesh | Chandauli | Chakiya | Weavers Societies         | 0 Rich    | Weavers Societies        | 0 Rich    | Consumer Stores           | 0 Rich    |
| 25 | Uttar Pradesh | Chandauli | Chakiya | Marketing Societies       | 0 Rich    | Labour Societies         | 0 Rich    | Housing Societies         | 0 Rich    |
| 26 | Uttar Pradesh | Chandauli | Chakiya | Labour Societies          | 1 Rich    | Sugar Societies          | 1 Rich    | Housing Societies         | 1 Rich    |
| 27 | Uttar Pradesh | Chandauli | Chakiya | Salary Earners Societies  | 1 Rich    | Marketing Societies      | 1 Rich    | Poultry Societies         | 1 Rich    |
| 28 | Uttar Pradesh | Chandauli | Chakiya | Salary Earners Societies  | 0 Rich    | Sugar Societies          | 1 Rich    | Food Processing Societies | 0 Average |
| 29 | Uttar Pradesh | Chandauli | Chakiya | Food Processing Societies | 0 Rich    | Salary Earners Societies | 2 Rich    | Weavers Societies         | 0 Average |

|    |               |           |           |                   |              |                     |           |                           |             |
|----|---------------|-----------|-----------|-------------------|--------------|---------------------|-----------|---------------------------|-------------|
| 3  | Uttar Pradesh | Chandauli | Berahani  | Poultry Societies | 11 Rich      | Poultry Societies   | 11 Rich   | Poultry Societies         | 13 Rich     |
| 30 | Uttar Pradesh | Chandauli | Chandauli | Milk Societies    | 1 Rich       | Fishery Societies   | 1 Rich    | Sugar Societies           | 1 Deficient |
| 31 | Uttar Pradesh | Chandauli | Chandauli | Fishery Societies | 0 Average    | Sugar Societies     | 1 Rich    | Spinning Societies        | 0 Rich      |
| 32 | Uttar Pradesh | Chandauli | Chandauli | Poultry Societies | 1 Rich       | Consumer Stores     | 1 Rich    | Food Processing Societies | 1 Rich      |
| 33 | Uttar Pradesh | Chandauli | Chandauli | Consumer Stores   | 15 Deficient | Poultry Societies   | 15 Rich   | Salary Earners Societies  | 17 Rich     |
| 34 | Uttar Pradesh | Chandauli | Chandauli | Housing Societies | 7 Rich       | Housing Societies   | 7 Average | Agro Processing Societies | 7 Rich      |
| 35 | Uttar Pradesh | Chandauli | Chandauli | Weavers Societies | 1 Rich       | Marketing Societies | 2 Average | Salary Earners Societies  | 2 Rich      |

|    |               |           |           |                          |           |                           |        |                     |           |
|----|---------------|-----------|-----------|--------------------------|-----------|---------------------------|--------|---------------------|-----------|
| 36 | Uttar Pradesh | Chandauli | Chandauli | Marketing Societies      | 1 Average | Labour Societies          | 0 Rich | Spinning Societies  | 3 Rich    |
| 37 | Uttar Pradesh | Chandauli | Chandauli | Labour Societies         | 1 Rich    | Food Processing Societies | 1 Rich | Milk Societies      | 1 Rich    |
| 38 | Uttar Pradesh | Chandauli | Chandauli | Sugar Societies          | 1 Rich    | Sugar Societies           | 2 Rich | Fishery Societies   | 1 Rich    |
| 39 | Uttar Pradesh | Chandauli | Chandauli | Salary Earners Societies | 2 Rich    | Salary Earners Societies  | 1 Rich | Poultry Societies   | 3 Rich    |
| 40 | Uttar Pradesh | Chandauli | Chandauli | Consumer Stores          | 0 Average | Consumer Stores           | 0 Rich | Consumer Stores     | 0 Rich    |
| 41 | Uttar Pradesh | Chandauli | Chandauli | Milk Societies           | 1 Rich    | Milk Societies            | 3 Rich | Housing Societies   | 1 Rich    |
| 42 | Uttar Pradesh | Chandauli | Chandauli | Fishery Societies        | 2 Rich    | Fishery Societies         | 2 Rich | Sugar Societies     | 2 Rich    |
| 43 | Uttar Pradesh | Chandauli | Chandauli | Poultry Societies        | 2 Rich    | Poultry Societies         | 2 Rich | Marketing Societies | 2 Average |



|    |               |           |          |                     |           |                          |           |                           |           |  |
|----|---------------|-----------|----------|---------------------|-----------|--------------------------|-----------|---------------------------|-----------|--|
| 43 | Uttar Pradesh | Chandauli | Dhanapur | Consumer Stores     | 2 Rich    | Consumer Stores          | 2 Rich    | Food Processing Societies | 2 Rich    |  |
| 44 | Uttar Pradesh | Chandauli | Dhanapur | Housing Societies   | 1 Average | Housing Societies        | 1 Rich    | Salary Earners Societies  | 1 Rich    |  |
| 45 | Uttar Pradesh | Chandauli | Dhanapur | Weavers Societies   | 8 Average | Weavers Societies        | 8 Rich    | Industrial Societies      | 8 Rich    |  |
| 46 | Uttar Pradesh | Chandauli | Dhanapur | Marketing Societies | 5 Average | Marketing Societies      | 5 Average | Milk Societies            | 5 Average |  |
| 47 | Uttar Pradesh | Chandauli | Dhanapur | Labour Societies    | 2 Rich    | Labour Societies         | 0 Average | Fishery Societies         | 0 Average |  |
| 48 | Uttar Pradesh | Chandauli | Dhanapur | Sugar Societies     | 0 Rich    | Sugar Societies          | 0 Rich    | Poultry Societies         | 0 Rich    |  |
| 49 | Uttar Pradesh | Chandauli | Dhanapur | Spinning Societies  | 1 Rich    | Salary Earners Societies | 1 Rich    | Consumer Stores           | 1 Rich    |  |
| 5  | Uttar Pradesh | Chandauli | Berahani | Housing Societies   | 0 Average | Housing Societies        | 0 Rich    | Weavers Societies         | 0 Average |  |

|    |               |           |         |                           |           |                     |        |                           |        |
|----|---------------|-----------|---------|---------------------------|-----------|---------------------|--------|---------------------------|--------|
| 50 | Uttar Pradesh | Chandauli | Naugarh | Milk Societies            | 2 Rich    | Milk Societies      | 2 Rich | Labour Societies          | 2 Rich |
| 51 | Uttar Pradesh | Chandauli | Naugarh | Fishery Societies         | 2 Rich    | Fishery Societies   | 2 Rich | Marketing Societies       | 2 Rich |
| 52 | Uttar Pradesh | Chandauli | Naugarh | Poultry Societies         | 1 Rich    | Poultry Societies   | 1 Rich | Food Processing Societies | 1 Rich |
| 53 | Uttar Pradesh | Chandauli | Naugarh | Consumer Stores           | 1 Average | Consumer Stores     | 1 Rich | Salary Earners Societies  | 1 Rich |
| 54 | Uttar Pradesh | Chandauli | Naugarh | Weavers Societies         | 2 Average | Housing Societies   | 1 Rich | Milk Societies            | 2 Rich |
| 55 | Uttar Pradesh | Chandauli | Naugarh | Food Processing Societies | 0 Rich    | Weavers Societies   | 1 Rich | Fishery Societies         | 0 Rich |
| 56 | Uttar Pradesh | Chandauli | Naugarh | Salary Earners Societies  | 1 Rich    | Marketing Societies | 1 Rich | Poultry Societies         | 1 Rich |
| 57 | Uttar Pradesh | Chandauli | Naugarh | Food Processing Societies | 2 Average | Labour Societies    | 2 Rich | Housing Societies         | 2 Rich |

|    |               |           |             |                     |           |                           |         |                           |            |
|----|---------------|-----------|-------------|---------------------|-----------|---------------------------|---------|---------------------------|------------|
| 58 | Uttar Pradesh | Chandauli | Naugarh     | Sugar Societies     | 15 Rich   | Food Processing Societies | 10 Rich | Weaving Societies         | 10 Average |
| 59 | Uttar Pradesh | Chandauli | Niyamatabad | Poultry Societies   | 7 Rich    | Milk Societies            | 7 Rich  | Marketing Societies       | 7 Average  |
| 6  | Uttar Pradesh | Chandauli | Berahani    | Weavers Societies   | 1 Rich    | Weavers Societies         | 1 Rich  | Marketing Societies       | 1 Rich     |
| 60 | Uttar Pradesh | Chandauli | Niyamatabad | Milk Societies      | 1 Rich    | Fishery Societies         | 0 Rich  | Labour Societies          | 0 Rich     |
| 61 | Uttar Pradesh | Chandauli | Niyamatabad | Poultry Societies   | 1 Average | Poultry Societies         | 0 Rich  | Industrial Societies      | 0 Rich     |
| 62 | Uttar Pradesh | Chandauli | Niyamatabad | Consumer Stores     | 1 Average | Consumer Stores           | 1 Rich  | Food Processing Societies | 1 Rich     |
| 63 | Uttar Pradesh | Chandauli | Niyamatabad | Housing Societies   | 1 Rich    | Housing Societies         | 1 Rich  | Salary Earners Societies  | 4 Rich     |
| 64 | Uttar Pradesh | Chandauli | Niyamatabad | Marketing Societies | 1 Rich    | Marketing Societies       | 1 Rich  | Milk Societies            | 1 Rich     |

|    |               |           |              |                          |             |                          |           |                    |             |
|----|---------------|-----------|--------------|--------------------------|-------------|--------------------------|-----------|--------------------|-------------|
| 65 | Uttar Pradesh | Chandauli | Niyamata bad | Weavers Societies        | 1 Rich      | Labour Societies         | 1 Rich    | Fishing Societies  | 1 Rich      |
| 66 | Uttar Pradesh | Chandauli | Niyamata bad | Salary Earners Societies | 0 Deficient | Sugar Societies          | 0 Average | Poultry Societies  | 0 Rich      |
| 67 | Uttar Pradesh | Chandauli | Niyamata bad | Spinning Societies       | 1 Rich      | Salary Earners Societies | 1 Rich    | Consumer Stores    | 1 Rich      |
| 68 | Uttar Pradesh | Chandauli | Sahabganj    | Milk Societies           | 1 Rich      | Milk Societies           | 1 Rich    | Housing Societies  | 1 Rich      |
| 69 | Uttar Pradesh | Chandauli | Sahabganj    | Fishery Societies        | 2 Deficient | Fishery Societies        | 2 Rich    | Weaving Societies  | 2 Rich      |
| 7  | Uttar Pradesh | Chandauli | Berahani     | Marketing Societies      | 1 Rich      | Marketing Societies      | 1 Rich    | Sugar Societies    | 1 Deficient |
| 70 | Uttar Pradesh | Chandauli | Sahabganj    | Poultry Societies        | 2 Rich      | Poultry Societies        | 2 Rich    | Spinning Societies | 2 Rich      |
| 71 | Uttar Pradesh | Chandauli | Sahabganj    | Consumer Stores          | 7 Average   | Consumer Stores          | 7 Rich    | Labour Societies   | 7 Rich      |



|    |               |           |           |                          |           |                          |           |                           |           |           |
|----|---------------|-----------|-----------|--------------------------|-----------|--------------------------|-----------|---------------------------|-----------|-----------|
| 72 | Uttar Pradesh | Chandauli | Sahabganj | Housing Societies        | 0 Rich    | Housing Societies        | 0 Rich    | Agro Processing Societies | 0 Rich    | 0 Rich    |
| 73 | Uttar Pradesh | Chandauli | Sahabganj | Weavers Societies        | 0 Average | Marketing Societies      | 0 Average | Sugar Societies           | 0 Average | 0 Average |
| 74 | Uttar Pradesh | Chandauli | Sahabganj | Marketing Societies      | 1 Rich    | Weavers Societies        | 1 Average | Food Processing Societies | 1 Average | 1 Average |
| 75 | Uttar Pradesh | Chandauli | Sahabganj | Labour Societies         | 2 Rich    | Salary Earners Societies | 2 Rich    | Agro Processing Societies | 2 Rich    | 2 Rich    |
| 76 | Uttar Pradesh | Chandauli | Sakaldih  | Salary Earners Societies | 3 Rich    | Milk Societies           | 3 Rich    | Milk Societies            | 3 Rich    | 3 Rich    |
| 77 | Uttar Pradesh | Chandauli | Sakaldih  | Marketing Societies      | 1 Rich    | Fishery Societies        | 1 Rich    | Fishery Societies         | 1 Rich    | 1 Rich    |
| 78 | Uttar Pradesh | Chandauli | Sakaldih  | Housing Societies        | 1 Average | Poultry Societies        | 1 Rich    | Poultry Societies         | 1 Rich    | 1 Rich    |
| 79 | Uttar Pradesh | Chandauli | Sakaldih  | Weavers Societies        | 2 Average | Consumer Stores          | 2 Rich    | Consumer Stores           | 2 Rich    | 2 Rich    |

|    |               |           |            |                   |         |                     |            |                           |           |
|----|---------------|-----------|------------|-------------------|---------|---------------------|------------|---------------------------|-----------|
| 8  | Uttar Pradesh | Chandauli | Berahani   | Labour Societies  | 2 Rich  | Labour Societies    | 1 Rich     | Agro Processing Societies | 2 Rich    |
| 80 | Uttar Pradesh | Chandauli | Sakaldih a | Fishery Societies | 24 Rich | Housing Societies   | 14 Average | Weavers Societies         | 27 Rich   |
| 81 | Uttar Pradesh | Chandauli | Sakaldih a | Consumer Stores   | 8 Rich  | Weavers Societies   | 8 Rich     | Marketing Societies       | 8 Rich    |
| 82 | Uttar Pradesh | Chandauli | Sahabgan j | Consumer Stores   | 1 Rich  | Marketing Societies | 1 Rich     | Sugar Societies           | 1 Rich    |
| 83 | Uttar Pradesh | Chandauli | Sakaldih a | Sugar Societies   | 0 Rich  | Sugar Societies     | 0 Rich     | Salary Earners Societies  | 0 Rich    |
| 9  | Uttar Pradesh | Chandauli | Berahani   | Sugar Societies   | 0 Rich  | Sugar Societies     | 0 Rich     | Salary Earners Societies  | 0 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/mFOs                             | SHGs/JLGs | BCs/BFs | Villages            | Households |
| Commercial Banks             | 18                      | 108                     | 63    | 13         | 32    | 1                                     | 75        | 121     | 32                  |            |
| Regional Rural Bank          | 1                       | 47                      | 46    | 0          | 1     | 1                                     | 127       | 32      | 35                  |            |
| District Central Coop. Bank  | 10                      | 10                      | 6     | 3          | 1     | 1                                     | 132       | 17      | 36                  |            |
| Coop. Agr. & Rural Dev. Bank | 1                       | 2                       | 0     | 2          | 0     | 1                                     | 130       | 6       | 40                  |            |
| Primary Agr. Coop. Society   | 83                      | 0                       | 0     | 0          | 0     | 1                                     | 115       | 9       | 36                  |            |
| Others                       | 0                       | 6                       | 2     | 1          | 3     | 1                                     | 77        | 77      | 42                  |            |
| All Agencies                 | 113                     | 173                     | 117   | 19         | 37    | 6                                     | 656       | 262     | 221                 | 0          |

## 2. Deposits Outstanding

| Agency              | No. of accounts |            |            |            |           | Amount of Deposit [Rs. lakh] |            |            |            |           |
|---------------------|-----------------|------------|------------|------------|-----------|------------------------------|------------|------------|------------|-----------|
|                     | 31/03/2022      | 31/03/2023 | 31/03/2024 | Growth (%) | Share (%) | 31/03/2022                   | 31/03/2023 | 31/03/2024 | Growth (%) | Share (%) |
| Commercial Banks    | 1750625         | 1803826    | 1954802    | 8.4        | 81.0      | 352227                       | 693557     | 801790.75  | 15.6       | 87.14     |
| Regional Rural Bank | 352826          | 359287     | 382156     | 6.4        | 15.8      | 172723                       | 97309      | 106520.39  | 9.5        | 11.58     |

|                   |         |         |         |     |       |           |           |           |       |        |
|-------------------|---------|---------|---------|-----|-------|-----------|-----------|-----------|-------|--------|
| Cooperative Banks | 27647   | 29443   | 31204   | 6.0 | 1.3   | 7583      | 8600      | 9591.50   | 11.5  | 1.04   |
| Others            | 42522   | 44325   | 46540   | 5.0 | 1.9   | 59609     | 48239     | 2247.75   | -95.3 | 0.24   |
| All Agencies      | 2173620 | 2236881 | 2414702 | 7.9 | 100.0 | 592142.00 | 847705.00 | 920150.39 | 8.5   | 100.00 |

### 3. Loans & Advances Outstanding

| Agency              | No. of accounts |            |            | Amount of Deposit [Rs. lakh] |           |            |            |            |            |           |
|---------------------|-----------------|------------|------------|------------------------------|-----------|------------|------------|------------|------------|-----------|
|                     | 31/03/2022      | 31/03/2023 | 31/03/2024 | Growth (%)                   | Share (%) | 31/03/2022 | 31/03/2023 | 31/03/2024 | Growth (%) | Share (%) |
| Commercial Banks    | 52597           | 66341      | 141680     | 113.6                        | 64.6      | 219407     | 250072     | 366136     | 46.4       | 81.22     |
| Regional Rural Bank | 19644           | 52324      | 48179      | -7.9                         | 22.0      | 53023      | 56538      | 68476      | 21.1       | 15.19     |
| Cooperative Banks   | 14667           | 14670      | 2073       | -85.9                        | 0.9       | 2694       | 1839       | 5715       | 210.8      | 1.27      |
| Others              | 21348           | 52154      | 27331      | -47.6                        | 12.5      | 52312      | 71343      | 10454      | -85.3      | 2.32      |
| All Agencies        | 108256          | 185489     | 219263     | 18.2                         | 100.0     | 327436.00  | 379792.00  | 450781.00  | 18.7       | 100.00    |

### 4. CD Ratio

| Agency              | CD Ratio %      |            |            |       |
|---------------------|-----------------|------------|------------|-------|
|                     | No. of accounts |            |            |       |
|                     | 31/03/2022      | 31/03/2023 | 31/03/2024 |       |
| Commercial Banks    | 62.3            | 36.1       |            | 45.7  |
| Regional Rural Bank | 30.7            | 58.1       |            | 64.3  |
| Cooperative Banks   | 35.5            | 21.4       |            | 59.6  |
| Others              | 87.8            | 147.9      |            | 465.1 |
| All Agencies        | 55.3            | 44.8       |            | 49.0  |



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

| Agency              | Cumulative up to |        |        |       |
|---------------------|------------------|--------|--------|-------|
|                     | 31/03/2024       |        |        |       |
|                     | PMJDY            | PMSBY  | PMJJBY | APY   |
| Commercial Banks    | 818042           | 492714 | 112569 | 60640 |
| Regional Rural Bank | 278981           | 144810 | 43702  | 24233 |
| Cooperative Banks   | 0                | 0      | 0      | 0     |
| Others              | 0                | 0      | 0      | 0     |
| All Agencies        | 1097023          | 637524 | 156271 | 84873 |

### 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    | 177235.16             | 48.4             | 64717.46             | 17.7             | 62421.02                 | 17.0             | 31507.38               | 8.6              |
| Regional Rural Bank | 39533.21              | 57.7             | 31663.85             | 46.2             | 3974.87                  | 5.8              | 5426.87                | 7.9              |
| Cooperative Banks   | 2938.67               | 51.4             | 2913.06              | 51.0             | 0.00                     | 0.0              | 8.20                   | 0.1              |
| Others              | 1145.74               | 11.0             | 705.09               | 6.7              | 830                      | 7.9              | 1159                   | 11.1             |
| All Agencies        | 220852.78             | 49.0             | 99999.46             | 22.2             | 67225.89                 | 14.9             | 38101.45               | 8.5              |

## 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    | 111878.00         | 73597.84            | 65.8         | 122381.00         | 109466.14           | 89.4         | 170948.00         | 257955.22           | 150.9        | 102.0                        |
| Regional Rural Bank | 46862.00          | 44175.65            | 94.3         | 52395.00          | 52008.74            | 99.3         | 64072.00          | 43386.58            | 67.7         | 87.1                         |
| Cooperative Banks   | 10333.00          | 181.57              | 1.8          | 11283.00          | 9155.65             | 81.1         | 13637.00          | 6019.81             | 44.1         | 42.3                         |
| Others              | 10729.00          | 10943.06            | 102.0        | 13789.23          | 5412.89             | 39.3         | 7832.15           | 1159.36             | 14.8         | 52.0                         |
| All Agencies        | 179802.00         | 128898.12           | 71.7         | 199848.23         | 176043.42           | 88.1         | 256489.15         | 308520.97           | 120.3        | 93.4                         |

## 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          | 77976.00          | 59089.32            | 75.8         | 85355.00          | 79997.39            | 93.7         | 101578.00         | 93117.55            | 91.7         | 87.1                         |
| Term Loan (Agri.)  | 24186.00          | 11650.63            | 48.2         | 33752.23          | 24133.4             | 71.5         | 21077.00          | 18907.63            | 89.7         | 69.8                         |
| Total Agri. Credit | 102162.00         | 70739.95            | 69.2         | 119107.23         | 104130.79           | 87.4         | 122655.00         | 112025.18           | 91.3         | 82.6                         |
| MSME               | 62641.00          | 55031.65            | 87.9         | 71620.00          | 64881.26            | 90.6         | 123135.15         | 185340.66           | 150.5        | 109.7                        |

|                         |           |           |      |           |           |      |           |           |       |      |
|-------------------------|-----------|-----------|------|-----------|-----------|------|-----------|-----------|-------|------|
| Other Priority Sectors* | 14999.00  | 3126.52   | 20.8 | 9121.00   | 7031.37   | 77.1 | 10699.00  | 11155.13  | 104.3 | 67.4 |
| Total Priority Sector   | 179802.00 | 128898.12 | 71.7 | 199848.23 | 176043.42 | 88.1 | 256489.15 | 308520.97 | 120.3 | 93.4 |

#### 9. NPA Position (Outstanding)

| Broad Sector        | 31/03/2022       |                     |              | 31/03/2023       |                     |              | 31/03/2024       |                     |              |                              |
|---------------------|------------------|---------------------|--------------|------------------|---------------------|--------------|------------------|---------------------|--------------|------------------------------|
|                     | 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 [%] | Avg. Ach [%] in last 3 years |
| Commercial Banks    | 334057.26        | 0.00                | 0.0          | 370724.32        | 0.00                | 0.0          | 366137.88        | 19765               | 5.4          | 1.8                          |
| Regional Rural Bank | 51874.25         | 7742.58             | 14.9         | 55490.00         | 4158.51             | 7.5          | 68476.09         | 9283.55             | 13.6         | 12.0                         |
| Cooperative Banks   | 2800.09          | 2147.17             | 76.7         | 9101.78          | 993.85              | 10.9         | 4267.43          | 1108.20             | 26.0         | 37.9                         |
| Others              | 0.00             | 0.00                | 0            | 0.00             | 0.00                | 0            | 10454.12         | 325.64              | 3.1          | 1.0                          |
| All Agencies        | 388731.60        | 9889.75             | 2.54         | 435316.10        | 5152.36             | 1.18         | 449335.52        | 30482.39            | 6.78         | 3.50                         |

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

| Source(s) |            |
|-----------|------------|
| 1         | LDM office |
| 2         | LDM office |
| 3         | LDM office |

## **Part B**

## Chapter 1

### Important Policies and Developments

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

##### Cooperative Development

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

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

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

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

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

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

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

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

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



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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

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



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

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

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

## **2. Union Budget**

### **2.1. Important Announcements**

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

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

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

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

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

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

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

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

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

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

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

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

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

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

## **2.5. Agri Credit Targets**

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

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. RBI's Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a



comprehensive policy and financing framework detailing how funds will be allocated and managed.

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

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

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

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

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

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

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

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

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

## 5. Interest Subvention Schemes of GoI

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

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

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

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

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

## 7. Micro Credit Intervention:

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

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

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

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-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:-

- a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
  - b. 50 percent of the cost or maximum Rs.10000/- for pipe system.
  - c. Maximum Rs. 68000/- for electrification of tube well.
- (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

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



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

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

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

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

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

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

## **2. State Budget**

### **2.1. Important Announcements**

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

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

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

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

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

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

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

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

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

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

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

For the Crushing Session 2023-24 the price of Early cultivars has been raised to Rs. 370 from Rs. 350 for general cultivars it has



been raised to Rs. 360 from Rs. 340 and for unsuitable cultivars the price has been raised to Rs. 355 from Rs. 335.

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

The district of Chandauli is known as the “Rice Bowl ‘ of the state. It is one of the aspirational districts of the state. The geographical area of Chandauli district is 2541 square kilometres. It is surrounded by the Bhabua district of Bihar in the east Varanasi in the west Ghazipur in the north and Mirzapur district in the south. The main crops of the district are rice and wheat and other crops are bajra arhar chana moong and maize etc. The agriculture activity in the district is largely dependent on monsoon while district is interconnected with the rivers. The main water sources in the district are the rivers Ganga Karmanasha Chandraprabha. The district has 5 tehsils and 9 development blocks. Out of total cultivated area of the district more than 60 per cent of the cultivated area is under rice. The district falls in eastern plain zone as per agro climatic zone. An FPO of natural farming has been sanctioned on 19.07.2020 to Shramik Bharti under PODF-ID at Niyamtabad block of Chandauli. During the Kharif season 2024-25 total production of crops viz Rice Jwar Bajra Urd Arhar and millets are 445.44 metric ton.

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

- In the district agriculture sector plays a pivotal role in the economy. The Gross Cropped Area (GCA) is 253374 hectare while the Net Sown Area (NSA) is 135417 hectare reflecting a cropping intensity of 185 per cent. (District Statistical Abstract)
- The district falls under eastern plain zone and experiences dry semi humid climate with maximum and minimum temperatures of 42°C and 10°C receiving an average annual rainfall of 528 mm primarily during the monsoon season. (District Statistical Abstract)
- The district's soil is mainly medium to shallow soil Alluvial Ussr and Daria soil which is suitable for diverse crops.
- The average landholding size is 0.25 to 0.5 hectare in the district. However the landholding pattern in the district is diverse with small and marginal farmers constituting 62 per cent of the total. (Agriculture Census 2019)
- Major field crops grown includes; rice wheat bajra arhar chana moong and maize. (As per Dist. Agriculture Office/DAO). Four FPOs of NABARD under PODF-ID have received the infrastructure support from Agriculture Department as Farm machinery Bank (Tractor Zero trill drill Crop rippr Extra ripper chopper and power triller).



## **2.1.2 Water Resources**

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

The district is predominantly agricultural. The majority crops are categorised as low water consuming crops. Irrigation plays a major role in increasing agricultural production as it reduces the dependence of farmers on nature. Irrigation projects are classified on the basis of size into major (irrigation area more than 10000 ha) medium (2000 ha to 10000 ha) and minor (less than 2000 ha irrigated area) irrigation projects. Out of the total gross irrigated area of 218568 ha. Canal irrigation covers 105565 ha. Wells covers 94 ha. Tank covers 65 and other sources cover 1834 ha. Considering the continuously declining groundwater levels micro-irrigation systems like drip and sprinkler irrigation have emerged as highly efficient irrigation techniques. Out of 9 blocks there are 8 blocks categorized as "Safe" category and one block (Naugarh) is categorised as "Semi critical" category.

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

Canal network from Karmanasha Chandraprabha river and Latifshah dam are the major source of surface irrigation in the district. The other water sources in the district are the rivers Ganga Karmanasha Chandraprabha and others the dams Naubharbanj Mushakhand Chandraprabha Latifshah and Bhaisot and the canals Chandraprabha Mushakhand and Narayanpur Lift Canal. According to an assessment by the National Water Commission the water use efficiency of various irrigation systems is only 30 per cent to 40 per cent and there is ample scope for improvement. Micro irrigation will be more effective for conserving available water bringing more area under irrigation and enhancing crop productivity. Since 2005-06 to 31 March 2024 total 73455 Farmers have installed micro irrigation providing irrigation facilities to 102035 ha of land in the district. Government of India is implementing the Pradhan Mantri Krishi Sinchai Yojana (PMKSY) scheme with the vision of 'Har Khet Ko Pani' (water to every farm) i.e. extending the coverage of irrigation and 'Per Drop More Crop' i.e. improving water use efficiency. The Government of India has implemented the Pradhan Mantri Krishi Sinchayee Yojana which lays special emphasis on water use efficiency water source creation water distribution management etc. 81 per cent of the irrigated agricultural area is dependent on groundwater.

## **2.1.3 Farm Mechanization**

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

Agriculture Mechanization has improved the productivity and timeliness of agricultural operations brought down the cost of cultivation and enabled climate change adaptation in the district. Mechanization reduces the drudgery of various farm operations making farming a more attractive enterprise. Additionally mechanizing post-harvest operations adds value and creates employment opportunities. Onion Wheat Bajra and vegetables are the major kharif rabi and summer crops of the district. The Government of India has formulated several schemes and policies to increase mechanization in Indian agriculture. The Government of India has set an ambitious target of increasing the agricultural power from the level of 2.02kw/ha in 2016-17 to 4 kw/ha by 2030. There is a huge demand for



agricultural labour during harvesting periods. The overall level of farm mechanization in the country is only 40-45 per cent and 90 per cent of the total farm power is contributed by mechanical and electrical power sources. The operation-wise farm mechanization level in the country is about 40 per cent for tillage and seedbed preparation 29 per cent for seeding and planting 35-45 per cent for plant protection 60-70 per cent for harvesting and threshing for wheat and rice and below 15 per cent for other crops. 17 farmers have received agricultural tools through lottery system conducted in NIC in presence of DM CDO DDM DDAG DAO Progressive farmers.

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

In the districts where the current availability of agricultural power is adequate the potential for agricultural mechanization can be calculated by considering the replacement of the current equipment/machines and the specific needs and requirements of the district. The farm power availability (FPA) and adoption of farm equipment have been on a rise in the district. While tractors and power tillers continue to outsell other farm equipment such as combine harvesters the gap has been narrowing in recent years due to the widespread adoption of threshers rotavators and more. Financial support is available to farmers cooperatives and FPOs under different State and Central Govt. schemes for the purchase of tractors and other farm machinery. The sale of tractors is on the rise and there are a good number of manufacturers making good quality farm implements in the district.

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

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

“Horticulture” comprises the cultivation of fruits and vegetables ornamental flowers medicinal and aromatic plants and their post-harvest management. Horticulture is divided in three major branches: Floriculture (cultivation of flowering and ornamental plants) Olericulture (study of vegetable culture) and Pomology (focuses on the cultivation production post-harvest storage processing and value addition of fruits plants). Agro climatic conditions of the district are conducive for development of various horticulture crops. The horticulture sector is supplier for large number of agro-based industries which has high avenues for generation of skill full employment and self-employment opportunities both in rural and urban areas. The major fruit crops grown in district are Mango Guava Banana Watermelon Water chestnut strawberry Pomegranate Custard apple. The major vegetables grown in the district are Tomato Lemon Potato Onion Cauliflower Brinjal Carrot Bottle gourd Cabbage Garlic and Pumpkin. Area under flowers like Lily Rose and Marigold is increasing day by day in the district.

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

Directorate of Horticulture ATMA and KVK are providing extension servicestothefarmers.

Department of Agriculture is also running the Training & Visits system programmes with village level extension workers.

Private nurseries provide government certified grafts for Mango and Tomato. Nurseries are able to meet the demand of planting material. There are two soil testing laboratories and a Farmers Training Centre at Sadar Chandauli. The marketing facilities are available at all APMCs apart from local markets.

There is a government nursery in Sahabganj and 05 private nurseries in the district from where good quality plants are available. The department runs a training center where training is imparted for fruit processing jam jelly ketchup etc.

## **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 of Chandauli is 2541 Sq.Km. of which the forest area is 115 Sq.Km. Since the National Forest Policy required the forest area to be 33.33 the process of afforestation needs to be accelerated in the district. Forests play an indispensable role in maintaining ecological biological and environmental equilibrium. Besides forests serve as a critical resource for rural communities providing essential products such as fuelwood fodder small timber and various non-timber forest products. The National Forest Policy 1988 recommends coverage of at least 33 per cent of the geographical area under forest & tree cover to maintain the ecological balance of any region which is envisaged through sustainable interventions. The combined forest and tree cover is 10.41 per cent of the total geographical area which is far below the recommendations of the National Forest Policy 1988. Chandauli district falls in eastern plain zone as per agro climatic zone.

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

The State Forest Department is implementing various afforestation programmes like Joint Forest Management and Social Forestry. Uttar Pradesh State Forest Development Corporation is appointed as the sole agent of Government to purchase sell and transport Non-Timber Forest Produce in U.P. It is engaged in collection processing and marketing of Non timber Forest Produce.

There is a need to promote hi-tech forestry plantations as commercially viable and bankable projects. Uttar Pradesh Forest Corporation should develop a market linkage scheme to determine the minimum support price for major forest products.

There is no organized timber market in the district. The Forest Department is active in the district. Trees like Sheesham Jamun Mahua Arjun Neem Eucalyptus Babool Amla etc. are quite profitable from the perspective of agroforestry/farm forestry. Tree plantation is being given special emphasis in the district.



## **2.1.6 Animal Husbandry – Dairy**

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

The Animal Husbandry Sector plays an important and vital role in Gross State Domestic Product (GSDP). Dairy is the single largest agricultural commodity contributing to 5 per cent of the national economy and employing more than 8 crore farmers directly. In the district an FPO (Farm City Farmers Producer Co. Ltd.) for Dairy farming was sanctioned on 08.02.2021 under PODF-ID by NABARD at Sarne village of Niyamatabad block Chandauli. The beneficiaries are getting good prices of milk after tie-up with the National Dairy Development Board. This FPO is selling animal feed running Input shop as well as having tie-up ITC Chaupal Sagar for selling grains (Wheat & Rice). One of its director is also running hi-tech dairy having 165 cows (Gir Jersey cross HF Cross Cattles) in the dairy. The turnover of this FPO was Rs.1.37 cr. as on 31.03.2024 and it has achieved the turnover of Rs.1.70 cr. in the 1st quarter (April to June 2024) also having total members 535 as on today rating with “A” rated.

In Chandauli district a total numbering of cattle cross bred 661510 cattle indigenous numbering 53466 Buffaloes numbering 64586 Sheep crossbred numbering 7381 Sheep indigenous numbering 17087 Goat numbering 89091 and milk available per capita 247 gm/day.

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

The increase in milk production is the result of increased milk collection and processing particularly by dairy cooperative societies along with the adoption of modern production expansion methods such as artificial insemination.

- According to the Livestock Census 2020 68 per cent of the total cattle population is indigenous/non- descript and 32 per cent are crossbred cattle. The proportion of breeding females in the cattle population is in the range of 45-50 per cent.
- The district has 17 veterinary hospitals 2 disease diagnosis centres 21 veterinary dispensaries 38 artificial insemination centres 18 animal breeding farms 2 Dairy Cooperative Societies 65 Milk collection centers and 2 fodder production units. (Source: District Zila Sakhyikiya Patrika 2023)
- According to the 2020 Livestock Census the district has 64586 buffaloes 17087 indigenous sheep 89091 goats 3907 indigenous pigs and 134709 indigenous poultry. (Source: Animal Husbandry Department Chandauli)



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

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

The poultry sector is the fastest growing and most flexible of all livestock sectors. The rural backyard poultry systems play a pivotal role in achieving nutritional security in rural areas. Poultry sector in India is divided into two sub-sectors - one with a highly organized commercial sector and other being unorganized sector. The production from poultry can be classified under two types i.e. egg production (layers) and meat production (broiler). Total layer population in the district was 140168 lakh of which Indigenous layer population was 134709 and Improved layer population was 5459 during 2023-24 (Source: Animal husbandry Department) Egg production during the year 2023-24 in the district was about 167 lakh including production from desi birds. As the population of the State are primarily vegetarian the actual demand may be less which may be indicated as against the nutritional requirement of 170 eggs per annum.

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

Commercial poultry is confined to Chahnia Dhanapur and Sakaldiha blocks of the district. Infrastructure facilities for the health care of birds are provided by AH Department. There are no hatcheries for supply of day old chicks to the farmers. Training programs are organized for the beneficiaries. There are no organized markets and farmers have to depend upon middlemen and traders. Marketing of eggs and meat is mainly in the hands of private individuals. Some farmers sell eggs and birds either directly to the traders or through retail outlets. The problems reported by the farmers include high feed cost non-availability of inputs in time and dependence on other districts for marketing and inputs. Moreover high concentration of vegetarian population results in slow progress of the sector.

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

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

Over 70 per cent of sheep and goats are raised by small/ marginal farmers and workers who lack access to land. The majority of the sheep are found in Naugarh block of the district. Goat population in the State is about three times more than the sheep population. The main breeds of Goat in Uttar Pradesh are Barbari Jamunapari and Alpain. The wool production from sheep in the district was very less in quantity.

- In the year 2023-24 the Animal Husbandry Department has selected and benefited 149 beneficiaries under the Pig Farming Scheme and 53 beneficiaries under the Goat Farming Scheme in the district. Total number of 87 beneficiaries have been benefitted under PMFME scheme. There are 7381 Sheep cross bred 17087 Sheep Indigenous 89091 Goats 3907 Pig Indigenous are available in the district as Animal Husbandry Deptt. Chandauli.

- An FPO (Naugarh Farmers Producer Co. Ltd.) for Goat rearing was sanctioned on 08.02.2021 under PDF-ID by NABARD in the Naugarh block of Chandauli district. Currently the FPO has 310 members.

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

As per the 20th Livestock Census 2019 Chandauli district has a significant population of indigenous sheep totaling 17087 while sheep cross breed are almost negligible with only 7381 in the entire district. Population of indigenous Pigs totaling 3907/Pigs cross breeds totaling 53 only and Goats are in prominent numbering 89091 indicating a strong presence of small ruminants. Notably the district has no population of either crossbred or indigenous rabbits reflecting a lack of rabbit farming activity in the area.

### **2.1.9 Fisheries**

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

Fisheries and aquaculture remain an important source of food nutrition employment and income for millions especially the rural populations. Fish being an affordable and rich source of animal protein is one of the healthiest options to mitigate hunger and nutrient deficiency. It has immense potential to enhance incomes and usher in economic prosperity to stakeholders. The main fish available in the district are Rohu Pyasi Zinga Catla and magur. Marine Fishing is done round the year in the district. Pisciculture activities in the district have been undertaken in the coastal as well as inland waters.

As per District Statistical data 2023-24 Chandauli district has production of 452 mt and availability is 40 gm/day. The districts fishing sector is also supported by 10 Fishermen Primary Cooperative Societies with a total membership of 1753 indicating collective participation in the fisheries economy through cooperative structures.

- Chandauli district has a significant number of reservoirs ponds etc. which provides ample scope for fish farming. The traditional occupation of the fishing community in the district is fish hunting and fish farming. One hi-tech fish mandi is under construction at new mandi Chandauli. It is expected to open in the year 2025.

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

During the year an FPO (Samvad Farmers Producer Co. Ltd.) for fish farming was sanctioned on 08.02.2021 under PODF-ID by NABARD in the Sahabganj block of Chandauli district. Currently the FPO has 406 members. The members of the FPO have also been linked to the Prime Minister's Matsya Sampad Yojana. The turnover of the this FPO is Rs.1.37 cr. as on 31.03.2024 rating with "B" rated.

- During the year Fisheries Department Chandauli approved a total loan of Rs.87.32 lakhs to various beneficiaries under different schemes such as the Prime Minister's Matsya Sampada Yojana establishment of RAC (Recirculatory Aquaculture System) under Blue



Revolution first- year investment in ponds establishment of cage culture in Musakhad reservoir etc. • There is a huge potential for fish farming in all the development blocks of the district. However the current fish seed production in the district is insufficient to meet the demand. The main fish market is situated at Pt. Deen Dayal Udhayay Nagar Chandauli.

#### **2.1.10 Farm Credit – Others**

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

With the modernization of agriculture mechanical power usage in the district has increased to 40-45 per cent. However 55-60 per cent of agricultural operations are still performed using bullock-drawn implements. This continued reliance on draught animal power is due to small land holdings and hill agriculture where 90 per cent of land holdings are marginal (below 1 ha) to small (2-4 ha) farms covering 50 per cent of the total cultivable land.

Mechanized farming can ensure efficiency in agriculture but considering the land-holding pattern in the state dependence on traditional agricultural machinery is inevitable. Animals are considered the backbone of the rural economy in India. Draft animals (draught animals) play a crucial role in our rural economy by assisting in agricultural work. In addition to physical labor traditional farming in India which was responsible for 77.2 per cent of the land holdings was based on the use of animal power by 97.6 per cent of farmers (landowners). Therefore awareness could be created to utilize the animal resources available in the district.

Providing two-wheelers to farmers for commuting between home farm and market is considered a farm activity. In this district banks and MFIs have launched schemes specifically for two-wheelers used for commercial purposes.

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

As per Statistical Abstract 2023 the district has 17 Veterinary Hospitals/ Polyclinic 2 Diese Diagnostic centre and 21 Mobile Veterinary Dispensaries (MVD) which provides veterinary Services in the district. Thus the availability of services for per lakh population of bullocks is low. Thus there is need for expansion of veterinary hospitals and availability of veterinary doctors at more gram panchayats.

**Draught Animals:** Ensuring the availability of high-quality draught animals for agricultural purposes through cattle fairs weekly markets (haats) and other events.

**Credit facility provided through financing of two-wheelers:**

- Farmers are provided finance for two-wheelers.
- Various banks are providing loans for the purchase of two-wheelers for agricultural purposes.
- Nowadays two-wheeled bikes are being developed as agricultural implements that can be used to perform necessary agricultural operations for crops in places where land holdings are small and scattered.

## **2.1.11 Sustainable Agricultural Practices**

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

The Integrated Farming System (IFS) model aims to enhance the productivity and profitability of small and marginal farmers by efficiently utilizing land water and other resources. The proposed IFS models for Chandauli district based on its agro climatic zones focus on diversification through cropping horticulture dairy vermicomposting kitchen gardening fodder crops and agro-forestry. The Chandauli district presents a diversified farming system promoting sustainable agricultural practices and enhancing income opportunities through integration of crops horticulture dairy and forestry.

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

There are four FPOs under PODF-ID are running in the district. Namely; Organic farming Goar rearing Fish farming and Dairy farming we are planning a projects of Interegrating farming with a small Dairy farming Poultry farming Goat farming as well as Fish farming in the district very shortly with the help of NABARD through a DPR project. Essential

components of the integrated farming system

Maintaining soil vitality and providing a sustainable base to the farm through effective management of natural resources. This includes:

- Improving soil fertility
- Use of solar energy
- Self-reliance on agricultural inputs
- Conservation of various biomes
- Synchronisation with livestock
- Use of reusable energy

Some blocks of Chandauli such as Chahaniya Chakiya and Dhanapur also practise agriculture on a small scale through the integrated farming system.

Currently 30 FPOs (registered in Shakti portal) are operational actively in the district which are being run under NABARD Agriculture Department SFAC and CSS 10000 of the Government of India.

## **2.2 Agriculture Infrastructure**

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

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

Warehousing is vital for agricultural marketing rural banking and food security balancing supply during harvest and off seasons.

- The district has 95 storage godown with capacity of 128.40 mt.
- Agri Value Chain Financing bridges agricultural gaps effectively by connecting smallholder farmers with crucial processes technology credit and markets. The production and consumption pattern of the district offers opportunity for value chain financing of Onion and Tomato crops.



- The disaggregated GLC flow under agri. infrastructure-construction of storage and marketing infrastructure is not available.
- According to the information available on the online portal as of 31.07.2024 primary processing centres rice mills custom hiring centres warehouses godowns Rice sorting and grading Packaging the products and dal mills are available under the "Agricultural Infrastructure Fund" for post-harvest activities.

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

Agri Marketing Infrastructure (AMI) sub-scheme under ISAM managed by the MoAF&W GoI supports new credit-linked rural godown projects with NABARD facilitating subsidies up to 33.33 per cent. The scheme has received approval for continuation until 31 March 2026.

- e-Kisan Upaj Nidhi portal enables farmers to obtain post-harvest loans by pledging e-NWRs for stocks stored in WDRA-registered warehouses improving access to pledge finance. The gap needs to be closed in by creating additional storage.
- Chandauli district is an aspirational district. The "Agricultural Infrastructure Fund" (AIF) scheme which will be operational from 2020-21 to 2031-32 has been launched by the Government of India to completely free small farmers from middlemen and commission agents which in itself is an important step. Under this scheme a facility of 3 interest subsidy for up to Rs2.00cr. for 7 years is available.(agriinfra.dac.gov.in)
- The Government of India has launched the Worlds Largest Grain Storage Plan in Cooperative Sector to build storage infrastructure in selected PACS integrating schemes from various ministries.

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

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

Land Development activity aims at making land suitable for sustainable agriculture preventing the soil erosion leading to improvement in soil productivity and fertility through various measures. Unsustainable use of land including imbalanced use of chemical fertilizers leads to land degradation which necessitates substantial investment in land development activities for improvement in chemical and biological properties of soil.

The texture of the soil is medium black and Alluvial Uasr and Diara. The agro-climatic conditions provide a range of potentialities for growing crops like Wheat Rice Tomato Maize Chana Bajra. Arhar Moong etc.

Depending on stage of ground water development source of irrigation and cropping pattern of the district land development sector encompasses the following sub activities:

- On farm development works - Land levelling bunding trenching
- Land Reclamation - Tank silt application and organic manures
- Water Management - Lining of field channel and farm ponds
- Watershed Development - filed level activities- bunding and trenching

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

Soil health cards are issued to farmers based on soil testing under National Mission for Sustainable Agriculture (NMSA) to encourage balanced use of fertilizers

- There are 1 soil testing laboratory and 1 Krishi Vigyan Kendra (KVK).
- Agri Extension services are offered by Krishi Vigyan Kendra (KVK) situated at Sadar Chandauli of Chandauli district.
- Creation of awareness among the farmers about land development activities by extension service being provided through agencies like ATMA and KVK.
- It is necessary that the management and maintenance of natural resources be based on public participation to keep them sustainably useful and sustainable.

### **2.2.3 Agri. Infrastructure - Others**

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

In terms of revised Priority Sector Guidelines issued by Reserve Bank of India vide Circular No. RBI/FIDD/2020-21/72 dated 04 September 2020 (updated on 26 October 2021) investments such as Tissue-culture labs seed production units Bio fertilizer / bio-pesticide units vermin-compost units etc. have been classified as 'Agriculture infrastructure items under agriculture credit' thus helping in facilitating greater availability of credit for these activities.

Agricultural Biotechnology is an area of agriculture science that involves techniques such as genetic engineering tissue culture molecular diagnostics etc. to modify living organisms. It provides the necessary technical and financial support to foray into the biotechnology industry. The idea behind the same is to develop genetically modified crops/other organisms with qualities such as drought-resistance disease resistance higher nutritional content and development of biological pesticides and bio-fertilizers-in effect leading to higher and more stable crop yields. The development of irrigation infrastructure increases the use of land and crop intensity and provides incentives to farmers to use yield-enhancing inputs thus increasing agricultural production.

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

Infrastructure facilities are available in the district for seed certification testing storage packaging grading & cleaning etc It produces seeds of Hybrid Bajra wheat castor pulses and vegetables. Awareness drives of farmers with KVKs can also be undertaken so that they understand the authentic certification of seeds.

- Seeds are the fundamental and most important input for sustainable agriculture. The production and distribution of quality/certified seeds is primarily the responsibility of state governments. Certified seed production is done through state seed corporations departmental agriculture farms cooperatives etc. The distribution of seeds is done through various channels i.e. departmental outlets at the block and



village level cooperative societies seed corporation outlets private dealers etc. is needed with all required linkages.

Gaps :

- Difficulty in convincing all stakeholders like farmers traders and commission agents to move to the online platform i.e. eNAM.
- Lack of awareness in farmers about biofertilizers leading to low adoption rate.
- The established nature of the chemical fertilizers market is also one of the reasons for the slow adoption of biofertilizers as conventional fertilizer companies hold a wide range of product offerings and have a strong distribution network.

## **2.3 Agriculture – Ancillary Activities**

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

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

Agro climatic conditions of the district are conducive for development of various horticulture crops. The area under horticultural crops in Chandauli district is 8752 hectares with a production of 510 metric tons (2023-24). The horticulture sector supplies inputs to a large number of agro-based industries which generates skill based employment and self-employment opportunities both in rural and urban areas. The Chandauli Chahnia Dhanapur Barhani and Sadar Chandauli blocks offer good scope for horticulture activities especially for Tomato guava and lime cultivation and processing. Further there is a scope for area expansion under guava custard apple pomegranate and amla in the district.

Small and suitable activities related to fruits and vegetables post-harvest management are also being supported by Horticulture Deptt. Thus the bank loan requirement may also increase due to such initiative. As per the revised priority sector guidelines loans for food and agro-processing up to an aggregate sanctioned limit of Rs.100 crore per borrower from the banking system shall be classified under Agriculture – Ancillary activities.

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

Processing of fruits and vegetables flowers spices honey medicinal and aromatic crops and mushrooms.

- Processed products of agricultural commodities such as food grains pulses and oilseeds.
- Agricultural products like milk powder infant milk food malted milk food condensed milk ghee and other dairy products poultry and eggs meat and meat products.
- Fish processing.
- Double roti oilseeds food (eatables) breakfast cereals sweets (including cocoa processing and chocolate production) malted extracts protein isolates high protein foods weaning food and extended food products.
- Specialised packaging for food processing industries.
- Reefer vehicles/mobile pre-cooling vans.



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

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

Ancillary activities have unique credit needs be addressed by financial institutions. Towards fulfilling these needs RBI through its Master Directions on 'Priority Sector Lending' (PSL) has declared that Loans to Primary Agriculture Credit Societies (PACS) by banks loans to Micro Finance Institutions (MFIs) for on-lending in agriculture sector Loans under Agri Clinic and Agri Business Center (AC-ABC) scheme are included in other ancillary activities of agriculture.

The specified loan categories offer financial support for various agricultural activities including loans up to Rs.5 crore for cooperative societies of farmers to dispose of members produce up to Rs.50 crore for start-ups in agriculture and allied services and up to Rs.100 crore for food and agro-processing. Additionally loans are provided for agri-clinics farm equipment service units PACS and NBFCs for on-lending to the agricultural sector. These initiatives aim to boost agriculture agro-processing and allied activities through accessible credit facilities.

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

PACS are village level cooperative credit societies that serve as the last link in a three-tier cooperative credit structure headed by the State Cooperative Banks (SCB) at the state level. PACSs provide short-term and medium-term agricultural loans to the farmers for the various agricultural and farming activities. PACS undertake a wide variety of operations such as lending inputs sales consumer goods sales farm produce purchase and processing.

The AC-ABC scheme is being implemented by Ministry of Agriculture and Farmers' Welfare Government of India with NABARD acting as subsidy channelizing agency e.g. subsidy of 36 per cent for general category and 44 per cent for SC/ST category beneficiaries. The ceiling of project cost for subsidy up to Rs.20 lakh (Rs.25 lakh in case of highly successful individual projects) for an individual project. Rs.100 lakh for a cluster project (set up by a cluster having at least 5 trained persons under the scheme).

## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

MSMEs have been a vibrant and dynamic part of Indian economy. With about 6.34 crore enterprises in the country MSMEs contribution has been close to 30 per cent of the overall GVA (Gross Value Added) and over 35 per cent of the manufacturing sector's GVA.

The Ministry of Micro Small and Medium Enterprises (MSME) Government of India defines MSMEs based on investment and turnover. Micro enterprises have investments up to Rs.1 crore and turnover up to Rs.5 crore small enterprises have investments up to Rs.10 crore and turnover up to Rs.50 crore and medium enterprises have investments up to Rs.50 crore and turnover up to Rs.250 crore.

- The R-SETI in the district provides alternative employment opportunities to the unemployed rural youth for taking up income generating activities in non-farm sector. In Chandauli district 47 programs were organised by the RSETI from 01 April 2023 to 31 March 2024 and 1027 women were provided employment-oriented training.

- In Chandauli district GI tag - Adam Chini Chawal (a variety of rice) has been produced in the district since ancient times. Adam Chini Chawal is grown in the special areas of Chakia and Shahabganj blocks of the district.

- Through the tireless efforts of the farmers of the district Adam Chini Chawal has been included in the Global Index (GI). For this work the Ishaani Agro Farmers Producer Company Limited of the district has been designated as the nodal agency. Total achievement of the district under Micro Small and Medium Enterprises was 117 per cent as on 31.03.24 and MSME sector has achieved the 31 per cent in 1st Qtr. (April to June) 2024 as declared during DCC meeting.

NABARD has been continuously making efforts in creating an enabling environment for promotion of livelihoods of the rural poor through various training programmes viz. MEDP LEDP Skill Development. Under MEDP programme 30 women provided training for Decorative items.

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

Importance of MSME sector to economy and employment has been duly realised by policy makers. This has resulted into several policy initiatives aimed at maintaining and improving the sector's health. The sector is eligible for credit under priority sector lending norms. Public procurement policy earmarks 25 of annual procurement by Central Ministry/ Department / PSUs to be done from MSE Sector. The district's ODOP is Jari-Jarodaji and Kala Chawal (Black Rice).

The Kala Chawal cluster is developed in the areas around Amra village of Barhani block. In addition an FPO for Kala Chawal has also been formed under CSS 10000. Zari-zardogi work is being done in large



scale around the Dulhipur and Sat Pokhari village of Niyamtabad block of Chandauli district.

Chandauli has a government polytechnic a government industrial training institute and private industrial training institutes where training in electrical and mechanical engineering fitter etc. is provided.

Some NGOs and voluntary organisations also provide training in sewing embroidery carpet weaving etc. Lack of electricity is the biggest obstacle to industrial development and its supply level is a matter of great concern.

The District Industries Centre should make arrangements for training of entrepreneurs extension services supply of raw materials and sale of finished products. Under the One District One Product (ODOP) scheme Jari-Jarodaji and Black Rice have been identified in the district. Along with the state agency the District Industries Centre and banks are actively working to promote this on a priority basis. Better facilities can be provided to small units and self-help groups for the sale of their produced goods. In the district Micro units no. 20846 Small units no. 381 Medium units no. 31 are running as on 31.03.24.

Efforts should be made to upgrade MSMEs through modern and new technologies to achieve global quality standards.



## 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

In the district the green chilly and Black Rice are producing in huge quantity. Last year crops of green chilly was destroyed due to flood in the area of Naugarh block. The quality of Black rice was not up to mark for export because of broken rice was rejected by the traders. Exports play an important role in a country's economy. A healthy balance between foreign trade and exchange reserves to maintain the country's export growth should be the constant endeavour. Exports also have a correlation with the prevailing industrial environment with quality standards competitive pricing and attractive packaging playing key roles. Exports are a national priority for the Government and private sectors which is recognized by all. In terms of RBI guidelines financing for exports is available for "Pre-shipment/Packing Credit" and "Post-shipment Credit". For Domestic banks export credit subject to a sanctioned limit of Incremental export credit over corresponding date of the preceding year up to 2 per cent of ANBC or CEOBE whichever is higher subject to a sanctioned limit of up to Rs.40 crore per borrower. Presently an export of the produce is not much from the district. We are trying to export the Black rice in future.

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

Chandauli district is known as the 'Rice Bowl'. Black rice and Jari-Jarodaji have been included in the 'One District One Product' of the district. Hence several steps are being taken for its export. Buyer-seller meetings are also organised from time to time. For this the Chandauli Black Rice Farmer Producer Organization also obtained an export license in 2022. Steps have also been taken for sales on Amazon and online. There is great potential for the export of these products in the district. NABARD has also provided financial support for the trademark of Black Rice in 2020. Steps have also been taken for sales on Amazon and online. There is great potential for the export of these products in the district. NABARD has also provided financial support for the trademark of Black Rice in 2020.

#### 4.2 Credit Potential for Education

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

As per the 2011 census the literacy rate of the district is 71.36 per cent which slightly higher than the literacy rate of UP at 69.72 per cent and much lower than the National average literacy rate of 74.04 per cent. Education is the foundation of a strong and prosperous economy. It is the key to unlocking individual potential and building a better future for all. The importance of education in the Indian economy is even greater in a world that is increasingly

knowledge-based. In order to compete in the global economy India needs to have a highly skilled workforce. This means that the government needs to invest in education and make sure that all children have access to quality education. The government has launched a number of new schemes to improve education in India. These include the Pradhan Mantri Digital Saksharta Abhiyan (PMDA) which aims to make all Indians digitally literate by 2024; the National Education Policy (NEP) which aims to transform the education system in India; and the National Skills Development Mission (NSDM) which aims to provide skills training to millions of Indians.

In terms of revised Priority Sector Guidelines issued by Reserve Bank of India loans to individuals for educational purposes including vocational courses not exceeding Rs.20 lakh will be considered as eligible for priority sector classification.

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

As per District Statistical Abstract 2023 Chandauli district has 1025 Primary School 816 Higher Primary School 252 Secondary School 64 Degree colleges 29 PG colleges 43 Industrial Training Institutes 3 Polytechnic 1 Teacher Training Institute 31 Ayurvedic and 21 Homeopathic institutions.

Banks provide loan assistance up to Rs.7.50 lakh to a single person for educational purposes including vocational courses without any security and up to Rs.10 lakh with security. Additionally loan assistance of up to Rs.20.00 lakh is provided to a single person for educational purposes in abroad.

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

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

Housing is one of the most critical basic needs for human security and development. It has also played a crucial role in the development of various sectors of the economy. The relationship between the housing sector and the industry is multifaceted and continuous. Therefore this sector is considered as the engine of economic development.

The district is rapidly urbanizing where there has been significant progress in the area of housing construction due to which the demand of home loan is increasing.

Housing Finance under Priority Sector Lending cover the following:

1. Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:

a) Loans to individuals up to Rs.35 lakh in metropolitan centres (with population of ten lakh and above) and up to Rs.25 lakh in other centres for purchase/ construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and Rs.30 lakh respectively.



b) Housing loans to banks' own employees will not be eligible for classification under the priority sector.

2. Bank loans for affordable housing projects using at least 50 of FAR/ FSI for dwelling units with carpet area of not more than 60 sq.m.

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

As per Census 2011 the structure of houses in the category of permanent and semi-permanent accounts for 98.6 of the households and the ownership status of 86.1 per cent showing less demand for housing in the district. However considering 32.2 per cent of semi-permanent houses in rural areas there is an ample scope for renovation/ strengthening. The demand may grow up due to increased income levels change in aspirations having second/ weekend house and available infrastructural facilities.

Availability of engineers and other technical manpower labour iron and steel cement and other raw material for construction in the district is adequate and would be able to meet the growing demand.

The Niyamatabad development block of Chandauli district is undergoing rapid urbanisation. There has been significant progress in the housing construction sector resulting in a rapidly increasing demand for housing loans.

The rising prices of land and construction along with the lack of availability of micro-credit are acting as barriers to the development of this sector.

Banks need to provide adequate credit in this sector.



## **Chapter 5**

### **Credit Potential for Infrastructure**

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

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

Infrastructure plays a crucial role in harnessing the available capacity in different sectors of the economy. Rural infrastructure in sectors like irrigation roads bridges agriculture etc. is a key driver in accelerating the overall growth rate of the economy. Investment in rural infrastructure creates new economic opportunities and activities generates additional employment and income facilitates and improves the distribution of other rural services and enhances the skills of rural poor. In our country where more than 60 of the population lives in rural areas and almost two-thirds of the workforce derives its livelihood from agriculture and allied activities the development of rural infrastructure is crucial.

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

The road network in the district is 3246 km. The network of rural roads in the district is not sufficient. The roads connecting Dhaniya Sakal Deeh etc. are in very poor condition and need urgent repair. There is also a very urgent need to connect the villages with link roads. (ii) At the end of the canal the water level decreases causing water scarcity in the nearby fields/areas. It was also found that poor maintenance and distribution of canals seepage of water from canals etc. have significant scope for improvement. Therefore the Irrigation Department needs to prepare a project for modernization/restoration of the existing canals so that the entire district can be 100 irrigated.

##### **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. A large number of agro-based units are being established in remote villages of the district. Rural people have been facilitated in transporting their produce to markets and mandis. Farmers received information about modern farming practices through farmer clubs formed by them and due to easy transportation transportation costs were reduced and villages were directly connected to cities and development centers. Through integrated watershed development soil erosion in villages has been controlled and water management has enabled the cultivation of higher-yielding crops increasing land productivity and converting barren and uncultivated land into productive land. The modernization of small tube wells has increased the area under irrigation in rural areas.

## 5.2 Social Infrastructure involving Bank Credit

### 5.2.1 Status of the Sector in the District

The social infrastructure includes physical facilities and locations where the community can access social services. In developing countries like India public investment in social infrastructure such as education health housing and connectivity plays a crucial role in ensuring inclusive development. The government is focused on providing schools higher education institutions hospitals access to sanitation water supply road connectivity affordable housing and opportunities for skills and livelihoods. The Government of India has also emphasized "Education for All" through its various programs. This is a new area. Private and bank credit participation has been included in this which involves structural investment activities related to school and medical buildings drinking water and sanitation facilities in demand-driven rural and urban areas.

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

In the field of education the District Institute of Education and Training (DIET) is located for necessary training.

- Graduate teachers with TGT qualification can be availed in the district.
- Adequate groundwater is available in all development blocks of the district for water ATMs.
- State-level BRD Medical College is available at the Mandal level.
- Banks need to publicise the credit requirements in this new priority sector.
- According to 2023-24 the district of Chandauli has a total of 1025 primary schools 816 upper primary schools 252 secondary schools 64 Degree college 29 post-graduate schools 03 polytechnics 03 allopathic 31 Ayurvedic 21 homoeopathic 05 community centres 32 primary health centres 52 family welfare centres under public health etc.

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

In 2015 the adoption of the 2030 Agenda for Sustainable Development through Goal 7 marked a historic commitment. Since then significant progress has been made in ensuring affordable reliable and modern energy for all especially in developed countries. The global share of the population with access to clean cooking fuels and technologies reached 63 in 2020 up from 57 in 2010. There has been a rapid growth in renewable energy with installed electricity capacity surpassing 200 gigawatts (GW) marking the largest increase to date. Increased capacity installation and investments are spreading globally providing electricity and clean cooking services to homes in developing countries. All 1428 inhabited villages in the Chandauli district are electrified but solar lighting systems can still be an effective and low-cost alternative solution.



- Emphasis is being placed on renewable and solar energy production. Through NEDA there is a proposal to connect each block office and identified villages to solar energy. However there is still a lack of a solid plan at the district level. The district is entirely dependent on the state government in this direction.

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

The state is actively pursuing capacity development in renewable energy sources such as solar power small-scale hydroelectricity and bio-based electricity production. Efforts are underway to enhance the capacity of these renewable energy sources in Uttar Pradesh. In the densely wooded and ecologically sensitive areas of the state projects promoting co-production of bio-based electricity and paddy straw-based electricity production are being encouraged. PM Surya Ghar Bijali Yojana PM KUSUM scheme Bio energy enterprise promotion programme solar pump scheme solar light scheme etc are available.

- The geographical area of the district is subtropical and the sun's heat is available for most of the year.



### RIDF

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

(₹ crore)

| Sr. No. | Tranche          | No. of projects | Fin. Outlay | RIDF Loan |
|---------|------------------|-----------------|-------------|-----------|
| A       | Closed Tranches  | 241             | 277.189600  | 268.7267  |
| B       | Ongoing tranches | 36              | 62.927200   | 52.2563   |
|         | Total (A + B)    | 277             | 340.116800  | 320.983   |

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

(₹ crore)

| Sr. No. | Sector                  | Projects sanctioned (No.) | Fin. Outlay | RIDF loan |
|---------|-------------------------|---------------------------|-------------|-----------|
| A       | Irrigation/ Agriculture | 5                         | 26.328200   | 25.6513   |
| B       | Rural roads & bridges   | 29                        | 35.216800   | 27.292    |
| C       | Social Sector           | 5                         | 1.382200    | 1.31      |
|         | Total (A + B + C)       | 39                        | 62.927200   | 54.2533   |

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  | 5                         | Irrigation potential | ha   | 3172.86 |
| B       | Rural roads | 33                        | Road length          | km   | 40.25   |
| C       | Bridges     | 6                         | Bridge Length        | m    | 87.1    |

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

| Sr. No. | Sector              | Projects sanctioned (No.) | Likely benefit  | Unit | Value |
|---------|---------------------|---------------------------|---|------|-------|
| 1       | Veterinary Hospital | 2                         | It will improve health of cattle and has regular income of the farmers will definitely enhance. | 2    | 1     |
| 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

There are 09 blocks in the district and all the 09 blocks are intensive In the district as on 31.3.2024 225 SHGs were formed and 1156 were given credit of 1156 lakh by Banks. SHG credit linked during three years i.e. 2022-23 2023-24 and 2024-25 are 1473 2765 and 1156 respectively.

- Despite the vast branch network of banks in rural areas a considerable number of people from the weaker sections are still dependent on informal sources of credit. Banks find it difficult to meet the credit needs of these weaker sections. Through self-help groups these people learn to save keep their savings in banks and borrow from banks. Both the self-help groups and the banks are benefiting from this.

- The National Bank for Agriculture and Rural Development (NABARD) started the Self-Help Group - Bank Linkage Program (SHG-BLP) as a pilot experiment in 1992 through which the unbanked rural and poor people were linked to the formal banking system. This experiment was quite successful and later it was implemented across India. Currently this program has become the world's largest microfinance program.

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

A significant proportion of the population in the district are oral lessees sharecroppers and tenant farmers who do not have Land Possession Certificates (LPCs) issued to them due to the lack of land documents and hence they cannot avail the benefits of KCC. Additionally there are a large number of marginal and small farmers who have land but their land documents are not properly in order and they also do not get LPCs. Thus they remain deprived of the institutional credit system. For such farmers KCC credit can be provided through the Joint Liability Group (JLG) mechanism. However there is a lot of apathy at the bank branch level towards this scheme. Under this scheme such farmers can avail credit from banks by providing mutual guarantee within the group. Banks can increase the credit flow in the district by providing credit to marginal and small farmers oral lessees sharecroppers and tenant farmers through this scheme.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 11 Facilitate ease of doing business for agri- entrepreneurs and agro -industries.

#### 2. Water Resources

- 1 Encourage farmers to shift from flood irrigation to more precise and controlled irrigation techniques. Promote the adoption of efficient irrigation methods like drip irrigation and sprinklers.  
Encourage rainwater harvesting to conserve water and reduce dependence on groundwater.  
Implement water-saving technologies and practices to improve water use efficiency.  
Encourage the construction of small-scale water storage structures like check dams and farm ponds.  
Develop climate-resilient water infrastructure and management practices to cope with changing weather patterns
- 2 Solar pumping clubbed with Drip irrigation systems will work towards increasing of income and also decrease the effect of global warming.  
More number of watershed projects need to be promoted to tap the run-off water and increase the water storage.  
GGRC may popularize their scheme of micro irrigation.  
Micro irrigation through drip irrigation needs to be popularized as a large no. of farmers growing horticulture crops
- 3 Water recharge technologies

#### 3. Farm Mechanization

#### 4. Plantation and Horticulture

- 1 Ensure the availability of high-quality and disease-free planting material to farmers.  
Establish nurseries to produce and distribute certified seeds seedlings and saplings.  
Provide training on post-harvest handling storage and value addition to improve product quality.  
Strengthen extension services to disseminate the latest knowledge and technologies to farmers.  
Encourage the establishment of food processing units to add value to horticultural products.
- 2 Promote the adoption of climate-resilient horticultural practices to cope with changing weather patterns.  
Encourage the cultivation of drought-resistant and heat-tolerant crop varieties.



Adequate post-harvest infrastructure like cold chains grading and packing houses processing facilities and supply chain management is required for value addition to fetch remunerative prices for the produce.

- 3 Setting up export related infrastructure in vegetable growing belt
- 4 Encouraging marginal and small farmers to move towards cash crops

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

- 1 Develop alternative livelihood opportunities for communities dependent on forest resources.  
Encourage income-generating activities that are compatible with sustainable forest management.  
Forestry projects for addressing climate change issues need to be implemented through support under Green Climate Fund and National Adaptation Fund for Climate Change.  
Creation of awareness among farmers on the need to go for agro-forestry as a part of integrated farming system not only to improve their income level but also as a part of climate mitigation initiatives.

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

- 1 Promote the use of superior dairy breeds and artificial insemination to improve the genetic potential of the dairy herd.  
Establish and strengthen veterinary services to provide regular health check-ups vaccinations and disease management support.  
Organize training programs for dairy farmers on best practices in dairy management including feeding breeding and animal health care. Provide training on clean milk production and hygiene practices to ensure milk quality.
- 2 Encourage the cultivation of nutritious fodder crops and the establishment of silage-making units.  
Facilitate access to credit and financial services for dairy farmers to invest in infrastructure and procure high-quality dairy animals.  
Implement quality control measures to ensure the safety and quality of milk and dairy products.  
Encourage farmers to obtain certification for clean milk production and processing.

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

- 1 Provide training programs for poultry farmers on best practices in poultry management including broiler and layer farming.  
Educate farmers on poultry health and disease management

biosecurity measures and proper vaccination protocols. Ensure the availability of high-quality chicks and hatching eggs from reliable sources.

- 2 Facilitate collaboration among poultry farmers cooperative societies input suppliers and government agencies for knowledge sharing and collective growth. Banks need to implement KCC Scheme for Animal Husbandry as per guidelines issued by RBI/ NABARD. Widespread awareness needs to be created for the scheme.

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

- 1 There is scope for goat rearing. Promote the use of livestock waste for biogas production and organic fertilizers. Develop and disseminate balanced and cost-effective feeding practices for optimal growth and productivity. Banks need to implement KCC Scheme for Animal Husbandry as per guidelines issued by RBI/ NABARD. Widespread awareness needs to be created for the scheme. Establishment of breeding farms. Bringing more area under fodder cultivation may be envisaged.

#### **9. Fisheries**

- 1 Provide training and technical support to fish farmers in modern aquaculture techniques. Encourage the adoption of sustainable fish farming practices including proper pond management and water quality control. Establish fish seed production centers to ensure the availability of high-quality fish seeds to fish farmers. Promote the distribution of fish fingerlings to encourage the expansion of aquaculture activities.
- 2 Specific training program for up gradation of skills of SF/ MF/ SHGs/ JLGs on culture cum capture fishery in small and medium reservoirs and lakes need to be planned by the District Fisheries Official. This will greatly facilitate banking sector in accelerating credit flow doubling the fisher income and also capital formation in fishery sector of the district. Establishment of units for net making/ mending fish processing fish meal feed mixing etc. as also for cold storages/ refrigerated vans. Banks need to implement KCC Scheme for Fisheries as per guidelines issued by RBI/ NB.

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

- 1 Construct and upgrade cold storage facilities to preserve perishable agricultural produce such as fruits vegetables and dairy products. Ensure that the cold storage units are equipped with modern technology and maintain proper temperature and humidity control.



Establish warehouses and grain silos to store and protect staple crops like grains and pulses.  
Implement proper pest control and moisture management systems to prevent spoilage.

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

- 1 Conduct comprehensive soil health assessments to understand soil properties nutrient levels and organic matter content. Promote soil fertility enhancement practices such as organic manure application green manuring and composting. Promote conservation agriculture practices such as zero-tillage mulching and crop rotation to enhance soil health and moisture retention.  
Organize training and capacity-building program to educate farmers on conservation agriculture techniques  
Motivation of farmers to take up bunding and trenching for effective soil conservation and moisture conservation.
- 2 Bank finance for land treatment/ development activities

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

- 1 There is need for research facility in the field of Tissue Culture Agri Bio Technology Seed Production and Bio pesticides /Fertilizer.  
Introduce improved crop varieties developed through agricultural biotechnology such as genetically modified crops with enhanced resistance to pests and diseases.  
Establish seed production centers to ensure the availability of quality seeds to farmers.  
Promote the use of certified and high-yielding seeds to enhance crop productivity.
- 2 Encourage farmers to adopt vermi-composting to convert organic waste into nutrient-rich compost.  
Government may like to draw a plan for research facility in these field based on area and major crops grown.  
Promotion of more and more units of bio-fertilizers and pesticides may be encouraged to meet the demand and to ensure good soil health.  
Basic knowledge of biotechnology such as vermicompost making and of bio-fertilizers should be shared with farmers collective groups and efforts be undertaken to create model demonstration agro-biotech farms.

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

- 1 Promote the formation of agro-processing clusters to share resources reduce costs and enhance competitiveness. Foster collaboration among processors and stakeholders to strengthen the sector.  
Need for training in the entire gamut of food-processing like processing skills quality control hygiene governments food-related regulations etc. at all levels of workforce and management in a unit



FPOs with aggregation and post-harvest processing facilities shall create a positive impact on the price realization for the farmers and credit flow to the sector

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

- 1 Providing ACABC training to Agriculture Graduates
- 2 Setting up ACABC/Agri junctions
- 3 Capacity building of FPOs for availing credit from financial institutions
- 4 Facilitate credit linkages between farmers agri-entrepreneurs and financial institutions to improve access to credit. PACS may be encouraged to function as One Stop Shop for meeting all the requirements of the farmers. DCCB may explore to cover maximum PACS under PACS as MSC scheme.

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

- 1 Support infrastructure development within MSME clusters. Encourage MSMEs to obtain credit ratings to enhance their credibility and creditworthiness. Organize trade fairs exhibitions and networking events to promote MSME products. There is urgent need for dissemination of all promotional schemes of both Central and State Governments about facilities relief subsidy and initiatives offered under each of them among the people through media and meetings.
- 2 DIC has many schemes for banks with regard to MSME. However banks are not aware of the same. DIC may organize awareness programs at regular interval for banks. The RSETI needs to design suitable training programmes/modules which are demand based resource based and skill based.

#### 16. Export Credit

- 1 Work with financial institutions to design export credit products that suit the specific needs of exporters. Offer flexible repayment terms to align with the export cycle. Facilitate the formation of export consortia to enable small and medium-sized exporters to pool resources and jointly access export credit. Establish a market intelligence system to provide exporters with up-to-date information on international market trends and demand.
- 2 In order to develop the district as an export hub District level export committee has been constituted to identify the products with export potential. Awareness need to be created among the farmers for entering into contractual arrangement with exporting units to enhance their income.

## 17. Education

- 1 Collaborate with financial institutions to offer student-friendly loan terms and competitive interest rates. Insistence on collateral for education loans is one of the biggest hurdles in its growth. The Education Department may play a pro-active role in sensitizing the students about benefits of higher education and loan facilities available from various banks. Banks can mobilize big ticket education loans under this segment. Loans for management development programs in reputed institutions thereby enhancing their education loan portfolio.

## 18. Housing

- 1 Implement affordable housing schemes to cater to the housing needs of low-income and economically disadvantaged families. Collaborate with housing developers and organizations to offer cost-effective housing solutions. Awareness should be created in about availability of subsidy on loans under PMAY.
- 2 Documentation for Housing loan must be easier atleast for small and marginal farmers.

## 19. Social Infrastructure

- 1 Need for setting up of Water Treatment plants to ensure supply of clean water to the people. Need for solid waste management and sewage treatment plants. Education Department may ensure availability of infrastructure facilities in schools. Digitisation of the schools and provision for drinking water plants toilet etc. therein.
- 2 Strengthening the transport services to ensure smooth communication. Strengthening of the health institutions in the district. The district administration need to increase the number of primary schools dispensaries and hospitals.

## 20. Renewable Energy

- 1 Encourage the installation of solar panels on rooftops of homes commercial buildings and industrial units to generate solar power. Implement solar power projects such as solar parks and solar farms to harness large-scale solar energy. Promote the use of biomass for energy generation through biogas plants biomass power plants and biomass-based cooking solutions. Facilitate the establishment of community-based biomass projects.
- 2 School and educational institutions to generate awareness on renewable energy technologies through mobile demonstration units. Pradhan Mantri Kisan Urja Suraksha evem Utthan Mahabhiyan (PM-KUSUM) scheme was launched by the Ministry of New and Renewable Energy (MNRE) to support installation of off-grid solar pumps in rural areas and reduce dependence on grid in grid-

connected areas may be made farmers friendly so as to increase its coverage.

Govt. building/ institutions to cover with solar wind hybrid roof top system and solar water heating system.

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

- 1 In the district number of SHG formation are 11016 number of Saving account are 10354 and CCL linkages from the banks are 8028 as on 31.03.2024. The declining number of SHGs being financed by banks every year is a cause of concern. Considering an estimated number of 131000 small and marginal farmers/agricultural labourers in the district there is potential for financing about 26200 JLGs (considering average 5 to 10 members per JLG) in the district



## 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. 83 PACs are functioning in the district out of which 61 PACs are earning profit. Under the UP RSBY scheme 7479 micro ATMs have been provided to PACs. Internet facility has been made available at the apex bank UPCB at the State level.
2. Realizing the vision of "Sahkar se Samridhi" initiatives taken by Ministry of Cooperation Govt. of India. 52 major initiatives have been taken by the Ministry to strengthen cooperative movement in the country.
3. To make the PACs economically vibrant entities. 1. Model By-laws for PACs. 2. Computerization of 63000 functional PACs. 3. Establishing new M-PACs/Dairy/Fishery cooperatives in all uncovered Panchayats. 4. Pilot project for "Worlds largest Grain storage plan in Cooperative Sector". 5. PACs to provide CSC services. 6. Formation of new FPOs. 7. Eligibility for LPG distributionship. 8. Permission to convert Bulk Consumer Petrol Pump operative by PACs into retail outlets. 9. Priority to PACs for new Petrol/Diesel Pump dealerships. 10. PM Bhartiya Jan Aushadhi Kendra by PACs. 11. PACs as as fertilizer distribution center. 12. Pradhan Mantri Kisan Samridhi Kendras by PACs. 13. PACs convergence with PM-KUSUM scheme. 14. Micro ATM to Bank Mitra Cooperative Societies. 15. Rupay Kisan Credit Card to members of Cooperative Societies. 16. PACs as Paani Samiti. 17. UCB branch expansion. 18. Doorstep banking by UCB. 19. Gem portal integration for cooperative societies.



4. There are 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 Government of Uttar Pradesh has contributed ₹100.00 lakh towards share capital increase in District Cooperative Banks during the financial year 2022-23.

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

1. There are 83 PACs working in the district. Out of 83 PACs 61 PACs are profit making and remaining 22 are loss making. Under Centrally Sponsored scheme 18 PACs are in 1st phase 10 PACs are in 2nd phase and 46 PACs are in 3rd phase. (Total 74 PACs have been identified for PACs computerization in three phases).
2. There are 618 PACs are working (active or inactive) in the district. Out of 618 PACs Milk societies (Dairy) 443 out of 443 societies only 16 are active in the district. Fish societies are 10 and only 9 are active as fish societies in the district 1 society for Sugarcane 17 for Handloom societies 5 for Horticulture societies 3 for Khadi societies and 19 for Sericulture societies existing in the district. These societies need to be resuscitated. Rejuvenation of Dairy Cooperatives is needed for increasing dairy activities in the District.
3. Chandauli having 83 PACS All the PACs are associated with District Central Cooperative Bank Varanasi and are also operational. Ministry of Cooperation (MoC) has envisaged for computerization of all PACS in three phases 18 PACs have been identified for PACs computerization under First phase 10 PACs have been identified for PACs computerization under Second phase and 46 PACs have been identified for PACs computerization under Third phase.
4. There are nine blocks in the district and each of the block having some of the societies most of them are rich in category. A few of the societies are in average stage.

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

1. District having potential of making two MPACs.
2. With the aim to ensure that benefits of initiatives initiated by Ministry of Cooperation



Government of India reach the grass root level strengthen cooperative based economic model and ensure necessary capacity building to the cooperatives it has been decided that all State Cooperative Banks (StCBs) and District Cooperative Central Banks (DCCBs) may hire young professionals namely "Cooperative Intern" initially for three years in which each intern will be hired for one year only. NCDC will administer the scheme with the support and cooperation of State Governments. NABARD will monitor the implementation of the scheme which will be executed by StCBs.

3. To make the PACs economically vibrant entities. 1. Model By-laws for PACs. 2. Computerization of 63000 functional PACs. 3. Establishing new M-PACs/Dairy/Fishery cooperatives in all uncovered Panchayats. 4. Pilot project for "Worlds largest Grain storage plan in Cooperative Sector". 5. PACs to provide CSC services. 6. Formation of new FPOs. 7. Eligibility for LPG distributionship. 8. Permission to convert Bulk Consumer Petrol Pump operative by PACs into retail outlets. 9. Priority to PACs for new Petrol/Diesel Pump dealerships. 10. PM Bhartiya Jan Aushadhi Kendra by PACs. 11. PACs as as fertilizer distribution center. 12. Pradhan Mantri Kisan Samriddhi Kendras by PACs. 13. PACs convergence with PM-KUSUM scheme. 14. Micro ATM to Bank Mitra Cooperative Societies. 15. Rupay Kisan Credit Card to members fo Cooperative Societies. 16. PACs as Paani Samiti. 17. UCB brach expansion. 18. Doorstep banking by UCB. 19. Gem portal integration for cooperative societies.

| Chapter 9   |                  |                                |                  |  |                                     |                      |  |
|---|------------------|--------------------------------|------------------|--|-------------------------------------|----------------------|--|
| NABARD's Projects and Interventions in the District |                  |                                |                  |  |                                     |                      |  |
| Sr. No.   | Broad Area       | Name of the Project/ Activity  | Project Area     | Nature of support provided   | CSR collaboration/ Convergence etc. | No. of beneficiaries | Likely impact/ Outcome   |
| 1   | Collectivisation | Farmers Producers Organisation | Niyamtabad block | Grant assistance under PODF-ID provided for Natural farming by SHG members Training completed Organic licence received from PGS India for three years. Total Share Cap. Rs.5.25 lakh Bank linkage completed Farm machinery availed. Three units setup under PMFME. | Yes                                 | 505                  | Members of this FPO earning high income by selling their organic products in the market through on-line as well as off-line. Income of the FPO members has doubled in three years. This FPO has one Rural Mart also. The turnover of the Rural Mart by selling the FPOs organic products is more than Rs. 5.00 lakh per month. |
| 2   | Collectivisation | Farmers Producers Organisation | Shahabganj block | Grant assistance under PODF-ID provided for Fish farming by farmers Training of farmers completed License received; Inputs Mandi GSM Apeda. Share Cap. 5.59 lakh. Farm Machinery Bank received. Bank linkage under process. Conversion with PM Matsay Vojna.       | Yes                                 | 406                  | The member of this FPO are earning good income from selling their fish food and selling their milk to the NDDB as well as a few of the members have availed loan under PM Matsay Vojna to build their own pond for fish farming. Annual turnover of this FPO is Rs. 1.35 cr. as on 31.03.24.                                   |

|   |                      |                                      |                     |  |     |     |   |
|---|----------------------|--------------------------------------|---------------------|--|-----|-----|---|
| 3 | Collective<br>sation | Farmers<br>Producers<br>Organisation | Niyamtabad<br>block | Grant assistance under<br>PODF-ID availed for Dairy<br>farming. Share Cap. Rs.<br>5.30 lakh. Tie up with<br>NDDB Running Input shop<br>Rating "A" Licence<br>received; Inputs Mandi GST<br>Seed processing. Farm<br>Machinery Bank received.<br>Turnover of Rs.1.37 lakh as<br>on 31.03.24. Loan of<br>Rs.25.00 sanctioned with<br>SBI for setting up Animal<br>feed under PMFME scheme. | Yes | 530 | The member of this FPO are<br>earning high income from selling<br>their milk to the NDDB and also<br>running Input shop as well as<br>selling animal feed of good<br>quality in the market. Cow dung<br>is being sold for Bio-gass<br>plant. Annual turnover is<br>Rs.1.37 cr. as on 31.03.24 and<br>in 1st Qtr. (From April to June<br>2024) was Rs.1.70 cr. |
| 4 | Collective<br>sation | Farmers<br>Producers<br>Organisation | Naugarh<br>block    | Grant assistance under<br>PODF-ID for Goat rearing -<br>Training completed. Input<br>licence received.   | No  | 275 | Not satisfactory performance of<br>the FPO.   |
| 5 | Collective<br>sation | Farmers<br>Producers<br>Organisation | Barhani<br>block    | FPO formed for Black Rice<br>under CSS 10000. Equity<br>grant received of Rs.8.00<br>lakh Turn over Rs.80.00<br>lakh as on 31.03.24. Bank<br>linkage is under process<br>with SBI for setting up<br>unit Rice cluster process<br>ing & sorting of<br>Rs.15.00 cr. under DIC<br>(MSECDP scheme). Licence<br>received; FSSI APEDA GST<br>Mandi Inputs.                                     | Yes | 483 | The members of this FPO are<br>earning good income by selling<br>Black Rice Fertilizer and<br>Pesticides in the market. Income<br>of the members has increased in<br>good ratio.  |



|    |                        |   |   |  |    |      |  |
|----|------------------------|---|---|--|----|------|--|
| 6  | Collective<br>sation   | Farmers<br>Producers<br>Organisation  | Shahabganj<br>block   | FPO formed for Vegetable &<br>Medicinal plants under CSS<br>10000 Equity grant<br>received of Rs.3.00 lakh.<br>Share Cap. Rs. 7.81 lakh<br>Turnover Rs.2.50 lakh Farm<br>Machinery Bank received<br>Licence received; Mandi<br>Input GST FSSI. | No | 450  | Income of the members has<br>increased and livelihood has<br>improved.   |
| 7  | Collective<br>sation   | Farmers<br>Producers<br>Organisation  | Sakaldiha<br>block  | Newly formed FPO for<br>Vegetables under CSS<br>10000. Licence received :<br>Inputs. Inputs shop<br>opened.  | No | 110  | Income of the members has<br>increased and livelihood has<br>improved.   |
| 8  | Collective<br>sation   | Farmers<br>Producers<br>Organisation  | Sadar<br>Chandauli<br>block                                 | Newly formed FPO for wheat<br>& Rice under CSS 10000.<br>Licence received : Inputs.<br>Inputs shop opened.   | No | 125  | Income of the members has<br>increased and livelihood has<br>improved.   |
| 9  | Collective<br>sation   | DPR   | Dhanapur<br>Shahabganj<br>Nauharh &<br>Niyamtabad<br>blocks | Promoting millets like;<br>Jawar Bajra Maize Kodo and<br>Ragi etc. in the district.  | No | 125  | Production and processing unit<br>promoted by NABARD   |
| 10 | Financial<br>Inclusion | Financial<br>support to<br>imparted to<br>DCCB India<br>Post Bank SBI<br>BUP Bank | All Blocks  | Financial support for<br>financial literacy camps<br>demo vans projectors<br>micro- ATMs PoS machines<br>etc.  | No | 1000 | Spreading awareness about the<br>SSS Increase in bank resources<br>Awareness of digital fraud<br>Financial literacy in rural<br>areas<br>Financial inclusion |

|    |                    |   |                  |   |     |      |   |
|----|--------------------|---|------------------|---|-----|------|---|
| 11 | Awareness Creation | Financial support to Indian Bank (Lead Bank) for CFL (Center for Financial Literacy) Financial support to District Cooperative Bank and Rural Banks also for financial literacy camps | All Blocks       | Financial support for financial literacy camps demo vans projectors micro- ATMs PoS machines etc. | No  | 1000 | Spreading awareness among the rural masses. Account opening DBT and Digital banking being promoted. |
| 12 | Collectivisation   | Grant assistance provided for Rural Mart sanctioned to FPO members  | Niyamtabad block | Unit set up under PMFME of Aata chakki Oil spellar & Masala grinder.                              | Yes | 1000 | Enhancing the income FPO members and promoting the organic products in the district.                |

## Success Stories

### Success Story 1: Success Story on FPO (Dairy farming)

|                                  |  |
|----------------------------------|--|
| 1. Scheme :                      | FPO under PODF-ID - Farmocity Farmers Producers Co. Ltd. |
| 2. Project Implementing Agency : | Progressive Research Organisation for Welfare PROW       |
| 3. Duration of the project :     | 08.02.2021 to 07.02.2024                                 |
| 4. Beneficiary :                 |  |
| No. of beneficiaries :           | 535  |
| Community :                      | Farmers  |
| State :                          | Uttar Pradesh  |
| District :                       | Chandauli  |
| Block :                          | Sahabganj  |
| Village :                        | Sarne  |

#### 1.1 Support provided

- NABARD provided financial support for formation of FPC in Niyamatbad block of Chandauli district in the year 2021. Farm City received significant financial support from NABARD.

#### 1.2 Pre-implementation status

- Farm City FPC located in Niyamatabad block of Chandauli on 08 Feb 2021. The Dairy Based FPO was formed with the help of the organization it is an organization of registered farmers it is working in Niyamatabad block for the promotion of milk production.

#### 1.3 Challenges faced

- In the early days many challenges were faced in formation of FPC in which lack of knowledge of legal matters for registration in the Company Act lack of capital non-cooperation of banks many difficulties were being faced by BoD in getting various types of licenses.

#### 1.4 Impact

- Earlier the members of FPO were earning Rs.1800/- p.m. but after the linkage with NDDB for selling milk they are getting more than Rs.2700/- per month.
- FPO is running one milk collection centre also for increasing earning of the members.
- FPC has turnover of Rs.0.70 lakh in FY 22-23 and Rs.1.23 Cr for FY 23-24



## Success Story 2: Success story on FPO (Fish farming)

|                                  |  |
|----------------------------------|--|
| 1. Scheme :                      | FPO under PODF-ID - Samvaad Farmers Producers Co. Ltd. |
| 2. Project Implementing Agency : | Progressive Research Organisation for Welfare PROW     |
| 3. Duration of the project :     | Farmers and Fishermen                                  |
| 4. Beneficiary :                 |  |
| No. of beneficiaries :           | 406  |
| Community :                      | Farmers and Fishermen                                  |
| State :                          | Uttar Pradesh  |
| District :                       | Chandauli  |
| Block :                          | Sahabganj  |
| Village :                        | Khakhra village  |

### 2.1 Support provided

- NABARD provided financial support for the formation of Farmer Producer Group in Shahabganj block of Chandauli district in the year 2021 for this work was implemented by the partner organization Progressive Research Organization for Welfare.

### 2.2 Pre-implementation status

- Samvad FPC located at Shahabganj block of Chandauli. The FPO was formed with the help of NABARD it is an organization of registered farmers it is working in Shahabganj block for the promotion of fish production milk production and organic farming fish feed etc.

### 2.3 Challenges faced

- For formation of FPO we faced various types of challenges like; People do not accept the FPO proposal they do not trust for sharing the membership fee they want immediate return from FPO Non-cooperation of BoDs for strengthen the membership.
- We visited for received the aadhar and PAN card for making members of the FPO at door to door.

### 2.4 Impact

- Earlier the fishermen were very much poor. Economic condition was pitiable. They were unable to pay school fee of their wards
- We made conversion with Govt schemes of Fish Dept and provided them fish net fish feed and ponds under PM Matsya Yojna

### Success Story 3: Success Story on FPO (Natural farming)

1. Scheme : FPO under PODF-ID - Shramik Mahila Nature Farming Producer Co. Ltd.
2. Project Implementing Agency : Shramik Bharti
3. Duration of the project : 06.03.2020 to 06.03.2023
4. Beneficiary :

No. of beneficiaries :

Community : SHG women  
 State : Uttar Pradesh  
 District : Chandauli  
 Block : Niyamatabad  
 Village : Rampur

#### 3.1 Support provided

- NABARD provided financial support for the formation of Farmer Producer Group for Natural farming under PODF-ID at Rampur village in Niyamatabad block of Chandauli district in the year 2020 for producing the chemical free farming to the partner agency Shramik Bharti NGO.

#### 3.2 Pre-implementation status

- We have involved 7 villages for organic farming but the economic and social status of these villagers were very poor. They worked hard for eaning their livelihood. They are now getting Rs.8000/- per month earlier it was nil The income of the SHG has enhanced who are involved in natural farming

#### 3.3 Challenges faced

- Niyamatabad block of Chandauli is a water logging area in which they started work of natural farming total 452 farmers are doing natural farming. Earlier members were very less no one was ready to be member of the FPO. It was difficult to make them understand about chemical free farming.

#### 3.4 Impact

- Earlier farmers were not doing chemical free farming. After formation of FPO they started natural farming.
- Each people wants to live long with good health. Now farmers are getting more price of their crops because of organic farming.
- Now they are eaning more than double and their social & economic condition has become better that earlier.

#### **Success Story 4: Success story on Black Rice under ODOP**

1. Scheme : FPO of Black Rice under CSS 10000

2. Project Shramik Bharti CBBO  
Implementing Agency :

3. Duration of the project : 03.08.2021 to 03.08.2024

4. Beneficiary :

No. of beneficiaries : 483

Community : Farmers

State : Uttar Pradesh

District : Chandauli

Block : Berahani

Village : Amra village

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

- FPO of Black Rice comes under ODOP has been formed under CSS by Shramik Bharti CBBO at Amra village of Barhani block

- Applied for loan of Rs.15.00 cr for colour sorting processing for export quality control and grading purposes under MSECDP

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

- Earlier farmers who producing BR are getting less price their socio-economic condition was poor.

- After formation of FPO it became famous and earning of farmers has enhanced. Now farmers are getting more price of BR in the market because it is not only rice but also medicine. Socio-economic status improved.

##### **4.3 Challenges faced**

- Faced problems in increasing the productivity in the district.
- Faced problems during the sale of produce in the mandi.
- Faced problems to collect the farmers for encouraging its productivity.



### Success Story 5: Success story on SDI

1. Scheme : SDI on Field technician for home appliances
2. Project Implementing Agency : Poorvanchal Computer Sikshan Seva Sansthan (PCSSS)
3. Duration of the project : 20.02.2023 to 12.05.2023
4. Beneficiary :
 

|                        |                                       |
|------------------------|---------------------------------------|
| No. of beneficiaries : | 30                                    |
| Community :            | Unemployed youth (20 boys & 10 girls) |
| State :                | Uttar Pradesh                         |
| District :             | Chandauli                             |
| Block :                | Barahani                              |
| Village :              | Sogai                                 |

#### 4.1 Support provided

- FPO of Black Rice comes under ODOP has been formed under CSS by Shramik Bharti CBBO at Amra village of Barhahi block
- Applied for loan of Rs.15.00 cr for colour sorting processing for export quality control and grading purposes under MSECDP

#### 4.2 Pre-implementation status

- Earlier farmers who producing BR are getting less price their socio-economic condition was poor.
- After formation of FPO it became famous and earning of farmers has enhanced. Now farmers are getting more price of BR in the market because it is not only rice but also medicine. Socio-economic status improved.

#### 4.3 Challenges faced

- Faced problems in increasing the productivity in the district.
- Faced problems during the sale of produce in the mandi.
- Faced problems to collect the farmers for encouraging its productivity.

## Appendix 1a

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and

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

### 1.3 Initiatives of Govt. of India

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

### 1.4 Initiatives of RBI

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

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

In February 2024, the RBI has issued draft guidelines on 'Disclosure framework on climate-related financial risks, 2024'. The framework mandates disclosure by REs on four key



areas of governance, strategy, risk management and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under mainstream compliance framework for financial sector entities in India.

### 1.5 Initiatives of NABARD

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

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

### 1.6 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

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

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

Uttar Pradesh, India's most populous 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 94 of farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of foodgrains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers resource conservation technologies water use efficiency climate resilient varieties of seeds and agricultural practices are needed. The income of farmers need to be augmented through climate resilient dairy practices fisheries and horticulture & plantation crops. Climate action projects may be conceived in following areas:  
 1. 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 District by

- a Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such types of projects in convergence with schemes of Govt. of India.
- a In the Chandauli district there is one KVK & one Agriculture college which can play a very positive role for the progress of the aspirational district.
- a Horticulture Department Krishi Vigyan Kendra and Agriculture Department have been distributing various types of seeds like; vegetable seeds (Onion & Garlic) Paddy & Wheat from KVK Millets Paddy & Wheat from Agriculture Department. All the seeds so distributed may be climate resilient and approach can be modified to implement it in a project mode by State Govt.
- 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.



## Appendix 2

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

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 Geographical Indication (GI) is an Intellectual Property Right that identifies goods originating from a specific geographical location and linked to that location's unique nature quality and characteristics.  
Geographical Indication plays a crucial role in empowering rural communities. It works to create a distinct identity for the product assists in brand building generates employment based on local resources and reduces rural migration.
- 4 As Chandauli district is known as the 'Rice Bowl' the production of Adam Chini Chawal (a variety of rice) has been growing in the district for many years. Adam Chini Chawal is grown in the Rampur and Raghunathpur villages of the Chakia block and in the Amarpur village of the Shahabganj block of the district. Through the tireless efforts of the farmers of the district Adam Chini Chawal has been included in the Global Index (GI). This rice is fine and fragrant as well as having an export quality also. For this work the Ishaani Agro Farmers Producer Company Limited of the district has been designated as the nodal agency.
- 5 With the support of NABARD comprehensive financial assistance has been provided for pre-and post- registration activities of Geographical Indications which includes assistance in quality enhancement market access awareness generation strengthening the capacities of producers to exercise their rights registration and marketing cost subsidies.



## Annexure 1

## District-Chandauli

(₹ lakh)

| Sr. No. | Activity  | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | Berahani                | Chahniya         | Chakiya          |
|---------|---|----------------------|-----------|----------------------|-------------------------|------------------|------------------|
|         | I.Agriculture   |                      |           |                      |                         |                  |                  |
|         | A. Farm Credit  |                      |           |                      |                         |                  |                  |
|         | A.1 Crop Production, Maintenance, Marketing                   |                      |           |                      |                         |                  |                  |
| 1       | Annual Vegetables - Onion/ Piyaz/ Kanda (-)                   | 100                  | Acre      | 39231                | Phy 716<br>BL 280.89    | 766<br>300.51    | 729<br>285.99    |
| 2       | Annual Vegetables - Potato/ Aloo (Irrigated)                  | 100                  | Acre      | 61741                | Phy 778<br>BL 480.34    | 679<br>419.22    | 605<br>373.53    |
| 3       | Cereals - Rice/ Chaval/ Dhan (Irrigated)                      | 100                  | Acre      | 28421                | Phy 16265<br>BL 4622.68 | 19278<br>5479.00 | 15512<br>4408.67 |
| 4       | Cereals - Wheat/ Gehu (Irrigated)                             | 100                  | Acre      | 25263                | Phy 16265<br>BL 4109.03 | 13573<br>3428.95 | 11053<br>2792.32 |
| 5       | Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)        | 100                  | Acre      | 13158                | Phy 753<br>BL 99.08     | 729<br>95.92     | 556<br>73.16     |
| 6       | Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated) | 100                  | Acre      | 15065                | Phy 1383<br>BL 208.35   | 1334<br>200.97   | 556<br>83.76     |
|         | Post-harvest/HH Consumption (10%)                             |                      |           |                      | 9800.37                 | 9924.57          | 8017.43          |
|         | Repairs & maintenance of farm assets (20%)                    |                      |           |                      | 980.04                  | 992.46           | 801.74           |
|         | Sub Total   |                      |           |                      | 1960.07                 | 1984.91          | 1603.49          |
|         |   |                      |           |                      | 12740.48                | 12901.94         | 10422.66         |

| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
|           |          |         |             |           |           |                |
|           |          |         |             |           |           |                |
| 741       | 766      | 778     | 803         | 753       | 741       | 6793           |
| 290.70    | 300.51   | 305.22  | 315.02      | 295.41    | 290.70    | 2664.95        |
| 630       | 657      | 556     | 580         | 605       | 630       | 5720           |
| 388.97    | 405.64   | 343.28  | 358.10      | 373.53    | 388.97    | 3531.58        |
| 16287     | 25933    | 8643    | 10584       | 10510     | 32728     | 155740         |
| 4628.93   | 7370.42  | 2456.43 | 3008.08     | 2987.05   | 9301.62   | 44262.88       |
| 11251     | 11251    | 9275    | 8657        | 7175      | 6187      | 94687          |
| 2842.34   | 2842.34  | 2343.14 | 2187.02     | 1812.62   | 1563.02   | 23920.78       |
| 605       | 632      | 593     | 618         | 630       | 655       | 5771           |
| 79.61     | 83.16    | 78.03   | 81.32       | 82.90     | 86.18     | 759.36         |
| 492       | 395      | 294     | 410         | 417       | 343       | 5624           |
| 74.12     | 59.51    | 44.29   | 61.77       | 62.82     | 51.67     | 847.26         |
| 8304.67   | 11061.58 | 5570.39 | 6011.31     | 5614.33   | 11682.16  | 75986.81       |
| 830.47    | 1106.16  | 557.04  | 601.13      | 561.43    | 1168.22   | 7598.68        |
| 1660.93   | 2212.32  | 1114.08 | 1202.26     | 1122.87   | 2336.43   | 15197.36       |
| 10796.07  | 14380.06 | 7241.51 | 7814.7      | 7298.63   | 15186.81  | 98782.85       |

| Sr. No. | Activity                      | Bank Loan factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani | Chahniya | Chakiya |
|---------|-------------------------------|----------------------|-----------|----------------------|-----|----------|----------|---------|
|         | <b>A.2 Water Resources</b>    |                      |           |                      |     |          |          |         |
| 1       | Diesel Pump Sets--            | 80                   | No.       | 49500                | Phy | 19       | 18       | 17      |
|         |                               |                      |           |                      | BL  | 8.10     | 7.56     | 7.17    |
| 2       | Drip Irrigation--             | 80                   | ha        | 66000                | Phy | 9        | 9        | 8       |
|         |                               |                      |           |                      | BL  | 4.75     | 4.75     | 4.22    |
| 3       | Tube Well--                   | 80                   | No.       | 48000                | Phy | 9        | 11       | 12      |
|         |                               |                      |           |                      | BL  | 34.56    | 42.24    | 46.08   |
|         | Sub Total                     |                      |           |                      |     | 47.41    | 54.55    | 57.47   |
| Sr. No. | Activity                      | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani | Chahniya | Chakiya |
|         | <b>A.3 Farm Mechanisation</b> |                      |           |                      |     |          |          |         |
| 1       | Other machinery--             | 80                   | No.       | 112000               | Phy | 83       | 204      | 164     |
|         |                               |                      |           |                      | BL  | 75.20    | 183.68   | 147.84  |
| 2       | Power Tiller--20 HP           | 80                   | No.       | 265000               | Phy | 12       | 17       | 14      |
|         |                               |                      |           |                      | BL  | 25.44    | 36.04    | 29.68   |
| 3       | Thresher--                    | 80                   | No.       | 180500               | Phy | 19       | 12       | 14      |
|         |                               |                      |           |                      | BL  | 27.44    | 17.33    | 20.22   |
|         | Sub Total                     |                      |           |                      |     | 128.08   | 237.05   | 197.74  |



| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 16        | 22       | 14      | 18          | 23        | 27        | 174            |
| 6.63      | 9.25     | 5.98    | 7.56        | 9.69      | 11.37     | 73.31          |
| 7         | 8        | 11      | 11          | 9         | 7         | 79             |
| 3.70      | 4.22     | 5.81    | 5.81        | 4.75      | 3.70      | 41.71          |
| 9         | 10       | 9       | 8           | 10        | 9         | 87             |
| 34.56     | 38.40    | 34.56   | 30.72       | 38.40     | 34.56     | 334.08         |
| 44.89     | 51.87    | 46.35   | 44.09       | 52.84     | 49.63     | 449.10         |
| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|           |          |         |             |           |           |                |
| 113       | 133      | 122     | 154         | 114       | 134       | 1221           |
| 102.08    | 120.00   | 110.08  | 138.88      | 103.04    | 120.96    | 1101.76        |
| 15        | 14       | 21      | 11          | 15        | 7         | 126            |
| 31.80     | 29.68    | 44.52   | 23.32       | 31.80     | 14.84     | 267.12         |
| 12        | 13       | 9       | 12          | 13        | 11        | 115            |
| 17.33     | 18.77    | 13.00   | 17.33       | 18.77     | 15.88     | 166.07         |
| 151.21    | 168.45   | 167.60  | 179.53      | 153.61    | 151.68    | 1534.95        |

| Sr. No. | Activity   | Bank Loan Factor (%) | Unit Size          | SoF / Unit Cost (Rs) |     | Berahani | Chahniya | Chakiya |
|---------|--|----------------------|--------------------|----------------------|-----|----------|----------|---------|
|         | <b>A.4 Plantation &amp; Horticulture</b>               |                      |                    |                      |     |          |          |         |
| 1       | Bee Keeping--50 colonies                               | 80                   | No.                | 371500               | Phy | 5        | 7        | 7       |
|         |  |                      |                    |                      | BL  | 14.86    | 20.80    | 20.80   |
| 2       | Floriculture--10mX10m                                  | 80                   | sq. m.             | 89400                | Phy | 19       | 11       | 17      |
|         |  |                      |                    |                      | BL  | 13.59    | 7.87     | 12.16   |
| 3       | Floriculture--6mX6m                                    | 80                   | sq. m.             | 89000                | Phy | 12       | 9        | 15      |
|         |  |                      |                    |                      | BL  | 8.54     | 6.41     | 10.68   |
| 4       | Mushroom Cultivation--250 sqmt.                        | 80                   | 1000 Kg. per Cycle | 211000               | Phy | 7        | 5        | 10      |
|         |  |                      |                    |                      | BL  | 11.82    | 8.44     | 16.88   |
| 5       | New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m | 80                   | ha                 | 167500               | Phy | 12       | 16       | 12      |
|         |  |                      |                    |                      | BL  | 16.08    | 21.44    | 16.08   |
| 6       | New Orchard - Tropical/ Sub Tropical Fruits--10mX10m   | 80                   | ha                 | 72700                | Phy | 8        | 8        | 9       |
|         |  |                      |                    |                      | BL  | 4.65     | 4.65     | 5.23    |
| 7       | New Orchard - Tropical/ Sub Tropical Fruits--5mX5m     | 80                   | ha                 | 121400               | Phy | 8        | 8        | 8       |
|         |  |                      |                    |                      | BL  | 7.77     | 7.77     | 7.77    |
| 8       | New Orchard - Tropical/ Sub Tropical Fruits--6mX6m     | 80                   | ha                 | 120000               | Phy | 21       | 19       | 17      |
|         |  |                      |                    |                      | BL  | 20.16    | 18.24    | 16.32   |
| 9       | Nursery ---  | 80                   | ha                 | 1967700              | Phy | 12       | 9        | 8       |
|         |  |                      |                    |                      | BL  | 188.90   | 141.67   | 125.93  |
|         | Sub Total  |                      |                    |                      |     | 286.37   | 237.29   | 231.85  |

| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 9         | 11       | 7       | 6           | 7         | 9         | 68             |
| 26.75     | 32.69    | 20.80   | 17.83       | 20.80     | 26.75     | 202.08         |
| 13        | 14       | 21      | 15          | 21        | 17        | 148            |
| 9.30      | 10.01    | 15.02   | 10.73       | 15.02     | 12.16     | 105.86         |
| 12        | 14       | 13      | 14          | 17        | 18        | 124            |
| 8.54      | 9.97     | 9.26    | 9.97        | 12.10     | 12.82     | 88.29          |
| 12        | 14       | 8       | 15          | 10        | 17        | 98             |
| 20.26     | 23.63    | 13.50   | 25.32       | 16.88     | 28.70     | 165.43         |
| 15        | 12       | 10      | 12          | 15        | 13        | 117            |
| 20.10     | 16.08    | 13.40   | 16.08       | 20.10     | 17.42     | 156.78         |
| 10        | 17       | 15      | 11          | 17        | 14        | 109            |
| 5.82      | 9.89     | 8.72    | 6.40        | 9.89      | 8.14      | 63.39          |
| 8         | 8        | 8       | 8           | 8         | 8         | 72             |
| 7.77      | 7.77     | 7.77    | 7.77        | 7.77      | 7.77      | 69.93          |
| 22        | 13       | 15      | 17          | 19        | 23        | 166            |
| 21.12     | 12.48    | 14.40   | 16.32       | 18.24     | 22.08     | 159.36         |
| 10        | 15       | 11      | 8           | 14        | 9         | 96             |
| 157.42    | 236.12   | 173.16  | 125.93      | 220.38    | 141.67    | 1511.18        |
| 277.08    | 358.64   | 276.03  | 236.35      | 341.18    | 277.51    | 2522.30        |



| Sr. No.                           | Activity                        | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |          | District Total |         |
|-----------------------------------|---------------------------------|----------------------|-----------|----------------------|----------|----------------|---------|
| A.5 Working Capital - Bee Keeping |                                 |                      |           |                      |          |                |         |
|                                   | Sub Total                       |                      |           |                      |          |                |         |
| Sr. No.                           | Activity                        | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) | Berahani | Chahniya       | Chakiya |
| A.6 Forestry                      |                                 |                      |           |                      |          |                |         |
| 1                                 | Nursery/ Propagation unit--2.05 | 80                   | ha        | 534800               | Phy      | 5              | 9       |
|                                   |                                 |                      |           |                      | BL       | 21.39          | 38.51   |
| 2                                 | Plantation-Bamboo-5 m x 5 m     | 80                   | ha        | 86636                | Phy      | 5              | 8       |
|                                   |                                 |                      |           |                      | BL       | 3.47           | 5.54    |
| 3                                 | Plantation-Poplar-5 m x 4 m     | 80                   | ha        | 235040               | Phy      | 7              | 6       |
|                                   |                                 |                      |           |                      | BL       | 13.16          | 11.28   |
| 4                                 | Plantation-Teak-2 m x 2 m       | 80                   | ha        | 163310               | Phy      | 5              | 5       |
|                                   |                                 |                      |           |                      | BL       | 6.53           | 6.53    |
|                                   | Sub Total                       |                      |           |                      |          | 44.55          | 61.86   |

| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 8         | 11       | 9       | 8           | 7         | 6         | 70             |
| 34.23     | 47.06    | 38.51   | 34.23       | 29.95     | 25.67     | 299.50         |
| 6         | 11       | 9       | 7           | 5         | 8         | 64             |
| 4.16      | 7.62     | 6.24    | 4.85        | 3.47      | 5.54      | 44.36          |
| 8         | 11       | 9       | 10          | 7         | 9         | 73             |
| 15.04     | 20.68    | 16.92   | 18.80       | 13.16     | 16.92     | 137.24         |
| 5         | 6        | 7       | 11          | 8         | 7         | 61             |
| 6.53      | 7.84     | 9.15    | 14.37       | 10.45     | 9.15      | 79.70          |
| 59.96     | 83.20    | 70.82   | 72.25       | 57.03     | 57.28     | 560.80         |

| Sr. No.  | Activity                         | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani | Chahniya | Chakiya |
|--|----------------------------------|----------------------|-----------|----------------------|-----|----------|----------|---------|
| <b>A.7 Animal Husbandry - Dairy</b>                    |                                  |                      |           |                      |     |          |          |         |
| 1  | Buffalo Farming--                | 80                   | 1+1       | 248000               | Phy | 14       | 18       | 8       |
|  |                                  |                      |           |                      | BL  | 27.78    | 35.71    | 15.87   |
| 2  | Bulk Milk Cooling Unit--         | 80                   | No.       | 1250000              | Phy | 45       | 38       | 38      |
|  |                                  |                      |           |                      | BL  | 450.00   | 380.00   | 380.00  |
|  | Sub Total                        |                      |           |                      |     | 477.78   | 415.71   | 395.87  |
| Sr. No.  | Activity                         | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani | Chahniya | Chakiya |
| <b>A.8 Working Capital - AH - Dairy/Drought animal</b> |                                  |                      |           |                      |     |          |          |         |
| 1  | Buffalo Farming_Others_Chandauli | 100                  | 1+1       | 25000                | Phy | 75       | 51       | 60      |
|  |                                  |                      |           |                      | BL  | 18.75    | 12.75    | 15.00   |
|  | Sub Total Working Capital        |                      |           |                      |     | 18.75    | 12.75    | 15.00   |
| Sr. No.  | Activity                         | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani | Chahniya | Chakiya |
| <b>A.9 Animal Husbandry - Poultry</b>                  |                                  |                      |           |                      |     |          |          |         |
| 1  | Commercial Broiler Farming--     | 80                   | 5000      | 2458000              | Phy | 28       | 24       | 28      |
|  |                                  |                      |           |                      | BL  | 848.74   | 661.67   | 821.63  |
|  | Sub Total                        |                      |           |                      |     | 848.74   | 661.67   | 821.63  |



| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 14        | 13       | 12      | 10          | 12        | 11        | 112            |
| 27.78     | 25.79    | 23.81   | 19.84       | 23.81     | 21.82     | 222.21         |
| 43        | 36       | 36      | 36          | 36        | 36        | 344            |
| 430.00    | 360.00   | 360.00  | 360.00      | 360.00    | 360.00    | 3440.00        |
| 457.78    | 385.79   | 383.81  | 379.84      | 383.81    | 381.82    | 3662.21        |

| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 55        | 61       | 56      | 45          | 44        | 45        | 123            |
| 13.75     | 15.25    | 14.00   | 11.25       | 11.00     | 11.25     | 123.00         |
| 13.75     | 15.25    | 14.00   | 11.25       | 11.00     | 11.25     | 123.00         |
|           |          |         |             |           |           |                |

| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 32        | 27       | 28      | 27          | 29        | 31        | 254            |
| 1008.70   | 774.86   | 821.63  | 774.86      | 868.40    | 907.73    | 7488.22        |
| 1008.70   | 774.86   | 821.63  | 774.86      | 868.40    | 907.73    | 7488.22        |

| Sr. No. | Activity   | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani       | Chahniya | Chakiya |
|---------|--|----------------------|-----------|----------------------|-----|----------------|----------|---------|
|         | <b>A.10 Working Capital - AH - Poultry</b>             |                      |           |                      |     |                |          |         |
| 1       | Broiler Farming_Others_Chandauli                       | 100                  | 1000      | 54000                | Phy | 80             | 56       | 60      |
|         | Sub Total Working Capital                              |                      |           |                      | BL  | 43.20          | 30.24    | 32.40   |
|         |  |                      |           |                      |     | 43.20          | 30.24    | 32.40   |
| Sr. No. | Activity   | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani       | Chahniya | Chakiya |
|         | <b>A.11 Animal Husbandry - SGP</b>                     |                      |           |                      |     |                |          |         |
| 1       | Goat - Rearing Unit--Barbari/Sirohi/Jamunapari         | 80                   | 20+1      | 414000               | Ph  | 15             | 21       | 22      |
|         |  |                      |           |                      | BL  | 49.68          | 69.55    | 72.86   |
| 2       | Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire | 80                   | 10+2      | 1095000              | Ph  | 12             | 14       | 10      |
|         |  |                      |           |                      | y   |                |          |         |
|         |  |                      |           |                      | BL  | 105.12         | 122.64   | 87.60   |
| 3       | Sheep - Rearing Unit--Nali/Graded Nali/CB Merino       | 80                   | 20+1      | 379000               | Ph  | 17             | 12       | 17      |
|         |  |                      |           |                      | y   |                |          |         |
|         |  |                      |           |                      | BL  | 51.54          | 36.38    | 51.54   |
|         | Sub Total  |                      |           |                      |     | 206.34         | 228.57   | 212.00  |
| Sr. No. | Activity   | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | District Total |          |         |
|         | <b>A.12 Working Capital - AH - Others/SR</b>           |                      |           |                      |     |                |          |         |
|         | Sub Total Working Capital                              |                      |           |                      |     |                |          |         |

| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 55        | 61       | 56      | 45          | 68        | 45        | 526            |
| 29.70     | 32.94    | 30.24   | 24.30       | 36.72     | 24.30     | 284.04         |
| 29.70     | 32.94    | 30.24   | 24.30       | 36.72     | 24.30     | 284.04         |
| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|           |          |         |             |           |           |                |
| 30        | 19       | 15      | 27          | 32        | 11        | 192            |
| 99.36     | 62.93    | 49.68   | 89.42       | 105.98    | 36.43     | 635.89         |
| 19        | 11       | 9       | 15          | 12        | 28        | 130            |
| 166.44    | 96.36    | 78.84   | 131.40      | 105.12    | 245.28    | 1138.80        |
| 15        | 11       | 9       | 7           | 10        | 5         | 103            |
| 45.48     | 33.35    | 27.29   | 21.22       | 30.32     | 15.16     | 312.28         |
| 311.28    | 192.64   | 155.81  | 242.04      | 241.42    | 296.87    | 2086.97        |



| Sr. No.                          | Activity  | Bank Loan Factor (%) | Unit Size       | SoF / Unit Cost (Rs) |     | Berahani       | Chahniya | Chakiya |
|----------------------------------|---|----------------------|-----------------|----------------------|-----|----------------|----------|---------|
| A.13 Fisheries                   |   |                      |                 |                      |     |                |          |         |
| 1                                | Aquaculture inputs production--                           | 80                   | No.             | 4000000              | Phy | 11             | 10       | 10      |
|                                  |   |                      |                 |                      | BL  | 352.00         | 320.00   | 320.00  |
| 2                                | Fish Culture --Integrated fish farming livestock cum fish | 80                   | ha              | 100000               | Phy | 4              | 4        | 4       |
|                                  |   |                      |                 |                      | BL  | 3.20           | 3.20     | 3.20    |
|                                  | Sub Total   |                      |                 |                      |     | 355.20         | 323.20   | 323.20  |
| Sr. No.                          | Activity  | Bank Loan Factor (%) | Unit Size       | SoF / Unit Cost (Rs) |     | Berahani       | Chahniya | Chakiya |
| A.14 Working Capital - Fisheries |   |                      |                 |                      |     |                |          |         |
| 1                                | Cage Culture_Others_Input for cage culture                | 100                  | 60 to 100 Cu. M | 150000               | Phy | 16             | 16       | 15      |
|                                  |   |                      |                 |                      | BL  | 24.00          | 24.00    | 22.50   |
|                                  | Sub Total Working Capital                                 |                      |                 |                      |     | 24.00          | 24.00    | 22.50   |
| Sr. No.                          | Activity  | Bank Loan Factor (%) | Unit Size       | SoF / Unit Cost (Rs) |     | District Total |          |         |
| A.15 Farm Credit                 |   |                      |                 |                      |     |                |          |         |
|                                  | Sub Total   |                      |                 |                      |     |                |          |         |
|                                  | Total Farm Credit (sum of A.1 to A.15)                    |                      |                 |                      |     | 119998.14      |          |         |

| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 10        | 5        | 8       | 6           | 6         | 5         | 71             |
| 320.00    | 160.00   | 256.00  | 192.00      | 192.00    | 160.00    | 2272.00        |
| 4         | 4        | 4       | 3           | 2         |           | 29             |
| 3.20      | 3.20     | 3.20    | 2.40        | 1.60      |           | 23.20          |
| 323.20    | 163.20   | 259.20  | 194.40      | 193.60    | 160.00    | 2295.20        |
| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|           |          |         |             |           |           |                |
| 15        | 15       | 15      | 15          | 16        | 16        | 139            |
| 22.50     | 22.50    | 22.50   | 22.50       | 24.00     | 24.00     | 208.50         |
| 22.50     | 22.50    | 22.50   | 22.50       | 24.00     | 24.00     | 208.50         |

| Sr. No.        | Activity  | Bank Loan Factor (%)        | Unit Size        | SoF / Unit Cost (Rs)        |     | Berahani        | Chahniya        | Chakiya        |
|----------------|---|-----------------------------|------------------|-----------------------------|-----|-----------------|-----------------|----------------|
|                | <b>B. Agriculture Infrastructure</b>                              |                             |                  |                             |     |                 |                 |                |
|                | <b>B.1 Storage Facilities</b>                                     |                             |                  |                             |     |                 |                 |                |
| 1              | Cold Storage-For Dairy Products -                                 | 85                          | No.              | 3500000                     | Phy | 50              | 30              | 40             |
|                |   |                             |                  |                             | BL  | 1487.50         | 892.50          | 1190.00        |
| 2              | Godown--/ Rural Godown (500 MT)                                   | 75                          | No.              | 1500000                     | Phy | 16              | 20              | 10             |
|                |   |                             |                  |                             | BL  | 180.00          | 225.00          | 112.50         |
|                | Sub Total   |                             |                  |                             |     | 1667.50         | 1117.50         | 1302.50        |
| <b>Sr. No.</b> | <b>Activity</b>   | <b>Bank Loan Factor (%)</b> | <b>Unit Size</b> | <b>SoF / Unit Cost (Rs)</b> |     | <b>Berahani</b> | <b>Chahniya</b> | <b>Chakiya</b> |
|                | <b>B.2 Land Development</b>                                       |                             |                  |                             |     |                 |                 |                |
| 1              | On Farm development (OFD) Works --                                | 80                          | m.               | 75000                       | Phy | 5               | 7               | 9              |
|                |   |                             |                  |                             | BL  | 3.00            | 4.20            | 5.40           |
| 2              | Reclamation of Problem Soils--5-8 t gypsum + 1 DP + Dhaincha crop | 80                          | ha               | 43600                       | Phy | 11              | 9               | 9              |
|                |   |                             |                  |                             | BL  | 3.84            | 3.14            | 3.14           |
|                | Sub Total   |                             |                  |                             |     | 6.84            | 7.34            | 8.54           |



| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
|           |          |         |             |           |           |                |
| 50        | 40       | 30      | 30          | 40        | 30        | 340            |
| 1487.50   | 1190.00  | 892.50  | 892.50      | 1190.00   | 892.50    | 10115.00       |
| 10        | 10       | 10      | 10          | 10        | 10        | 106            |
| 112.50    | 112.50   | 112.50  | 112.50      | 112.50    | 112.50    | 1192.50        |
| 1600.00   | 1302.50  | 1005.00 | 1005.00     | 1302.50   | 1005.00   | 11307.50       |
| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|           |          |         |             |           |           |                |
| 7         | 11       | 8       | 10          | 12        | 7         | 76             |
| 4.20      | 6.60     | 4.80    | 6.00        | 7.20      | 4.20      | 45.60          |
| 12        | 8        | 11      | 9           | 8         | 10        | 87             |
| 4.19      | 2.79     | 3.84    | 3.14        | 2.79      | 3.49      | 30.36          |
| 8.39      | 9.39     | 8.64    | 9.14        | 9.99      | 7.69      | 75.96          |

| Sr. No. | Activity  | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |           | Berahani   | Chahniya   | Chakiya    |
|---------|---|----------------------|-----------|----------------------|-----------|------------|------------|------------|
|         | <b>B.3 Agriculture Infrastructure - Others</b>                        |                      |           |                      |           |            |            |            |
| 1       | Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA                 | 80                   | No.       | 29000                | Phy<br>BL | 6<br>1.39  | 9<br>2.09  | 8<br>1.86  |
| 2       | Compost/ Vermi Compost-Vermi Compost-10*6*2.5                         | 80                   | No.       | 31000                | Phy<br>BL | 9<br>2.23  | 8<br>1.98  | 6<br>1.49  |
| 3       | Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA | 80                   | No.       | 750000               | Phy<br>BL | 7<br>42.00 | 6<br>36.00 | 7<br>42.00 |
|         | Sub Total   |                      |           |                      |           | 45.62      | 40.07      | 45.35      |
|         | Total (B.1+B.2+B.3)   |                      |           |                      |           | 1058.31    | 1052.76    | 1058.04    |

| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 7         | 7        | 8       | 8           | 9         | 8         | 70             |
| 1.62      | 1.62     | 1.86    | 1.86        | 2.09      | 1.86      | 16.25          |
| 9         | 8        | 7       | 9           | 8         | 7         | 71             |
| 2.23      | 1.98     | 1.74    | 2.23        | 1.98      | 1.74      | 17.60          |
| 6         | 9        | 6       | 5           | 5         | 7         | 58             |
| 36.00     | 54.00    | 36.00   | 30.00       | 30.00     | 42.00     | 348.00         |
| 39.85     | 57.60    | 39.60   | 34.09       | 34.07     | 45.60     | 381.85         |
| 1052.54   | 1070.29  | 1052.29 | 1046.78     | 1046.76   | 1058.29   | 11765.31       |



| Sr. No. | Activity                              | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani | Chahniya | Chakiya  |
|---------|---------------------------------------|----------------------|-----------|----------------------|-----|----------|----------|----------|
|         | <b>C. Ancillary Activities</b>        |                      |           |                      |     |          |          |          |
|         | <b>C.1 Food &amp; Agro Processing</b> |                      |           |                      |     |          |          |          |
| 1       | Bakery & Confectionery Unit--         | 85                   | No.       | 1000000              | Phy | 30       | 30       | 20       |
|         |                                       |                      |           |                      | BL  | 255.00   | 255.00   | 170.00   |
| 2       | Dal/ Pulses Mill--                    | 85                   | No.       | 3500000              | Phy | 5        | 7        | 8        |
|         |                                       |                      |           |                      | BL  | 148.75   | 208.25   | 238.00   |
| 3       | Food Grain Processing-Flour Mill-     | 85                   | No.       | 500000               | Phy | 11       | 9        | 11       |
|         |                                       |                      |           |                      | BL  | 46.75    | 38.25    | 46.75    |
| 4       | Meat & Poultry Processing--           | 85                   | No.       | 500000               | Phy | 7        | 5        | 2        |
|         |                                       |                      |           |                      | BL  | 29.75    | 21.25    | 8.50     |
| 5       | Ready to Eat Products -Papad making - | 85                   | No.       | 200000               | Phy | 4        | 30       | 40       |
|         |                                       |                      |           |                      | BL  | 6.80     | 51.00    | 68.00    |
| 6       | Rice Processing --                    | 75                   | No.       | 3000000              | Phy | 3        | 9        | 10       |
|         |                                       |                      |           |                      | BL  | 67.50    | 202.50   | 225.00   |
|         | Sub Total                             |                      |           |                      |     | 554.55   | 776.25   | 756.25   |
| Sr. No. | Activity                              | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani | Chahniya | Chakiya  |
|         | <b>C.2 Ancillary Activities -</b>     |                      |           |                      |     |          |          |          |
| 1       | Agri Clinic & Agri Business Centers-- | 90                   | No.       | 2000000              | Phy | 7        | 8        | 9        |
|         |                                       |                      |           |                      | BL  | 126.00   | 144.00   | 162.00   |
|         | Sub Total                             |                      |           |                      |     | 126.00   | 144.00   | 162.00   |
|         | Total (C.1+C2)                        |                      |           |                      |     | 771.35   | 789.35   | 807.35   |
|         | Total (A+B+C)                         |                      |           |                      |     | 19358.52 | 19376.52 | 19394.52 |

| Chandauli | Dhanapur | Naugarh  | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|----------|-------------|-----------|-----------|----------------|
|           |          |          |             |           |           |                |
|           |          |          |             |           |           |                |
| 25        | 30       | 30       | 22          | 20        | 12        | 219            |
| 212.50    | 255.00   | 255.00   | 187.00      | 170.00    | 102.00    | 1861.50        |
| 6         | 5        | 7        | 6           | 8         | 9         | 61             |
| 178.50    | 148.75   | 208.25   | 178.50      | 238.00    | 267.75    | 1814.75        |
| 7         | 7        | 9        | 11          | 7         | 4         | 76             |
| 29.75     | 29.75    | 38.25    | 46.75       | 29.75     | 17.00     | 323.00         |
| 2         | 2        | 2        | 2           | 2         | 2         | 26             |
| 8.50      | 8.50     | 8.50     | 8.50        | 8.50      | 8.50      | 110.50         |
| 10        | 40       | 20       | 32          | 36        | 28        | 240            |
| 17.00     | 68.00    | 34.00    | 54.40       | 61.20     | 47.60     | 408.00         |
| 11        | 9        | 8        | 9           | 12        | 9         | 80             |
| 247.50    | 202.50   | 180.00   | 202.50      | 270.00    | 202.50    | 1800.00        |
| 693.75    | 712.50   | 724.00   | 677.65      | 777.45    | 645.35    | 6317.75        |
| Chandauli | Dhanapur | Naugarh  | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|           |          |          |             |           |           |                |
|           |          |          |             |           |           |                |
| 8         | 10       | 5        | 7           | 8         | 7         | 69             |
| 144.00    | 180.00   | 90.00    | 126.00      | 144.00    | 126.00    | 1242.00        |
| 144.00    | 180.00   | 90.00    | 126.00      | 144.00    | 126.00    | 1242.00        |
| 789.35    | 825.35   | 735.35   | 771.35      | 789.35    | 771.35    | 7559.75        |
| 19376.52  | 19412.52 | 19322.52 | 19358.52    | 19376.52  | 19358.52  | 139323.2       |

| Sr. No. | Activity  | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani        | Chahniya        | Chakiya         |
|---------|---|----------------------|-----------|----------------------|-----|-----------------|-----------------|-----------------|
|         | <b>II. Micro, Small and Medium Enterprises (MSME)</b> |                      |           |                      |     |                 |                 |                 |
| 1       | Manufacturing Sector - Term Loan-Micro-               | 80                   | No.       | 2500000              | Phy | 60              | 60              | 60              |
|         |   |                      |           |                      | BL  | 1200.00         | 1200.00         | 1200.00         |
| 2       | Manufacturing Sector - Term Loan-Small-               | 80                   | No.       | 25000000             | Phy | 55              | 55              | 55              |
|         |   |                      |           |                      | BL  | 11000.00        | 11000.00        | 11000.00        |
| 3       | Manufacturing Sector - Working Capital-Medium-        | 80                   | No.       | 25000000             | Phy | 4               | 3               | 4               |
|         |   |                      |           |                      | BL  | 800.00          | 600.00          | 800.00          |
| 4       | Manufacturing Sector - Working Capital-Small-         | 80                   | No.       | 5000000              | Phy | 70              | 105             | 100             |
|         |   |                      |           |                      | BL  | 5200.00         | 6600.00         | 6400.00         |
| 5       | Service Sector - Term Loan-Medium-                    | 80                   | No.       | 250000000            | Phy | 1               | 1               | 2               |
|         |   |                      |           |                      | BL  | 2000.00         | 2000.00         | 4000.00         |
| 6       | Service Sector - Term Loan-Micro-                     | 80                   | No.       | 10000000             | Phy | 8               | 7               | 7               |
|         |   |                      |           |                      | BL  | 640.00          | 560.00          | 560.00          |
| 7       | Service Sector - Term Loan-Small-                     | 80                   | No.       | 25000000             | Phy | 24              | 23              | 23              |
|         |   |                      |           |                      | BL  | 4800.00         | 4600.00         | 4600.00         |
| 8       | Service Sector - Working Capital-Medium-              | 80                   | No.       | 25000000             | Phy | 4               | 4               | 4               |
|         |   |                      |           |                      | BL  | 800.00          | 800.00          | 800.00          |
| 9       | Service Sector - Working Capital-Micro-               | 80                   | No.       | 200000               | Phy | 191             | 210             | 210             |
|         |   |                      |           |                      | BL  | 305.60          | 336.00          | 336.00          |
| 10      | Service Sector - Working Capital-Small-               | 80                   | No.       | 5000000              | Phy | 35              | 25              | 30              |
|         |   |                      |           |                      | BL  | 1400.00         | 1000.00         | 1200.00         |
|         | <b>Sub Total</b>                                      |                      |           |                      |     | <b>28145.60</b> | <b>28696.00</b> | <b>30896.00</b> |



| Chandauli | Dhanapur | Naugarh  | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|----------|-------------|-----------|-----------|----------------|
|           |          |          |             |           |           |                |
| 60        | 60       | 60       | 60          | 60        | 60        | 540            |
| 1200.00   | 1200.00  | 1200.00  | 1200.00     | 1200.00   | 1200.00   | 10800.00       |
| 55        | 55       | 55       | 55          | 55        | 55        | 495            |
| 11000.00  | 11000.00 | 11000.00 | 11000.00    | 11000.00  | 11000.00  | 99000.00       |
| 4         | 4        | 4        | 4           | 4         | 4         | 35             |
| 800.00    | 800.00   | 800.00   | 800.00      | 800.00    | 800.00    | 7000.00        |
| 101       | 100      | 95       | 90          | 85        | 85        | 831            |
| 6440.00   | 6400.00  | 6200.00  | 6000.00     | 5800.00   | 5800.00   | 54840.00       |
| 4         | 4        | 4        | 4           | 5         | 4         | 29             |
| 8000.00   | 8000.00  | 8000.00  | 8000.00     | 10000.00  | 8000.00   | 58000.00       |
| 8         | 7        | 8        | 7           | 8         | 7         | 67             |
| 640.00    | 560.00   | 640.00   | 560.00      | 640.00    | 560.00    | 5360.00        |
| 24        | 24       | 24       | 25          | 24        | 24        | 215            |
| 4800.00   | 4800.00  | 4800.00  | 5000.00     | 4800.00   | 4800.00   | 43000.00       |
| 4         | 5        | 5        | 5           | 5         | 5         | 41             |
| 800.00    | 1000.00  | 1000.00  | 1000.00     | 1000.00   | 1000.00   | 8200.00        |
| 210       | 210      | 210      | 210         | 210       | 211       | 1872           |
| 336.00    | 336.00   | 336.00   | 336.00      | 336.00    | 337.60    | 2995.20        |
| 30        | 30       | 30       | 29          | 25        | 25        | 259            |
| 1200.00   | 1200.00  | 1200.00  | 1160.00     | 1000.00   | 1000.00   | 10360.00       |
| 35216.00  | 35296.00 | 35176.00 | 35056.00    | 36576.00  | 34497.60  | 299555.20      |

| Sr. No.        | Activity                                    | Bank Loan Factor (%)        | Unit Size        | SoF / Unit Cost (Rs)        |     | Berahani        | Chahniya        | Chakiya        |
|----------------|---|-----------------------------|------------------|-----------------------------|-----|-----------------|-----------------|----------------|
|                | <b>III. Export Credit</b>                   |                             |                  |                             |     |                 |                 |                |
| 1              | Export Credit -Post Shipment Export Credit- | 80                          | No.              | 50000                       | Phy | 25              | 25              | 25             |
|                |   |                             |                  |                             | BL  | 10.00           | 10.00           | 10.00          |
| 2              | Export Credit -Pre Shipment Export Credit-  | 80                          | No.              | 40000000                    | Phy | 1               | 25              | 25             |
|                |   |                             |                  |                             | BL  | 320.00          |                 |                |
|                | Total Export Credit                         |                             |                  |                             |     | 330.00          | 10.00           | 10.00          |
| <b>Sr. No.</b> | <b>Activity</b>                             | <b>Bank Loan Factor (%)</b> | <b>Unit Size</b> | <b>SoF / Unit Cost (Rs)</b> |     | <b>Berahani</b> | <b>Chahniya</b> | <b>Chakiya</b> |
|                | <b>IV. Education</b>                        |                             |                  |                             |     |                 |                 |                |
| 1              | Education Loans-Study in India-             | 90                          | No.              | 1000000                     | Phy | 50              | 55              | 45             |
|                |   |                             |                  |                             | BL  | 450.00          | 495.00          | 405.00         |
|                | Total Education                             |                             |                  |                             |     | 450.00          | 495.00          | 405.00         |
| <b>Sr. No.</b> | <b>Activity</b>                             | <b>Bank Loan Factor (%)</b> | <b>Unit Size</b> | <b>SoF / Unit Cost (Rs)</b> |     | <b>Berahani</b> | <b>Chahniya</b> | <b>Chakiya</b> |
|                | <b>V. Housing</b>                           |                             |                  |                             |     |                 |                 |                |
| 1              | Loan for Affordable Housing Projects--      | 85                          | No.              | 600000                      | Phy | 100             | 85              | 85             |
|                |   |                             |                  |                             | BL  | 510.00          | 433.50          | 433.50         |
|                | Total Housing                               |                             |                  |                             |     | 510.00          | 433.50          | 433.50         |

| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 25        | 30       | 30      | 30          | 30        | 30        | 250            |
| 10.00     | 12.00    | 12.00   | 12.00       | 12.00     | 12.00     | 100.00         |
| 25        | 30       | 30      | 30          | 30        | 30        | 1              |
|           |          |         |             |           |           | 320.00         |
| 10.00     | 12.00    | 12.00   | 12.00       | 12.00     | 12.00     | 420.00         |
| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|           |          |         |             |           |           |                |
| 50        | 50       | 40      | 50          | 53        | 40        | 433            |
| 450.00    | 450.00   | 360.00  | 450.00      | 477.00    | 360.00    | 3897.00        |
| 450.00    | 450.00   | 360.00  | 450.00      | 477.00    | 360.00    | 3897.00        |
| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|           |          |         |             |           |           |                |
| 95        | 80       | 80      | 80          | 80        | 80        | 765            |
| 484.50    | 408.00   | 408.00  | 408.00      | 408.00    | 408.00    | 3901.50        |
| 484.50    | 408.00   | 408.00  | 408.00      | 408.00    | 408.00    | 3901.50        |



| Sr. No.                          | Activity  | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |     | Berahani | Chahniya | Chakiya |
|----------------------------------|---|----------------------|-----------|----------------------|-----|----------|----------|---------|
| <b>VI. Social Infrastructure</b> |   |                      |           |                      |     |          |          |         |
| 1                                | Drinking Water--                                    | 85                   | No.       | 3000000              | Phy | 1        | 1        | 1       |
|                                  |   |                      |           |                      | BL  | 25.50    | 25.50    | 25.50   |
| 2                                | Education--   | 85                   | No.       | 50000000             | Phy | 1        | 1        | 1       |
|                                  |   |                      |           |                      | BL  | 425.00   | 425.00   | 425.00  |
| 3                                | Healthcare-Hospital-                                | 85                   | No.       | 50000000             | Phy | 1        | 1        | 1       |
|                                  |   |                      |           |                      | BL  | 425.00   |          | 425.00  |
| 4                                | Sanitation--  | 85                   | No.       | 25000                | Phy | 10       | 10       | 10      |
|                                  |   |                      |           |                      | BL  | 2.13     | 2.13     | 2.13    |
|                                  | Total Social Infrastructure                         |                      |           |                      |     | 877.63   | 452.63   | 877.63  |
| <b>VII. Renewable Energy</b>     |   |                      |           |                      |     |          |          |         |
| 1                                | Solar Energy-Roof Top Solar PV System with Battery- | 90                   | No.       | 150000               | Phy | 34       | 30       | 30      |
|                                  |   |                      |           |                      | BL  | 45.90    | 40.50    | 40.50   |
|                                  | Total Renewable Energy                              |                      |           |                      |     | 45.90    | 40.50    | 40.50   |

| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 1         | 2        | 2       | 2           | 2         | 2         | 14             |
| 25.50     | 51.00    | 51.00   | 51.00       | 51.00     | 51.00     | 357.00         |
| 1         | 1        | 1       | 1           | 1         | 2         | 8              |
| 425.00    | 425.00   | 425.00  | 425.00      | 425.00    |           | 3400.00        |
| 1         | 1        | 1       | 1           | 1         | 1         | 8              |
| 425.00    | 425.00   | 425.00  | 425.00      | 425.00    | 425.00    | 3400.00        |
| 10        | 10       | 3       | 2           | 2         | 2         | 59             |
| 2.13      | 2.13     | 0.64    | 0.43        | 0.43      | 0.43      | 12.58          |
| 877.63    | 903.13   | 901.64  | 901.43      | 901.43    | 476.43    | 7169.58        |
| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|           |          |         |             |           |           |                |
| 25        | 25       | 25      | 25          | 25        | 25        | 244            |
| 33.75     | 33.75    | 33.75   | 33.75       | 33.75     | 33.75     | 329.40         |
| 33.75     | 33.75    | 33.75   | 33.75       | 33.75     | 33.75     | 329.40         |

| Sr. No. | Activity  | Bank Loan Factor (%) | Unit Size | SoF / Unit Cost (Rs) |           | Berahani    | Chahniya   | Chakiya     |
|---------|---|----------------------|-----------|----------------------|-----------|-------------|------------|-------------|
|         | <b>VIII. Others</b>                               |                      |           |                      |           |             |            |             |
| 1       | Individuals/ Individual members of JLGs--         | 85                   | No.       | 200000               | Phy<br>BL | 7<br>11.90  | 5<br>8.50  | 3<br>5.10   |
| 2       | SHGs/ JLGs--JLG                                   | 100                  | No.       | 150000               | Phy<br>BL | 20<br>30.00 | 8<br>12.00 | 10<br>15.00 |
| 3       | SHGs/ JLGs--SHG                                   | 100                  | No.       | 200000               | Phy<br>BL | 9<br>18.00  | 7<br>14.00 | 6<br>12.00  |
|         | Total Others                                      |                      |           |                      |           | 59.90       | 34.50      | 32.10       |
|         | Total Priority Sector (I+II+III+IV+V+VI+VII+VIII) |                      |           |                      |           | 55566.2     | 55540.8    | 55538.4     |



| Chandauli | Dhanapur | Naugarh | Niyamatabad | Sahabganj | Sakaldiha | District Total |
|-----------|----------|---------|-------------|-----------|-----------|----------------|
|           |          |         |             |           |           |                |
| 2         | 4        | 2       | 3           | 5         | 3         | 34             |
| 3.40      | 6.80     | 3.40    | 5.10        | 8.50      | 5.10      | 57.80          |
| 15        | 10       | 9       | 15          | 10        | 15        | 112            |
| 22.50     | 15.00    | 13.50   | 22.50       | 15.00     | 22.50     | 168.00         |
| 5         | 7        | 8       | 7           | 7         | 15        | 71             |
| 10.00     | 14.00    | 16.00   | 14.00       | 14.00     | 30.00     | 142.00         |
| 35.90     | 35.80    | 32.90   | 41.60       | 37.50     | 57.60     | 367.80         |
| 55542.2   | 55542.1  | 55539.2 | 55547.9     | 55543.8   | 55563.9   | 454963.68      |

| Annexure 2  |  |  |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|
| Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25 |  |  |  |  |  |  |  |  |  |
| (₹ lakh)  |  |  |  |  |  |  |  |  |  |

| Table 1: Crop Loan |          |          |          |          |          |          |          |      |  |
|--------------------|----------|----------|----------|----------|----------|----------|----------|------|--|
| Particulars        | 2021-22  |          | 2022-23  |          | 2023-24  |          | 2024-25  |      |  |
|                    | Target   | Ach.     | Target   | Ach.     | Target   | Ach.     | Target   | Ach. |  |
| CBs                | 42596.00 | 32398.86 | 45452.00 | 42603.89 | 52754.00 | 40961.13 | 49585.00 |      |  |
| RCBs               | 8402.00  | 125.02   | 9180.00  | 8542.20  | 10489.00 | 2748.61  | 9457.00  |      |  |
| SCARDB             | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |      |  |
| RRBs               | 25862.00 | 24446.05 | 28297.00 | 28190.00 | 31734.00 | 29407.81 | 29198.00 |      |  |
| Others             | 1116.00  | 2119.39  | 2426.00  | 661.30   | 1261.00  | 0.00     | 0.00     |      |  |
| Sub total (A)      | 77976.00 | 59089.32 | 85355.00 | 79997.39 | 96238.00 | 73117.55 | 88240.00 |      |  |

| Table 2: Term Loan (MT+LT) |          |         |          |          |          |          |          |      |  |
|----------------------------|----------|---------|----------|----------|----------|----------|----------|------|--|
| Particulars                | 2021-22  |         | 2022-23  |          | 2023-24  |          | 2024-25  |      |  |
|                            | Target   | Ach.    | Target   | Ach.     | Target   | Ach.     | Target   | Ach. |  |
| CBs                        | 15469.00 | 8791.09 | 21463.00 | 14567.78 | 17002.00 | 17801.64 | 14005.00 |      |  |
| RCBs                       | 0.00     | 35.00   | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |      |  |
| SCARDB                     | 841.00   | 0.00    | 1080.00  | 0.00     | 0.00     | 164.45   | 897.00   |      |  |

|               |          |          |          |          |          |          |          |
|---------------|----------|----------|----------|----------|----------|----------|----------|
| RRBs          | 6415.00  | 138.28   | 8669.00  | 8566.20  | 12862.00 | 236.45   | 6392.00  |
| Others        | 1461.00  | 2686.26  | 2540.23  | 999.42   | 880.00   | 705.09   | 0.00     |
| Sub total (A) | 24186.00 | 11650.63 | 33752.23 | 24133.40 | 30744.00 | 18907.63 | 21294.00 |

Table 3: Total Agri. Credit

| Particulars   | 2021-22   |          | 2022-23   |           | 2023-24   |          | 2024-25   |
|---------------|-----------|----------|-----------|-----------|-----------|----------|-----------|
|               | Target    | Ach.     | Target    | Ach.      | Target    | Ach.     | Target    |
| CBs           | 58065.00  | 41189.95 | 66915.00  | 57171.67  | 69756.00  | 58762.77 | 63590.00  |
| RCBs          | 8402.00   | 160.02   | 9180.00   | 8542.20   | 10489.00  | 2748.61  | 9457.00   |
| SCARDB        | 841.00    | 0.00     | 1080.00   | 0.00      | 0.00      | 164.45   | 897.00    |
| RRBs          | 32277.00  | 24584.33 | 36966.00  | 36756.20  | 44596.00  | 29644.26 | 35590.00  |
| Others        | 2577.00   | 4805.65  | 4966.23   | 1660.72   | 2141.00   | 705.09   | 0.00      |
| Sub total (A) | 102162.00 | 70739.95 | 119107.23 | 104130.79 | 126982.00 | 92025.18 | 109534.00 |

Table 4: MSME

| Particulars   | 2021-22  |          | 2022-23  |          | 2023-24  |         | 2024-25  |
|---------------|----------|----------|----------|----------|----------|---------|----------|
|               | Target   | Ach.     | Target   | Ach.     | Target   | Ach.    | Target   |
| CBs           | 42773.00 | 31504.44 | 48818.00 | 46879.46 | 55732.00 | 5954.69 | 13933.00 |
| RCBs          | 893.00   | 10.30    | 992.00   | 583.20   | 1106.00  | 0.00    | 0.00     |
| SCARDB        | 0.00     | 11.25    | 0.00     | 0.00     | 0.00     | 0.00    | 322.00   |
| RRBs          | 12225.00 | 19252.43 | 13996.00 | 13853.95 | 8092.00  | 2019.59 | 3871.00  |
| Others        | 6750.00  | 4253.23  | 7814.00  | 3564.65  | 7062.00  | 0.00    | 0.00     |
| Sub total (A) | 62641.00 | 55031.65 | 71620.00 | 64881.26 | 71992.00 | 7974.28 | 18126.00 |



| Particulars   | 2021-22  |         | 2022-23 |         | 2023-24  |           | 2024-25   |  |
|---------------|----------|---------|---------|---------|----------|-----------|-----------|--|
|               | Target   | Ach.    | Target  | Ach.    | Target   | Ach.      | Target    |  |
| CBS           | 11040.00 | 903.45  | 6648.00 | 5415.01 | 10623.00 | 112517.70 | 187814.00 |  |
| RCBs          | 197.00   | 0.00    | 31.00   | 30.25   | 238.00   | 25.61     | 3032.00   |  |
| SCARDB        | 0.00     | 0.00    | 0.00    | 0.00    | 0.00     | 164.45    | 0.00      |  |
| RRBs          | 2360.00  | 338.89  | 1433.00 | 1398.59 | 3701.00  | 7869.36   | 32733.00  |  |
| Others        | 1402.00  | 1884.18 | 1009.00 | 187.52  | 2337.00  | 1145.74   | 0.00      |  |
| Sub total (A) | 14999.00 | 3126.52 | 9121.00 | 7031.37 | 16899.00 | 121722.86 | 223579.00 |  |

| Particulars   | 2021-22   |           | 2022-23   |           | 2023-24   |           | 2024-25   |  |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
|               | Target    | Ach.      | Target    | Ach.      | Target    | Ach.      | Target    |  |
| CBS           | 111878.00 | 73597.84  | 122381.00 | 109466.14 | 136111.00 | 177235.16 | 265337.00 |  |
| RCBs          | 9492.00   | 170.32    | 10203.00  | 9155.65   | 11833.00  | 2774.22   | 12489.00  |  |
| SCARDB        | 841.00    | 11.25     | 1080.00   | 0.00      | 0.00      | 328.90    | 1219.00   |  |
| RRBs          | 46862.00  | 44175.65  | 52395.00  | 52008.74  | 56389.00  | 39533.21  | 72194.00  |  |
| Others        | 10729.00  | 10943.06  | 13789.23  | 5412.89   | 11540.00  | 1850.83   | 0.00      |  |
| Sub total (A) | 179802.00 | 128898.12 | 199848.23 | 176043.42 | 215873.00 | 221722.32 | 351239.00 |  |

### Annexure 3

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

Table 1: Crop Loan

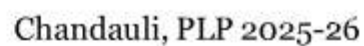
| Particulars | 2021-22  |        |        |          |         | 2022-23  |         |        |          |        | Total    |
|-------------|----------|--------|--------|----------|---------|----------|---------|--------|----------|--------|----------|
|             | CBs      | RCBs   | SCARDB | RRBs     | Others  | CBs      | RCBs    | SCARDB | RRBs     | Others |          |
| C L         | 32398.86 | 125.02 | 0.00   | 24446.05 | 2119.39 | 42603.89 | 8542.20 | 0.00   | 28190.00 | 661.30 | 79997.39 |

Table 1: Crop Loan

| Particulars | 2023-24  |         |        |          |        | 2024-25  |         |        |       |        | Total    |
|-------------|----------|---------|--------|----------|--------|----------|---------|--------|-------|--------|----------|
|             | CBs      | RCBs    | SCARDB | RRBs     | Others | CBs      | RCBs    | SCARDB | RRBs  | Others |          |
| C L         | 40961.13 | 2748.61 | 0.00   | 29407.81 | 0.00   | 49585.00 | 9457.00 | 0.00   | 29198 | 0.00   | 88240.00 |

Table 2: Term Loan

| Particulars | 2021-22  |        |        |          |         | 2022-23  |         |        |          |        | Total    |
|-------------|----------|--------|--------|----------|---------|----------|---------|--------|----------|--------|----------|
|             | CBs      | RCBs   | SCARDB | RRBs     | Others  | CBs      | RCBs    | SCARDB | RRBs     | Others |          |
| C L         | 32398.86 | 125.02 | 0.00   | 24446.05 | 2119.39 | 42603.89 | 8542.20 | 0.00   | 28190.00 | 661.30 | 79997.39 |
| W S         |          |        |        |          |         | 0.00     |         |        |          |        | 0.00     |
| L D         |          |        |        |          |         | 0.00     |         |        |          |        | 0.00     |
| F M         |          |        |        |          |         | 0.00     |         |        |          |        | 0.00     |
| P & H       |          |        |        |          |         | 0.00     |         |        |          |        | 0.00     |
| AH -D       |          |        |        |          |         | 0.00     |         |        |          |        | 0.00     |
| AH -P       |          |        |        |          |         | 0.00     |         |        |          |        | 0.00     |

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| Table 2: Term Loan  |          |         |        |          |        |           |          |          |        |          |        | (₹ lakh)  |
|---------------------|----------|---------|--------|----------|--------|-----------|----------|----------|--------|----------|--------|-----------|
| Particulars         | 2023-24  |         |        |          |        |           | 2024-25  |          |        |          |        |           |
|                     | CBS      | RCBs    | SCARDB | RRBs     | Others | Total     | CBS      | RCBs     | SCARDB | RRBs     | Others | Total     |
| C L                 | 40961.13 | 2748.61 | 0.00   | 29407.81 | 0.00   | 73117.55  | 49585.00 | 9457.00  | 0.00   | 29198    | 0.00   | 88240.00  |
| W S                 |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| L D                 |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| F M                 |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| P & H               |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| AH -D               |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| AH -P               |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| AH - S G P          |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| F D                 |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| F & W               |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| S G & M F           |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| A & F               |          |         |        |          |        | 0.00      |          |          |        |          |        | 0.00      |
| OTH                 | 17002.00 | 0.00    | 0.00   | 12862.00 | 880.00 | 30744.00  | 14005.00 | 897.00   | 0.00   | 6392.00  | 0.00   | 21294.00  |
| Sub total           | 17002.00 | 0.00    | 0.00   | 12862.00 | 880.00 | 30744.00  | 14005.00 | 897.00   | 0.00   | 6392.00  | 0.00   | 21294.00  |
| Grand Total (I +II) | 57963.13 | 2748.61 | 0.00   | 42269.81 | 880.00 | 103861.55 | 63590.00 | 10354.00 | 0.00   | 35590.00 | 0.00   | 109534.00 |

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

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

| Annexure IV  |                                     |                             |               |      |               |
|--|-------------------------------------|-----------------------------|---------------|------|---------------|
| Unit costs for major activities fixed by NABARD for the year 2024-25 |                                     |                             |               |      |               |
| Sr. No.  | Activity                            | Sub Activity                | Specification | Unit | Unit Cost (₹) |
| 1  | Agri Clinic & Agri Business Centers |                             |               | No.  | 2000000       |
| 2  | Aquaculture inputs production       |                             |               | No.  | 4000000       |
| 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                        | For Dairy Products          |               | No.  | 3500000       |
| 8  | Commercial Broiler Farming          |                             |               | 5000 | 2458000       |
| 9  | Commercial Broiler Farming          |                             |               | 5000 | 5846000       |
| 10   | Compost/ Vermi Compost              | Compost                     | NADEP Compost | No.  | 29000         |
| 11   | Compost/ Vermi Compost              | Vermi Compost               |               | No.  | 31000         |
| 12   | Compost/ Vermi Compost              | Vermi Compost               |               | No.  | 750000        |
| 13   | Dal/ Pulses Mill                    |                             |               | No.  | 3500000       |
| 14   | Diesel Pump Sets                    |                             |               | No.  | 49500         |
| 15   | Diesel Pump Sets                    |                             |               | No.  | 55550         |
| 16   | Drinking Water                      |                             |               | No.  | 3000000       |
| 17   | Drip Irrigation                     |                             |               | ha   | 66000         |
| 18   | Education                           |                             |               | No.  | 50000000      |
| 19   | Education Loans                     | Study in India              |               | No.  | 1000000       |
| 20   | Export Credit                       | Post Shipment Export Credit |               | No.  | 50000         |



|    |   |                               |                    |           |
|----|---|-------------------------------|--------------------|-----------|
| 21 | Export Credit                           | Pre Shipment Export Credit    | No.                | 40000000  |
| 22 | Fish Culture                            |                               | ha                 | 100000    |
| 23 | Floriculture                            |                               | sq. m.             | 89000     |
| 24 | Floriculture                            |                               | sq. m.             | 89400     |
| 25 | Food Grain Processing                   | Flour Mill                    | No.                | 500000    |
| 26 | Goat                                    | Rearing Unit                  | 20+1               | 414000    |
| 27 | Godown                                  |                               | No.                | 1500000   |
| 28 | Healthcare                              | Hospital                      | No.                | 50000000  |
| 29 | Individuals/ Individual members of JLGs |                               | No.                | 200000    |
| 30 | Loan for Affordable Housing Projects    |                               | No.                | 600000    |
| 31 | Manufacturing Sector                    | Term Loan                     | No.                | 2500000   |
| 32 | Manufacturing Sector                    | Term Loan                     | No.                | 250000000 |
| 33 | Manufacturing Sector                    | Working Capital               | No.                | 250000000 |
| 34 | Manufacturing Sector                    | Working Capital               | No.                | 100000000 |
| 35 | Manufacturing Sector                    | Working Capital               | No.                | 5000000   |
| 36 | Meat & Poultry Processing               |                               | No.                | 500000    |
| 37 | Mushroom Cultivation                    |                               | 1000 Kg. per Cycle | 211000    |
| 38 | New Orchard                             | Tropical/ Sub Tropical Fruits | ha                 | 120000    |
| 39 | New Orchard                             | Tropical/ Sub Tropical Fruits | ha                 | 121400    |
| 40 | New Orchard                             | Tropical/ Sub Tropical Fruits | ha                 | 167500    |
| 41 | New Orchard                             | Tropical/ Sub Tropical Fruits | ha                 | 72700     |

|    |                                 |  |                                       |        |      |           |
|----|---------------------------------|--|---------------------------------------|--------|------|-----------|
| 42 | Nursery                         |  |                                       |        | ha   | 1967700   |
| 43 | Nursery/ Propagation unit       |  |                                       |        | ha   | 534800    |
| 44 | On Farm development (OFD) Works |  |                                       |        | m.   | 75000     |
| 45 | Other machinery                 |  |                                       |        | No.  | 112000    |
| 46 | Other machinery                 |  |                                       |        | No.  | 120000    |
| 47 | Pig Breeding Unit               |  |                                       |        | 10+2 | 1095000   |
| 48 | Plantation                      |  | Bamboo                                |        | ha   | 86636     |
| 49 | Plantation                      |  | Poplar                                |        | ha   | 235040    |
| 50 | Plantation                      |  | Teak                                  |        | ha   | 163310    |
| 51 | Power Tiller                    |  |                                       |        | No.  | 265000    |
| 52 | Ready to Eat Products           |  | Papad making                          |        | No.  | 200000    |
| 53 | Reclamation of Problem Soils    |  |                                       | 5      | ha   | 43600     |
| 54 | Rice Processing                 |  |                                       |        | No.  | 3000000   |
| 55 | Sanitation                      |  |                                       |        | No.  | 25000     |
| 56 | Service Sector                  |  | Term Loan                             | Medium | No.  | 250000000 |
| 57 | Service Sector                  |  | Term Loan                             | Micro  | No.  | 10000000  |
| 58 | Service Sector                  |  | Term Loan                             | Small  | No.  | 25000000  |
| 59 | Service Sector                  |  | Working Capital                       | Medium | No.  | 25000000  |
| 60 | Service Sector                  |  | Working Capital                       | Micro  | No.  | 200000    |
| 61 | Service Sector                  |  | Working Capital                       | Small  | No.  | 5000000   |
| 62 | Sheep                           |  | Rearing Unit                          |        | 20+1 | 379000    |
| 63 | SHGs/ JLGs                      |  |                                       |        | No.  | 150000    |
| 64 | SHGs/ JLGs                      |  |                                       |        | No.  | 200000    |
| 65 | Solar Energy                    |  | Roof Top Solar PV System with Battery |        | No.  | 150000    |
| 66 | Thresher                        |  |                                       |        | No.  | 180500    |
| 67 | Tube Well                       |  |                                       |        | No.  | 480000    |

### Annexure V

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

(Amount ₹)

| Sr. No. | Crop              | Type   | Unit | SoF   |
|---------|-------------------|--|------|-------|
| 1       | Annual Vegetables | Onion/ Piyaz/ Kanda ( _ )                            | Acre | 39231 |
| 2       | Annual Vegetables | Potato/ Aloo (Irrigated)                             | Acre | 61741 |
| 3       | Cereals           | Wheat/ Gehu (Irrigated)                              | Acre | 25263 |
| 4       | Cereals           | Rice/ Chaval/ Dhan (Irrigated)                       | Acre | 28421 |
| 5       | Oil Seeds         | Indian Mustard/Bharatiya Sarso (Irrigated)           | Acre | 13158 |
| 6       | Pulses            | Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated) | Acre | 15065 |



### Abbreviations

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

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

|        |  |
|--------|--|
| NREGP  | National Rural Employment Guarantee Programme            |
| NRLM   | National Rural Livelihood Mission                        |
| NWDPA  | 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          | Tanuj Kumar Sen                    |
| Designation   | DDM NABARD                         |
| Address 1     | Kanha Shyam Apartment Pt.DDU Nagar |
| Address 2     | B-159 Indira Nagar Lucknow         |
| Post Office   | Indira Nagar                       |
| District      | Lucknow                            |
| State         | Uttar Pradesh                      |
| Pincode       | 226016                             |
| Telephone No. | 5412357469                         |
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| Email ID      | chandauli@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><br>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><br>NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051<br>☎: 022-2653-9693<br>✉ : nabsamruddhi@nabard.org   | <b>Registered Office</b><br>NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020<br>☎: 040-23241155/56<br>🌐 : 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><br>C/o NABARD, Head Office, Mumbai<br>☎: 022-26539620/9514<br>✉ : corporate@nabard.org   | <b>Registered Office</b><br>C/o NABARD, Tamil Nadu RO, Chennai<br>☎: 044-28270138/28304658<br>✉ : finance@nabkisan.org<br>🌐 : 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<br>☎: 080-26970500      ✉ : ho@nabfins.org      🌐 : www.nabfins.org  |  |



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

|  |  |  |
|--|--|--|
| <b>OFFERS CONSULTANCY AND ADVISORY SERVICES</b><br>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> |
| <b>Registered Office:</b> NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051<br>☎: 022-26539419      ✉ : headoffice@nabcons.in<br><b>Corporate Office:</b> NABCONS, 7 <sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125<br>☎: 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

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## **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

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NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

Uttar Pradesh Regional Office  
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