



स्टेट फोकस पेपर 2023-24

State Focus Paper 2023-24

राज्य – उत्तर प्रदेश
State - Uttar Pradesh

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

उत्तर प्रदेश क्षेत्रीय कार्यालय, लखनऊ
Uttar Pradesh Regional Office, Lucknow



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 participatory financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

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DEVELOPMENT

उत्तर प्रदेश क्षेत्रीय कार्यालय, लखनऊ
UTTAR PRADESH REGIONAL OFFICE, LUCKNOW

योगी आदित्यनाथ



मुख्य मंत्री
उत्तर प्रदेश

आजादी का
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संख्या-

02 DEC 2022

संदेश

मुझे यह जानकर अत्यन्त प्रसन्नता हो रही है कि राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबाड़) द्वारा उत्तर प्रदेश में प्राथमिकता क्षेत्र में उपलब्ध ऋण सम्भाव्यताओं की पहचान तथा बैंक ऋण के माध्यम से विकास हेतु वर्ष 2023–24 के लिए स्टेट फोकस पेपर तैयार किया गया है।

वर्ष 1982 में अपनी स्थापना के बाद से विगत 40 वर्षों में नाबाड़ ने प्रदेश के ग्रामीण क्षेत्रों में किसानों, महिलाओं तथा युवाओं को जागरूक करते हुए उनके सशक्तीकरण में सार्थक भूमिका का निर्वहन किया है। नाबाड़ विभिन्न योजनाओं के माध्यम से आत्मनिर्भर गांव, आत्मनिर्भर किसान तथा आत्मनिर्भर महिलाओं का विकास सुनिश्चित करते हुए आत्मनिर्भर भारत अभियान में महत्वपूर्ण योगदान दे रहा है।

स्टेट फोकस पेपर में प्राथमिकता क्षेत्रों जैसे कृषि, एमोएसोएमोई०, शिक्षा, आवास, निर्यात, नवीकरणीय ऊर्जा की भौतिक तथा वित्तीय ऋण सम्भाव्यताओं का आकलन किया गया है। इसमें प्राथमिकता प्राप्त क्षेत्रों के लिए वर्ष 2023–24 में 3.75 लाख करोड़ रुपये की ऋण सम्भाव्यता का आकलन किया गया है।

मुझे आशा है कि स्टेट फोकस पेपर प्रदेश के नीति निर्माताओं, कृषि विभाग तथा बैंकर्स का मार्गदर्शन करते हुए बैंकों को राज्य में ऋण प्रवाह बढ़ाने के लिए रोडमैप तैयार करने और प्रदेश सरकार को अपने निवेश पोर्टफोलियो की पहचान करने में उपयोगी सिद्ध होगा।

(योगी आदित्यनाथ)

प्रावक्तव्य



"आत्म निर्भर उत्तर प्रदेश" के तहत राज्य को आत्मनिर्भर बनाने के लिए उत्तर प्रदेश सरकार द्वारा चार स्तंभों में से एक स्तंभ के रूप में कृषि और संबद्ध क्षेत्र की पहचान की गई है। ऐसे समझौते और अन्य प्राथमिकता वाले क्षेत्र भी अर्थव्यवस्था का प्रमुख हिस्सा हैं और राज्य को \$1 ट्रिलियन अर्थव्यवस्था बनाने में महत्वपूर्ण भूमिका निभा सकते हैं। इन क्षेत्रों की उत्पादकता बढ़ाने में क्रृषि महत्वपूर्ण भूमिका निभाता है। संस्थागत स्रोतों से समय पर क्रृषि की उपलब्धता का विशेष रूप से प्राथमिकता वाले क्षेत्रों के विकास में बहुत महत्व है क्योंकि यह उत्पादकता, धन सूजन, आय सूजन और समाज के विचित वर्गों की खाद्य सुरक्षा को सकारात्मक रूप से प्रभावित करता है।

भारतीय रिजर्व बैंक के एक अनुभवजन्य अध्ययन के अनुसार संगठित वित्तीय प्रणाली में किसानों का वित्तीय समावेशन कृषि उत्पादन को बढ़ाता है। विक्षेपण से पता चलता है कि प्रत्यक्ष कृषि कृषि उत्पादन पर सकारात्मक और सांख्यिकीय रूप से महत्वपूर्ण प्रभाव पड़ता है और इसके परिणाम तत्काल प्रभाव से होते हैं। आईजीआईडीआर अध्ययन विक्षेपण के अनुसार कृषि से सम्बद्ध समस्त इनपट्ट्स कृषि के लिए संस्थागत कृषि में वृद्धि के प्रति अत्यधिक प्रतिक्रियाशील हैं। कृषि प्रवाह में मात्र 10% की वृद्धि उत्तरको (N, P, K) के भौतिक उपभोग में 1.7% की वृद्धि, कीटनाशकों के प्रयोग में 5.1% की वृद्धि और टैक्टर की खरीद में 10.8% की वृद्धि में परिलक्षित होती है।

कृषि से संबद्ध क्षेत्रों में पूँजी निर्माण कृषि उत्पादन और उत्पादकता बढ़ाने के लिए बहुत आवश्यक है, जो कृषि में सावधि निवेश के माध्यम से सम्भव है। उपलब्ध आंकड़ों के अनुसार, राज्य में कुल कृषि ऋण में सावधि ऋण का हिस्सा केवल 26% है। अपर्याप्त और समय पर ऋण न उपलब्ध होने के कारण कृषि की कम उत्पादकता, असंगठित भूमि उपयोग पैटर्न, एमएसएमई क्षेत्र की पिछड़ी हुई विकास दर के मुद्दों को भी हमें संबोधित करने की आवश्यकता है। इसके अतिरिक्त, जलवायु परिवर्तन के मद्देनजर, जिला स्तर पर शमन और अनुकूलन के लिए उपयुक्त रणनीति तैयार करने की आवश्यकता है।

विगत वर्षों में ग्रामीण विकास में नाबाई की भूमिका कृषि क्षेत्र में आधार स्तरीय ऋण के सुचारू प्रवाह को सुगम बनाने की भूमिका से बढ़कर ग्रामीण अर्थव्यवस्था के समस्त क्षेत्रों में अपने विभिन्न विकासात्मक तथा प्रोत्साहनात्मक हस्तक्षेपों के माध्यम से समृद्धि लाने की भूमिका में उत्तरोत्तर विकसित और विविधतापूर्ण हुई है। इस वर्ष भी विकेंद्रीकृत ऋण योजना के एक खण्ड के रूप में, राज्य के सभी 75 जिलों के लिए नाबाई द्वारा सभाव्यतायुक्त ऋण योजना (पीएलपी) दस्तावेज तैयार किया गया है। पीएलपी उपलब्ध संसाधनों, गतिविधियों के दायरे, बुनियादी ढांचे और जीएलसी प्रवाह में पिछले प्रदर्शन को ध्यान में रखते हुए प्राथमिकता प्राप्त क्षेत्र को ऋण प्रदान करने के लिए उपलब्ध क्षमता को अनुमानित करता है।

स्टेट फोकस पेपर राज्य के सभी 75 जिलों की संभाव्यतायुक्त क्रूण योजना (पीएलपी) में किए गए आकलन को मिलाकर तैयार किया गया है जोकि ₹ 3.75 लाख करोड़ अनुमानित है। यह गत वर्ष की तुलना में 8% अधिक है। कृषि क्षेत्र, एमएसएमई क्षेत्र और अन्य प्राथमिकता वाले क्षेत्रों के लिए कुल क्रूण क्षमता का आकलन क्रमशः ₹ 2.33 लाख करोड़ (62.13%), ₹ 1.06 लाख करोड़ (28.17%) और ₹ 0.37 लाख करोड़ (9.86%) किया गया है। संभाव्यताओं का आकलन आधारभूत सरचना विकास, जमीनी स्तर पर क्रूण की मांग, भारत सरकार, राज्य सरकार और भारतीय रिजर्व बैंक की प्राथमिकताओं, नीतियों और योजनाओं को ध्यान में रखते हुए किया गया है। अनुमानित क्षमता के आकलन के लिए जिला स्तर के अधिकारियों, बैंकों, गैर सरकारी संगठनों, किसानों आदि महत्वपूर्ण हितधारकों से इनपुट प्राप्त करके एक विस्तृत परामर्श दृष्टिकोण अपनाया गया है।

उत्तर प्रदेश के लिए स्टेट फोकस पेपर 2023-24 प्रस्तुत करते हुए मुझे अन्यंत प्रसन्नता हो रही है। यह दस्तावेज़ राज्य में प्राथमिकता प्राप्त क्षेत्र में क्रृषि के माध्यम से विकास के अनुकूलन के लिए क्रृषि सभात्यता पर प्रकाश डालता है। इसमें महत्वपूर्ण और प्रासंगिक नीतिगत पहलों और मुद्दों को भी विचार विमर्श हेतु चिह्नित किया गया है।

आशा है कि यह अनुमान जिला स्तर पर अग्रणी बैंकों तथा राज्य स्तर पर एसएलबीसी के लिए क्रमशः जिला तथा राज्य स्तरीय वार्षिक क्रृण योजना (एसीपी) तैयार करने में एक आधार का कार्य करेंगे। दोहन योग्य क्षमता की पहचान करने का उद्देश्य नीति निर्माताओं, विशेष रूप से केंद्र और राज्य सरकारों को आगामी वित्तीय वर्ष के लिए अपनी योजनाओं को अंतिम रूप देने में सक्षम करना है।

मैं इस अवसर पर राज्य में विरिष्ट स्तर के पदों पर कार्यरत पदाधिकारियों, राज्य सरकार के विभिन्न विभागों, भारतीय रिजर्व बैंक, एसएलबीसी, बैंकर्स, एलडीएम, हमारी परियोजना कार्यान्वयन संस्थाओं, अन्य संगठनों और सर्वोपरि प्रदेश के किसानों को इस दस्तावेज को तैयार करने में समर्थन एवं सहयोग करने के लिए धन्यवाद देता हूँ। मैं अपने जिला विकास प्रबंधकों को भी उनके जिलों के लिए क्रृष्ण क्षमता का आकलन करने में उनके योगदान के लिए बधाई देता हूँ। मुझे आशा है कि यह दस्तावेज विभिन्न उत्पादक क्षेत्रों को क्रृष्ण प्रदान करने में एक उपयोगी दस्तावेज के रूप में कार्य करेगा और राज्य के समग्र विकास के लिए राज्य सरकार की प्राथमिकता के अनुरूप राज्य के सतत और समावेशी विकास की दिशा में फोकस क्षेत्रों को उत्तागर करेगा। इस दस्तावेज की गुणवत्ता और उपयोगिता को और बेहतर बनाने के लिए मूल्यवान प्रतिक्रिया और सझावों का स्वागत है।

ભંગ્રા કુમાર

FOREWORD



Agriculture and allied sector has been identified by Govt. of Uttar Pradesh as one among 4 pillars for making the state self-reliant under "Atma Nirbhar Uttar Pradesh". MSME and other priority sectors are also major part of economy and can play a very important role in making the state \$1 trillion economy. Timely availability of credit from institutional sources is of great importance especially in the development of priority sectors as it positively affects productivity, wealth creation, income generation and food security of the excluded sections of the society.

An empirical RBI paper indicates that financial inclusion of farmers boosts agriculture output. The analysis suggests the direct agriculture credit amount has a positive and statistically significant impact on agriculture output and its effect is immediate. IGIDR Study analysis suggests that all the inputs are highly responsive to an increase in institutional credit to agriculture. A 10% increase in credit flow in nominal terms leads to an increase by 1.7% in fertilizers (N, P, K) consumption in physical quantities, 5.1% increase in the tonnes of pesticides, 10.8% increase in tractor purchases.

Capital formation in allied sectors is a sine-qua-non for increasing agricultural production and productivity, which is possible through term investment in agriculture. As per the available data, the share of term loans in the total agricultural credit in the state is only 26%.

We also need to address issues of low productivity of agriculture, unorganized land use pattern, unavailability of adequate and timely credit in MSME. In addition, in view of climate change, there is a need to formulate suitable strategies for mitigation and adaptation at the district level.

NABARD's role in rural development has progressively evolved and diversified over the years from the role of facilitating smooth flow of Ground Level Credit to the agricultural sector, to bringing prosperity through its varied developmental and promotional interventions in all sectors of rural economy. This year also as a part of decentralised credit planning, a Potential Linked Credit Plan (PLP) document has been prepared by NABARD for all the 75 districts of the State. The PLPs map the potential available for Priority Sector lending taking into consideration the available resources, scope of activities, infrastructure and past performance in GLC flow.

The State Focus Paper (SFP) has been prepared aggregating the projections made in the PLPs of all 75 districts of the state which is estimated at Rs.3.75 lakh crore, 8% higher than the previous year. The total credit potential for agriculture sector, MSME sector and other priority sector has been assessed at Rs.2.33 lakh crore (62.13%) 1.06 lakh Cr (28.17%) and 0.37 lakh cr (9.86%) respectively. The potentials have been assessed keeping in view the stage of infrastructural development, demand of credit at the grass roots level, Priorities, Policies & Schemes of Government of India, State Government and RBI. An exhaustive consultative approach has been adopted for assessment of the potential projected by obtaining inputs from important stakeholders like District level authorities, Banks, NGOs, farmers, etc.

It gives me immense pleasure to present the SFP 2023-24 for Uttar Pradesh. The document highlights the credit potential of the State under the Priority Sectors for optimisation of development through credit. It has also identified important and relevant policy initiatives and issues for consideration.

Hopefully, these projections will serve as a basis for the lead banks at the district level and the SLBC at the State level for preparing Annual Credit Plans (ACP) at the district and state level, respectively. The objective of identifying the exploitable potential is to further enable the policy makers, especially the Centre and the State Governments to take a lead from this document while finalizing their plans for the ensuing financial year.

I take this occasion to extend my sincere thanks to functionaries holding senior level positions in the State, various State Government Departments, RBI, SLBC, Bankers, LDMs, our project implementing agencies, other organisations and above all the farmers of the State for their support and co-operation in preparation of this document. I would also like to congratulate my District Development Managers for their contribution in assessing the credit potential in their districts.

I am optimistic that this document will serve as a useful document in channelizing credit to various productive sectors and highlight the Focus Areas towards State's Sustainable and Inclusive Growth on lines with State Government's priority for achieving a holistic development of the state. Valuable feedback and suggestions are welcome to further improve the quality and usability of this document.

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NABARD, Uttar Pradesh

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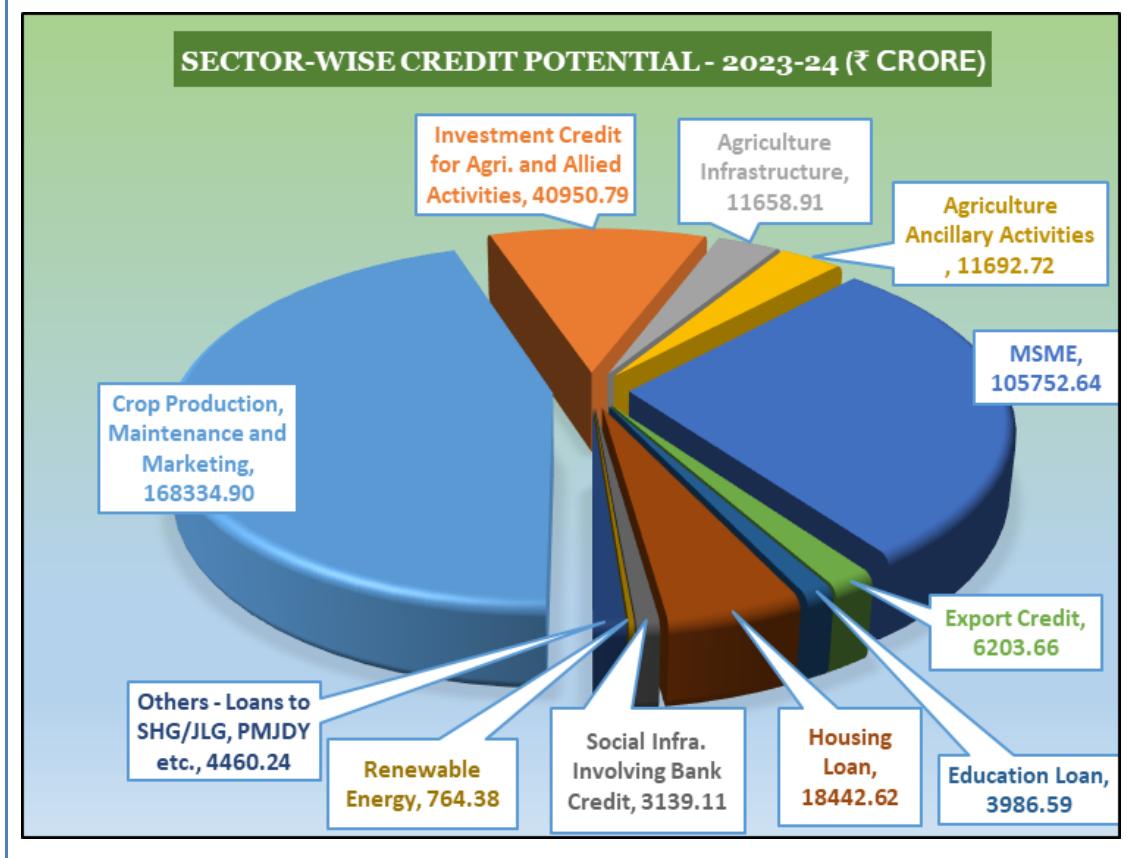
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Appendix – A
Sectorwise Credit Potential for 2023-24

(₹ in crore)

S. No.	Sector	Credit Projections
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	168334.90
ii	Investment Credit for Agri. and Allied Activities	40950.79
	Sub-total	209285.69
B	Agriculture Infrastructure	11658.91
C	Agriculture Ancillary Activities	11692.72
I	Total Agriculture (A+B+C)	232637.32
II	Credit Potential for MSME	105752.64
III	Export Credit	6203.66
IV	Education Loan	3986.59
V	Housing Loan	18442.62
VI	Renewable Energy	764.38
VII	Others – Loans to SHG/JLG, PMJDY etc.	4460.24
VIII	Social Infrastructure involving Bank Credit	3139.11
	Total Priority Sector (I – VIII)	375386.56



Appendix – B
Sub-sector wise Credit Potential for 2023-24

(₹ in crore)

S. No.	Sector/ Sub-sector	Credit Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance & Marketing	168334.90
ii	Water Resources	4022.97
iii	Farm Mechanisation	9392.76
iv	Plantation and Horticulture including Sericulture	2534.26
v	Forestry & Waste Land Development	668.67
vi	Animal Husbandry – Dairy	16092.71
vii	Animal Husbandry – Poultry	3292.42
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	2057.50
ix	Fisheries	979.81
x	Others – Bullocks, carts, two wheelers etc.	1655.47
xi	Integrated Farming	254.23
	Total Farm Credit – A (i to xi)	209285.69
B	Agriculture Infrastructure	
i	Storage Godowns, Market Yard, Silos, Cold Storage Units / Cold Chains	8204.77
ii	Land Dev., Soil Conservation and Watershed Development	874.03
iii	Others –Tissue Culture, Biofertilizers etc.	2580.11
	Total Agriculture Infrastructure – B (i to iii)	11658.91
C	Agriculture – Ancillary Activities	
i	Food and Agro Processing	8846.09
ii	Others Loans to Farmers' Coop. Societies etc.	2846.63
	Total Ancillary Activities– C (i to ii)	11692.72
	Total Agriculture (A + B + C)	232637.32
II	MSME	105752.64
III	Export Credit	6203.66
IV	Education Loan	3986.59
V	Housing Loan	18442.62
VI	Renewable Energy	764.38
VII	Others – Loans to SHG/JLG, PMJDY etc.	4460.24
VIII	Social Infrastructure involving Bank Credit	3139.11
	Other Priority Sector (III-VIII)	36996.60
	Total Priority Sector (I – VIII)	375386.56

State Focus Paper 2023-24: Uttar Pradesh

Executive Summary

Introduction

The State Focus Paper for the year 2023-24 has identified the potential, both in physical and financial terms, which the banks and financial institutions can exploit by extending credit under various segments of the priority sectors. State Focus Paper is the culmination of the decentralized planning process that begins at the district level. NABARD prepares the Potential Linked Credit Plans (PLPs) every year for every district of the State, after detailed consultations with various line departments of the Government, banks and other stakeholders. Apart from estimating the potential for exploitation by banks, the paper also highlights the infrastructure gaps that need to be bridged, with support from the Government, as well as issues that need the attention of the policy makers, so as to exploit the identified potential to its fullest extent. Keeping in view the Government's policies and priorities, increasing production on a sustainable basis, Doubling of Farmers' Income, combating challenges arising out of Climate change in Uttar Pradesh, enhancing the term loan for agriculture thereby addressing the issue of low capital formation in Agriculture, increasing the investment in Rural Infrastructure as a catalytic development factor have been given focus to ensure inclusive growth in the rural areas.

Uttar Pradesh at a Glance

Uttar Pradesh is geographically the fourth largest state with an area of 240,928 Square kms, which is 7.3% of the total geographical area of the country. It shares borders with nine states - Uttarakhand, Himachal Pradesh, Haryana, Delhi, Rajasthan, Madhya Pradesh, Chhattisgarh, Jharkhand and Bihar. A large part of the state lies in the fertile Upper Gangetic plain. The most revered rivers - Ganga and Yamuna, flow through the state. The state is divided into 75 districts, the highest in the country. Uttar Pradesh has the largest population in the country of 19.98 crores (Census 2011), which comprises of 17% of India's population, comparable to that of Brazil - the fifth most populated country in the world. The density of population in 2011 was 829.3 persons per sq. km which is way above the national average of 382 per sq. km. Gender disparity in the state is stark with low gender ratio and female literacy rates. Gender ratio in the state is 912 females per 1,000 males below the national average of 943 per 1,000 males. Overall literacy rate is 69.72 per cent. Female literacy rate is 57.1 per cent.

The net sown area and gross cropped area in the State is 164.75 lakh ha and 268.71 lakh ha respectively, while the cropping intensity is 163.10%. The net irrigated area is 137.03 lakh ha, of which canal irrigation constituted 21.87 lakh ha, tube wells and wells 107.35 lakh ha, tanks and lakes 0.87 lakh ha and other means 6.94 lakh ha. The average size of operational land holdings is only 0.73 ha, which is much lower than the national average of 1.08 ha. The average size of marginal holdings is 0.38 ha in UP against all India figure of 0.61 ha. (source : agri census 2015-16).

In Uttar Pradesh there are 2.38 crore farmers of which 2.15 crore farmers are Small & Marginal Farmers (SF/MF) which accounts for about 92% of the total farmers. 64.77% of the farm land (114.14 Lakh Hectares) is held by the SF/MF whereas 35.23% of farm land is held by other farmers.

Economy

Uttar Pradesh is the third largest economy in India after Maharashtra and Tamil Nadu. Its gross state domestic product (GSDP) at current prices stood at Rs.20482.34 billion and net state value added (NSVA) at current prices stood at Rs.15005 billion in 2021-22 ([source: RBI Handbook Stat 2021-22/mospi.gov.in](#)). Per capita income in the state stands at Rs. 65,338/- (source: Statistical Diary UP 2021), second lowest in the country. In 2021-22, the tertiary sector contributed 49% to Uttar Pradesh's Gross State Value Added (GSVA) at current prices, followed by primary sector (26%)

and secondary sector (25%) in comparison to 48.91%, 27.46% and 23.63% respectively to the country's economy.

Agriculture dominates the economy of the state as it provides employment to 65 per cent of the working population. There are regional variations within the state in agricultural productivity and land areas under cultivation. Agriculture is relatively advanced in the western region of the state compared to the eastern parts. Foodgrain and sugarcane production dominates agricultural activities in the state. The state's foodgrain and sugarcane production during 2021-22 accounted for 18 per cent and 41 per cent of the country's production, respectively.

Industry in the state has been mainly confined to agro-based industries of sugar, cotton, textiles, edible oils, paper, etc. Recently, the state has emerged as a hub for Information Technology (IT), Information Technology enabled services (ITes), Business Process Outsourcing (BPO) and electronic industry, especially in the Noida and Greater Noida of GautamBuddh Nagar district of the state. It is the second largest producer of computers, electronics and electrical products in India.

Handicrafts is another potentially growing industry segment. The state enjoys distinguished place in handicraft industry, especially for its Banaras silk, Bhadohi and Mirzapur carpet, Lucknowi chikan work, marble products of Agra and wood carving items of Saharanpur. Products under the state government scheme of One District One Product (ODOP) account for 62 per cent of the total exports from the state during 2021-22.

Financial Institutions

A major portion of the credit needs in the State are serviced by a wide network of banks comprising 25 Commercial Banks , 3 Regional Rural Banks, UPStCB, 50 DCCBs and 7479 PACS. Per branch population was 10,430 during 2021-22. Around 68% of the branches are in rural and semi urban areas. At the end of March 2022, total deposits of banks was Rs.13,96,967 crore as compared to Rs.12,77,160 crore as on 31st March 2021 registering a growth of 9.38%. The total advances stood at Rs.731724.85 crore as on 31st March 2022 as compared to Rs.660470 crore as on 31st March 2021 registering a growth of 10.79%.

i) Commercial Banks: With a wide network of 12,975 branches, Commercial Banks have a strong presence in the State. At the end of 2021-22, they accounted for 87.78% of total loans and 90.04% of total deposits in the State. While their loans grew by 11.16%, deposits grew by 12.45%. The CD ratio has increased from 50.00% during 2020-21 to 51.06% during 2021-22. Their achievement of annual disbursement target under priority sector has decreased over the last year from 83.27% in 2020-21 to 80.41% in 2021-22.

ii) Regional Rural Banks: There are 03 RRBs in the State with a network of 4,291 branches. They had a share of 8.29% in total loans and 7.56 % in total deposits in the State as on 31 March 2022. Their growth in loans and deposits were 5.39% and 2.56%, respectively, over the previous year. The CD ratio of the RRBs has increased from 55.89% as on 31 March 2021 to 57.43% as on 31 March 2022. The achievement under annual disbursement targets under priority sector has decreased from 73.16% in 2020-21 to 64.87% in 2021-22.

iii) Co-operative banks: The three tier co-operative credit structure, with the UPStCB at the Apex level, 50 DCCBs at the district level and 7479 PACS, are important institutions for purveying rural credit to the farmers. All the 50 DCCBs in the State have been licensed by the RBI. The co-operative banks had a share of 2.08% in total loans and 1.33% in total deposits in the State. Their loan portfolio and deposits increased by 5.51% and 6.89% respectively during 2021-22. The CD ratio of cooperative banks declined marginally from 82.83% during 2020-21 to 81.76% during 2021-22. The Cooperative banking sector was able to achieve only 53.68% of their annual disbursement targets under ACP during 2021-22 compared to 67.90% during 2020-21.

Potential Investments required for Priority Sector

The aggregation of the district wise PLPs of the State for the year 2023-24, has estimated a total potential of Rs.3,75,386.56 crore for deployment under various components of the priority sector. This represents an increase of 8% over projections for 2022-23. In consonance with the Govt. of India priorities, the credit projections for agriculture sector during 2023-24 account for a share of 61.92% to the total projections while that of MSME accounts for 28.17% and that of other priority sectors (comprising of Education, Export Credit, Housing, Renewable Energy, Others(SHG/JLG) and Social Infrastructure) is at 9.86%. The share of short term crop loan and term loan (all components) in Agriculture Credit is 72.36% and 27.64% respectively. The thrust areas under investment credit include water resources, farm mechanization, horticulture (including sericulture), land development, dairy, poultry, inland fisheries, storage godowns/ market yards, food and agro processing and others ancillary activities. The dovetailing of the ACP targets for Agriculture with that of the PLP projections by SLBC was 85% for 2022-23.

Credit Potential Projections for 2023-24: Sectoral View

The Financial Projections for important sectors, as assessed in the State Focus Paper are as under:

Crop Production

The credit potential for short term crop production sector has been made at Rs.1,68,334.90 crore for the year 2023-24 as against the projection of Rs.1,56,986.02 crore during 2022-23, thereby registering an increase of about 7.23%. The issues involved in crop production and productivity in the State which needs intervention of the stake holders are concerted efforts to produce more from less land by utilizing advanced technologies like drones, AI etc. and best agricultural practices for enhancing farm productivity, coverage of all eligible farmers under KCC, proper implementation of the revised KCC scheme, coverage of all farmers under the PMFBY, timely cash recovery, more thrust under 'Paramparagat Krishi Vikas Yojana' (PKVY) to promote organic farming in the State, timely release of subvention claims etc., which will help the farmers.

Water Resources

The credit potential of Rs.4,022.97 crore has been made for the sector during 2023-24 as against a projection of Rs.3,741.60 crore made during 2022-23, thereby registering an increase of about 7.52%. The credit is expected to flow towards construction of dug well, tube wells, lift irrigation, drip & sprinkler irrigation systems, etc. Timely assessment of ground water resources on yearly basis by Central Water Commission, promotion of rain water harvesting structures, financing of MI structures, drip and sprinkler irrigation would help in achieving the targets projected.

Farm Mechanization

The credit potential of Rs.9,392.76 crore has been made for the sector during 2023-24 as against a projection of Rs.8,615.91 crore made during 2022-23. With increased labour cost and scarcity of labour during the peak period of farming, farm mechanization has been gaining importance in the State. It is estimated that existing availability of farm power in the State is about 3.80 HP per ha net sown area compared to the target of 4.68 HP/ha. Accordingly, potential for financing of tractors (large, medium and small horse power), power tillers, rotavators, paddy transplanters, threshers, combine harvesters, and other equipment including post-harvest equipment and horticulture tools, custom hiring service centres, etc. exist in the State. Some of the measures to augment flow of credit to the sector include large scale adoption of rotavators, conservation tillage technologies (promotion of Zero Till Drills, Strip Till Drills, Roto-Drills, Till-Plant Machines, Raised Bed Planters etc.), which need to be ensured and accorded high priority.

Plantation and Horticulture including Sericulture

The agro climatic conditions of the State are ideal for development of the sector. The State is the leader in production of mango (24% of country), aonla (40% of country) and mentha (50% of country) in the country. **The credit potential of Rs.2,534.26 crore has been made for the sector for the year 2023-24, as against the projection of Rs.2,359.99 crore during the year 2022-23**, thereby registering an increase of about 7.38%.

Adequate insurance coverage, adoption of cluster approach, establishment of nurseries, promotion of medicinal and aromatic plants, promotion of food processing infrastructure etc. would lead to enhanced off-take of credit and development of the sector. The sector offers immense scope for formation of Farmers Producers Organisations (FPOs) which can prove to be game changer in due course.

Forestry and Wasteland Development

Forestry and wasteland development activities like raising of forest species on wastelands, dry land horticulture, etc., assume special significance as these activities turn the unproductive land and wasteland into cultivable land. Uttar Pradesh has forest and tree cover of 22,239 sq. km, which is 9.23 % of its geographical area. The existing flora in Uttar Pradesh can be classified into three categories viz., i) Tropical Moist Deciduous, ii) Tropical Dry Deciduous and iii) Tropical Thorn Forests. The state is mainly divided into Tarai, Gangetic plain and Vindhya zone based on the agro-climatic conditions. The State has many forest/wood based industries, the most important being pulp and paper and at small scale level, saw milling and carpentry industries.

The credit potential of Rs.668.67 crore has been made for the sector for year 2023-24 with a growth rate of 10.04% over the potential of Rs.607.66 crore estimated for 2022-23. Some of the action points to increase credit off-take under forestry include (i) improvement in the marketing infrastructure for non-timber forest produce, (ii) increasing productivity of marginal forest land and (iii) backward and forward linkages for afforestation programme on private lands.

Animal Husbandry – Dairy, Poultry and Sheep/Goat/Piggery

Next to crop production, animal husbandry is the most important income generating activity under allied agricultural activities. Dairy Development is one of the important sectors as it has huge potential to increase the income of the farmers. **A credit potential of Rs.16,092.71 crore, Rs.3,292.42 crore and Rs.2,057.50 crore have been made for Dairy, Poultry development and Sheep/Goat/Piggery activities respectively, for the year 2023-24.**

As per 20th livestock census 2019, the State accounts for 9.76% of cattle and 30.04% of buffalo population of the country. Improving veterinary care, marketing facilities, remunerative price, availability of quality animals, feed and fodder, breeding facilities, creating awareness on scientific rearing of Livestock animals, establishment of hatcheries, collaborating with corporates etc., would lead to enhanced off-take of credit for this sector. To augment credit flow to the sector, NABARD has prepared Area Development Schemes (ADS) for Dairy and Sheep/Goat rearing for implementation during the period 2018-19 to 2022-23.

Fisheries

The fish production in the state has been steadily growing over the last few years i.e. 4.30 lakh MT in 2011- 12 to 6.99 lakh MT in 2019-20 (Source: Handbook of Fisheries Statistics, 2020). However, the production and supply doesn't meet the demand and the gap continues to be filled by supply from other states like West Bengal and Andhra Pradesh. **The aggregate credit potentials assessed for the year 2023-24 for different activities under the sector is Rs.979.81 crore as against Rs.865.36 crore assessed for the year 2022-23**, registering a growth of 13.23% over the previous year.

Integrated Farming Systems

Integrated Farming System (IFS) is a farming system that combines different interdependent, inter-related, and often interlinking production systems on a single farm. In Uttar Pradesh crop production along with rearing of milch animals (crops + dairy) is the prevailing farming system as about 96 per cent farmers of the area adopt this system. **The aggregate credit potentials assessed for the year 2023-24 for different activities under the sector in all districts of the State is Rs.254.23 crore.**

Storage Facilities, Market Yards including Cold Storage & other Marketing infrastructure

Proper storage and marketing arrangements, besides reducing post-harvest losses, helps the farmers to avoid distress sales. Uttar Pradesh is a major contributor to the national food grain production. In 2021-22, UP produced 56.11 million tonnes of foodgrain which is about 18% of country's total foodgrain production. The average foodgrain production during the past years from 2016-17 to 2020-21 is recorded to be 54.08 million tonnes. The warehousing capacity available in Uttar Pradesh, in public sector is 54.28 Lakh MT and private sector is having about 66.49 Lakh MTs, hence the total storage capacity created for food grains in the State is 120.77 Lakh MT. **The aggregate credit potential assessed for the year 2023-24 for different activities under the sector is Rs.8,204.77 crore.**

Land Development, Soil Conservation & Watershed Development

In Uttar Pradesh, out of total cultivable area of 180.87 lakh ha, about 25 lakh ha is affected by soil erosion. In addition, there are about 16.12 lakh ha of fallow land, which can be brought under productive agriculture and about 53% of the ground water in the State is saline which needs to be treated for irrigation purposes.

The Soil Conservation wing of the Agriculture Department in the State has been extending subsidy for following schemes; i) Supply of gypsum at 75% subsidy, ii) Sodic land reclamation, iii) Reclamation of ravines and fallow land, iv) Khet Talab Yojna (Farm pond), v) Renovation of ponds.

Bhoomi Sudhar Nigam is implementing the World Bank assisted UP Sodic Lands Reclamation III Project since September 2009 which envisages reclamation of 1,30,000 ha of sodic land in 29 districts and 5,000 hectares of ravine land in 2 districts. The project is expected to benefit 2.40 lakh farmers, 93% of whom will be small and marginal farmers. **The aggregate credit potential assessed for the year 2023-24 for different activities under the sector is Rs.874.03 crore.**

Others - Tissue Culture, Agri-Biotech, Seed Production

There is a demand for 39.60 lakh saplings of banana in the State while the availability of saplings is only 18.45 lakh. This gap can be plugged through tissue culture technique. Similarly, the productivity of sugarcane may be improved by large scale plantation of tissue culture saplings in the State. The Seed Replacement Rate (SRR) needs to be improved through seed production and seed certification. **The aggregate credit potential assessed for the year 2023-24 for different activities under the sector is Rs.2,580.11 crore against credit potential of Rs.2,495.98 crore projected for 2022-23, registering a growth rate of 3.37%.**

Food Processing Sector

Uttar Pradesh accounts for about 30% of the country's vegetables production (second in all India) and 30% of the country's potato production (1st in all India). The food and agro processing sector can play a major role in doubling the farmers' income. The State is having several favourable factors for encouraging food processing activities. The entire production from agriculture cannot be consumed within the State. Processing, storage and export are therefore necessary to sustain the growth rate of the agriculture sector. The level of processing of fruits and vegetables is very low in the State; 6% at present. In the State, there are more than 6,500 agro and food processing units in the organized sector and 35,000 units in the unorganized sectors. Four Agro Parks have been developed for food processing industry at Gorakhpur, Barabanki, Saharanpur and Varanasi

district by U.P. State Industrial Development Corporation Ltd. (UPSIDC). These Parks have been provided with ‘Multi Chamber and Controlled Atmospheric Cold Storages with Sorting, Grading and Cleaning Facility’ to meet the specific needs of the agro and food processing industry. Considering significantly high level of post-harvest losses of various agricultural produce, low level of value addition & processing and growing demand for the high value products, there is ample scope for investments in these areas. **The aggregate credit potentials assessed for the year 2023-24 for different activities under the sector in all districts of the State is Rs.8,846.09 crore.**

Credit Facility to Farmers Cooperative Societies

Agri-Clinic and Agri-Business Centres (ACABC) scheme of GoI has been envisaged to support agriculture development and to complement the government efforts with private participation. PACS, especially those related with marketing play a significant role in procurement of food items and also their distribution under Public Distribution Systems. It is pertinent to provide them with necessary credit support to plug in the cash liquidity issues for efficient running of the system.

The aggregate credit potential assessed for the year 2023-24 for different activities under the sector is Rs.2,846.63 crore as against Rs.2,553.94 crore assessed for the year 2022-23, recording a growth of about 11.46%.

Micro, Small and Medium Enterprises (MSME)

Development of MSME helps in capital formation, growth of entrepreneurship among local people, reduce migration, accommodate migrant labour and ensures inclusive growth. MSME sector, with “**Make In India**” slogan is a critical component of India’s growth story, making significant contributions to GDP, employment and exports. The scheme was revised and the modified MSME definition is based on the basis of investment and turnover (as detailed in Chapter 4).

Uttar Pradesh ranks 3rd in number of MSME industries present in India. MSMEs play a crucial role in providing large scale employment opportunities in Khadi & Village industries, handicraft, leather and agro based industries which play an important role in the economy of the State. According to NCAER, 29 per cent of India’s artisans are in the State of Uttar Pradesh. The State boasts of 15 GI handicrafts and 3 GI manufacturing products. Handloom industry of Uttar Pradesh produces about 15% of the total fabric of the country. One District One Product (ODOP) has been highlighted to promote unique products of each district of the State, which can have GI tag for better marketing linkages.

The aggregate credit potential assessed for the sector is Rs.1,05,752.64 crore for 2023-24 as against Rs.97,065.76 crore envisaged for 2022-23 with a growth of about 8.95%. Some of the issues plaguing the handloom industry in Uttar Pradesh includes: (i) lack of availability of raw materials at appropriate cost to the weavers (ii) poor access to institutional credit; (iii) outdated design/skill development; and (iv) lack of Common Facility Centres (CFCs), lack of awareness of schemes, exploitation by middle men, switching over to power looms etc. Yuva Udyamita Vikas Abhiyan (YUVA) Hubs have been planned to be set up for entrepreneurship development among youth with a total outlay of Rs.1,200 crore. Apprentice Scheme has been proposed to encourage youth to work as apprentices in Industries.

Export Credit

The total Merchandise exports from the State stood at \$16.29 Billion in 2018-19 with a growth of 18% from 2017-18. The State’s share in total exports of the country was at 4.80 percent. The total agricultural exports of Uttar Pradesh are US\$ 2,524 Billion in 2018-19 and the Uttar Pradesh Agriculture Export Policy 2019 aims to double the same by 2024.

Of the total exports in the country, Uttar Pradesh contributed maximum exports in handicraft items, processed meat and leather products. The State witnessed a compounded annual growth rate (CAGR) of 10.5 per cent in the sector during 2011-12 to 2017-18. The State has also emerged as a hub for IT & ITES industries including software, BPOs & electronics and rendering these services as exports. **The aggregate credit potential assessed for the sector for the year 2023-24 is Rs.6,203.66 crore.**

Education

Education provides inputs for economic growth. Modern economic growth, as seen in recent years, is driven by knowledge. Literacy rate in Uttar Pradesh is 69.72 % as per 2011 Population Census which is lower than national average of 74%.

Reserve Bank of India (RBI) has included education under Priority Sector Lending granting loans and advances to individuals for educational purposes, including vocational courses up to Rs.10 lakh irrespective of the sanctioned amount. **The aggregate credit potential assessed under Education Sector for 2023-24 is Rs.3,986.59 crore.**

Housing

Housing sector in India is one of the fastest growing sector and a key input in economic, social and civic development. To give impetus to the housing sector, GoI has launched a comprehensive mission “**Housing for All by 2022**” and the scheme “Pradhan Mantri Awas Yojana” (PMAY). As a part of the mission, the government looks to create 2 crore houses by 2022 by providing a central grant of Rs.1 lakh to Rs.2.30 lakh per house by way of a 6.5 percent interest subvention scheme. **The aggregate credit potential assessed for the sector for the year 2023-24 is Rs.18,442.62 crore.**

Renewable Energy

Given the dwindling resources in the form of thermal and hydro power for generation of energy, tapping the other renewable energy sources such as solar and wind have good scope in the State. UPNEDA (Uttar Pradesh New and Renewable Energy Development Agency) is the nodal agency of GoUP for the implementation of programme schemes in the State. Various programs implemented by GoUP include Biomass based power projects, Small hydro power programme, Wind energy programme and Solar Energy Programme. The Bio Energy Board in the State is an SPV (Special Purpose Vehicle) for the development of bio- energy in the State and is supporting climate resilient activities in the State. **The aggregate credit potential assessed for the sector for the year 2023-24 is Rs.764.38 crore.**

Social Infrastructure

The key engines for growth are social and physical infrastructure, which require continued investments to accelerate growth prospects. Social Infrastructure covering schools, health care facilities, drinking water and sanitation facilities in Tier II to Tier VI centers have now been brought under the ambit of PSL norms. Assessment of the potential for investments which can come up through private participation with bank credit has been attempted based on the demand felt in the district. **The aggregate credit potential assessed for the sector for the year 2023-24 is Rs.3,139.11 crore.**

Summing up

Economic growth is driven by the private sector financing through banks. Channelling the credit to the mandated sectors helps in ensuring a balanced growth. The priority sector credit potentials estimated in this paper, will definitely be a useful guide to the SLBC and the Banks in preparing their annual credit plans for the year 2023-24. State funding for the infrastructure gaps coupled with the partnership arrangement with private sector under PPP model for funding mega infrastructure projects, is the other trigger for economic development of the State. Creating a conducive environment through appropriate policy interventions will also pave the way for speedier growth of the State.

Atmanirbhar Uttar Pradesh will pave the way for Atmanirbhar Bharat!

State Map



State Profile

Uttar Pradesh			
1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE	
Total Geographical Area (Million Hectare)		Bundelkhand Zone, Mid-Plain / Central Zone, Tarai and Bhabhar Zone, Western Plain Zone, Mid-Western Plain Zone, South Western Semi-Dry Zone, North Eastern Plain Zone, Eastern Plain Zone, Vindhyan Zone	
No. of Sub Divisions (Tehsils)		Agro-climatic Zone	
No. of Blocks		Climate	
No. of Villages (Inhabited)		Soil Type	
No. of Gram Panchayats		Alluvial Soil - Bhangar (Old Alluvium), found in highlands and Khaddar (New Alluvium), found in lowlands	
3. LAND UTILISATION [Lakh Ha]			
Total Area Reported	240.93	4. RAINFALL & GROUND WATER	
Forest Land	16.71	Monsoon Rainfall [in mm]	Normal
Area Not Available for Cultivation	36.07		Actual
Permanent Pasture and Grazing Land	0.66	Availability of Ground Water [BCM]	2019
Land under Miscellaneous Tree Crops	2.83		2020
Cultivable Wasteland	3.89		2021
Current Fallow	10.61	7. DEMOGRAPHIC PROFILE [in '000]	
Other Fallow	5.51	Classification of Holding	Holding
Net Sown Area	164.75		Area
Total or Gross Cropped Area	268.71	Nos. (Lakh) % to Total ha (Lakh) % to Total	Nos. (Lakh) % to Total
Area Cultivated More than Once	103.00		ha (Lakh) % to Total
Cropping Intensity [GCA/NSA]	163.10	8. HOUSEHOLDS [in '000]	
6. WORKERS PROFILE [in Lakh]			
Cultivators	238.22	Having brick/stone/concrete houses	
Of the above, Small/Marginal Farmers	221.08	Having electricity supply	
Agricultural Labourers	-	Having source of drinking water	
Workers engaged in Household Industries	-	Having independent toilets	
Workers engaged in Allied Agro-activities	-	Having access to banking services	
Other workers	-	Having radio/tv sets	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			
Villages Electrified (2020-21)	97814	9. HOUSEHOLD AMENITIES [Nos. in '000 Households]	
Villages having Agriculture Power Supply	-	Having brick/stone/concrete houses	
Villages having Post Offices	17671	Having electricity supply	
Villages having Banking Facilities	18529	Having source of drinking water	
Villages having Primary Schools	-	Having independent toilets	
Villages having Primary Health Centres	-	Having access to banking services	
Villages having Potable Water Supply	-	Having radio/tv sets	
Villages connected with Paved Approach Roads	-	9. HOUSEHOLD AMENITIES [Nos. in '000 Households]	
13. IRRIGATION COVERAGE [Lakh Ha]			
Total Area Available for Irrigation (GSA + Fallow)	284.83	Having brick/stone/concrete houses	
Irrigation Potential Created	360.00	Having electricity supply	
Net Irrigated Area(Total area irrigated at least once)	137.03	Having source of drinking water	
Area irrigated by Canals / Channels	21.87	Having independent toilets	
Area irrigated by State and Private Tube Wells	107.35	Having access to banking services	
Area irrigated by Tanks	0.87	Having radio/tv sets	
Area irrigated by Other Sources	13.81	9. HOUSEHOLD AMENITIES [Nos. in '000 Households]	
Irrigation Potential Utilized (Gross Irrigated Area)	291.00	Having brick/stone/concrete houses	
15. AGRO-PROCESSING UNITS			
Type of Processing Activity	No of units	Cap.[MT]	11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	6199	12398	Anganwadis
Sugarcane (Gur/Khandsari/Sugar)	235	31725000	Primary Health Centres
Fruit (Pulp/Juice/Fruit drink)	514	77100	Primary Health Sub-Centres
Spices (Masala Powders/Pastes)	34	4080	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE
Dry-fruit (Cashew/Almond/Raisins)	-	-	Fertiliser/Seed/Pesticide Outlets [Nos]
Cotton (Ginning/Spinning/Weaving)	-	-	Total N/P/K Consumption ['000 tonnes]
Milk (Chilling/Cooling/Processing)	168	213.95 lakh lpd	Certified Seeds Supplied [MT]
Meat (Chicken/Mutton/Pork/Dryfish)	363	120516	Pesticides Consumed [MT]
Animal feed (Cattle/Poultry/Fishmeal)	5225	-	Agriculture Tractors [Nos]
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]			
Category of animal	Total	Male	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING
Cattle - Cross bred	6122	403	Rural/Urban Mandi/Haat [Nos]
Cattle - Indigenous	12897	1668	Length of Pucca Road [Km]
Buffaloes	33017	2482	Length of Railway Line [Km]
Sheep - Cross bred	51	9	Public Transport Vehicle [Nos]
Sheep - Indigenous	933	179	Goods Transport Vehicle [Nos]
Goat	14479	2528	16. AREA, PRODUCTION & YIELD OF MAJOR CROPS
Pig - Cross bred	42	13	Crop
Pig - Indigenous	366	108	2019-20
Horse/Donkey/Camel	79	15	2020-21
Poultry - Cross bred	12801	10357	Avg. Yield [Kg/Ha]
Poultry - Indigenous	2812	1173	Wheat
Sources (if not mentioned against the respective item):	*Latest data not available, #No. of Operational Holdings as per Census 2015-16, Source : Census 2011; Dept. of Agr/Dir. of Eco. & Stat; Dept. of Agr/Water Resources; Dir. of Animal Hus./Dir. of Eco. & Stat; IndiaStat, Table 1 : UP at a Glance 2021,Table 3 : India State of Forest Report 2021/Agri Census 2015-16/UP at a glance 2021, Table 4 : Ground Water Year Book 2020, 2021 and 2022 UP/National compilation of Dynamic Ground Water Resources of India, 2020 Book, Table 5: UP Statistical Handbook 2019, Table 6 : https://desagri.gov.in/ ;Agricultural Statistics at a Glance, 2021, Table 7: Census 2011, Table 8 : Sectoral Paper Housing, Table 10, 11, 18 : UP at a Glance 2021/Sectoral Paper-Dairy and Infrastructure Support-Public Investment, Table IndiaStat website, Table 12: Agricultural Statistics at a Glance 2021/UP at a Glance 2021,Table 14: UP Statistical Diary 2021/DML Min. of Agri , GOI/ https://enam.gov.in , Table 16: Data from Agristat dept. GoUP, Table 19 : Handbook on Fisheries Statistics, 2020, GoI/Basic AHL Statistics 2021		

Chapter – 1

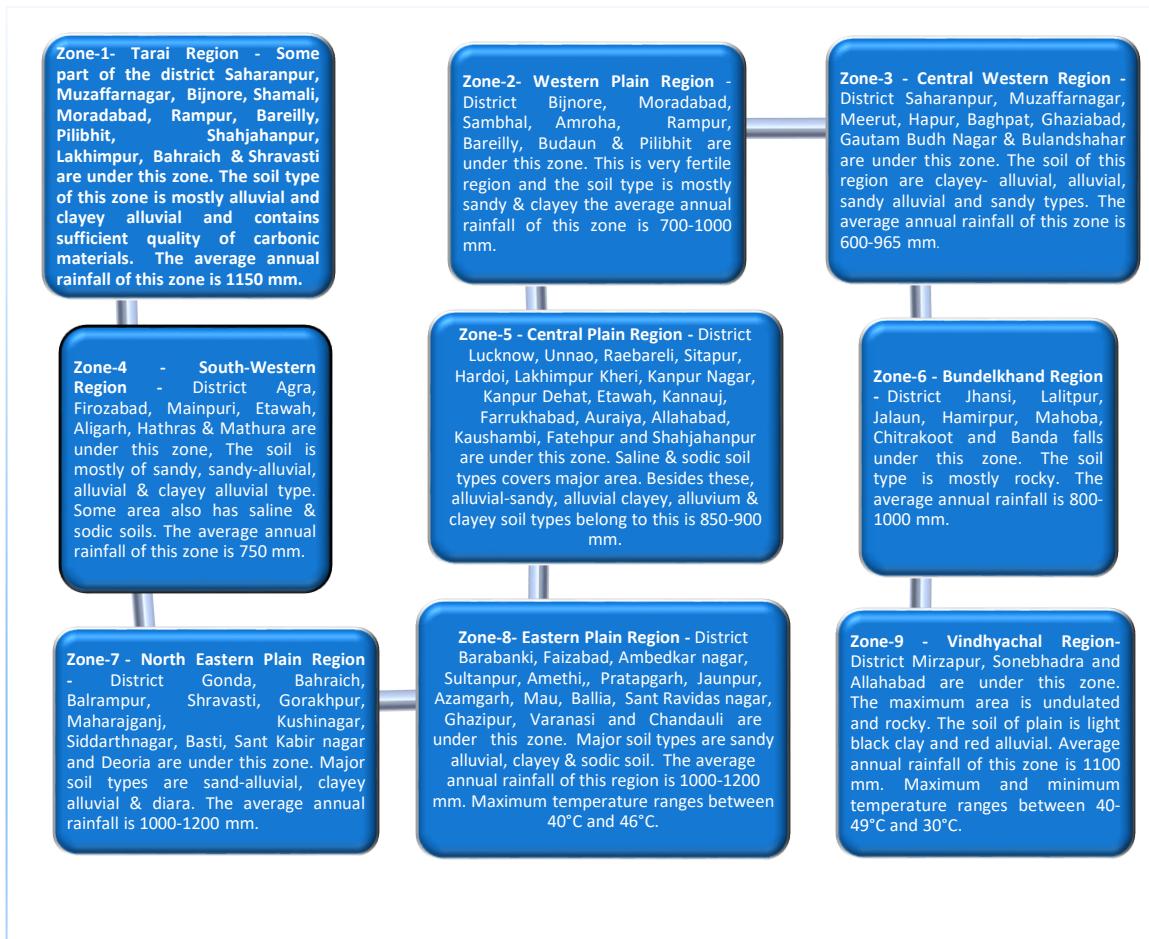
State Profile

Formed on 1st April 1937 as the United Provinces, the state was rechristened as Uttar Pradesh on 24th January 1950. The State, divided into 18 division and 75 districts, has Lucknow as its capital. Uttar Pradesh is the fourth largest Indian State by area. Agriculture and service industries form largest parts of state's economy. The service sector comprises travel and tourism, hotel industry, real estate, insurance and financial consultancies.

Zone, Region, Geography & Climate

The state has four ecological zones covering Terai, Gangetic plains, Bhabhar and Vindhyan area. The state has six distinct soil groups – Bhabhar soils, Terai soils, Vindhyan soils, Bundelkhand soils, Aravali soils and Alluvial soils. State climate is sub-tropical and congenial for agriculture.

Based on rainfall, terrain and soil characteristics, UP has following 9 different agro-climatic zones :

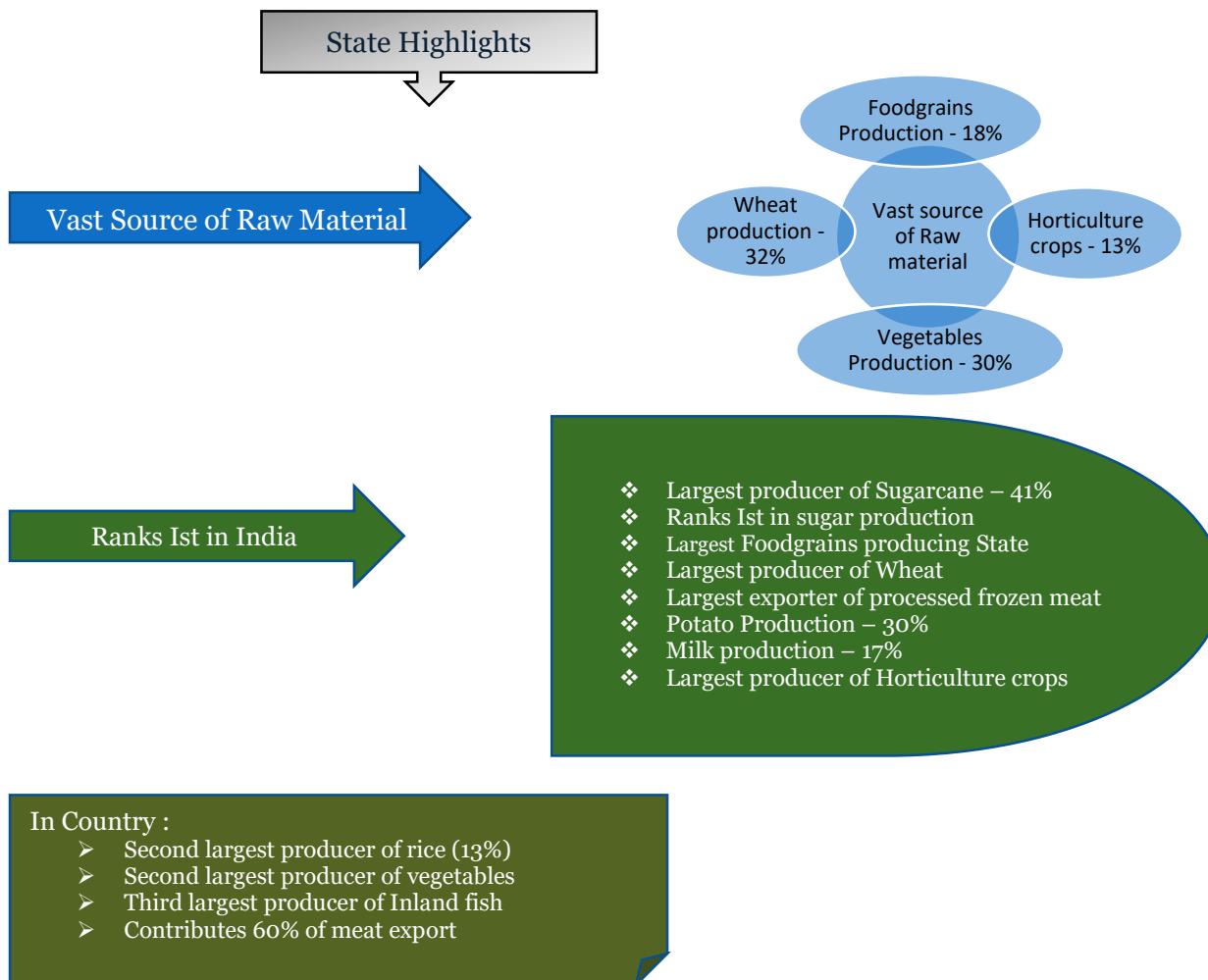


Home to major rivers like Ganges, Yamuna, Saraswati, Sarayu, Betwa and Ghaghara, the valley area in Uttar Pradesh have very rich and fertile soil. Needless to say, cultivation is quite extensive in the state. Wheat is the state's principal food crop and sugarcane is the main commercial crop particularly in western UP. About 70% of India's sugar comes from Uttar Pradesh.

The state has an abundance of natural resources of diverse flora and fauna. Uttar Pradesh is known for its extensive avifauna and houses of popular bird sanctuaries like Bakhira Sanctuary, National Chambal Sanctuary, Chandra Prabha Sanctuary and Okhla Sanctuary.

Owing to its rich and varied topography, vibrant culture, festivals, monuments, ancient places of worship, UP attracts hordes of tourists. It is home to three World Heritage Sites: the Taj Mahal, Agra

Fort and the nearby Fatehpur Sikri, with hosting the world renowned Kumbh Mela, every 12 years. Besides fairs and festivals, Uttar Pradesh is known for its cuisine, with people thronging the place to relish Awadhi and Mughlai gastronomical delights.



Location

Covering 7.34% of India's total area, Uttar Pradesh is the fourth largest Indian state by area. UP stretches along the Indian border with Nepal from Northern India towards the East of India. The lion-shaped state is surrounded by Uttarakhand in North-East, Haryana and Delhi in the North, Rajasthan in the West, Madhya Pradesh in South-West, Chattisgarh in South, Bihar in South-East and Jharkhand along its East. It is located between latitude 26°85'39" North and longitude 80°91'39" East.

Demographic Dividend

Uttar Pradesh due to its location in the richly fertile Indo-Gangetic plain has drawn settlers from early Vedic period. It is a densely populated region, home to about 199,812,341 people, as per the 2011 census. Uttar Pradesh is the most populous state in India. If it were a separate country, Uttar Pradesh would be the world's fifth most populous nation, next only to China, India, United States of America and Indonesia. The state's large population, combined with its highly fertile land and an enabling industrial ecosystem presents a large captive market for domestic consumption.

Land Use Pattern

As per NAFIS Report 2016-17 on Uttar Pradesh, 63% of the total households in the State are agriculture households. The average size of land for the agriculture households is 0.80 ha in comparison to all India average size of 1.15 ha. Similarly the average monthly income of agriculture household is Rs.6668, which is about 34% lower than the national average monthly income of Rs.8931. Of this, the average monthly income for agriculture household having SF/MF is Rs.6769.

(Source: NAFIS Report 2016-17)

There are estimated to be 2.33 crore farmers in the State with a combined landholding size of 176.22 lakh ha, of which 92% viz, 2.15 crore farmers are small/marginal with a total landholding size of 114.14 lakh ha (which is 64.77% of the State's total landholdings).

As per Agriculture Census 2015-16, the number of operational holdings have increased from 23325 to 23822(in 'ooo) by a growth rate of 2.13% during the period 2010-11 to 2015-16, while the area of the operational holdings has decreased from 17622 to 17450 by 0.97 %. 80.18% of the agricultural households have marginal holdings (<1 Ha) and 12.63% have small holdings (1-2 Ha). The average size of marginal holdings is 0.38 Ha and that of small holding, is 1.40 Ha.

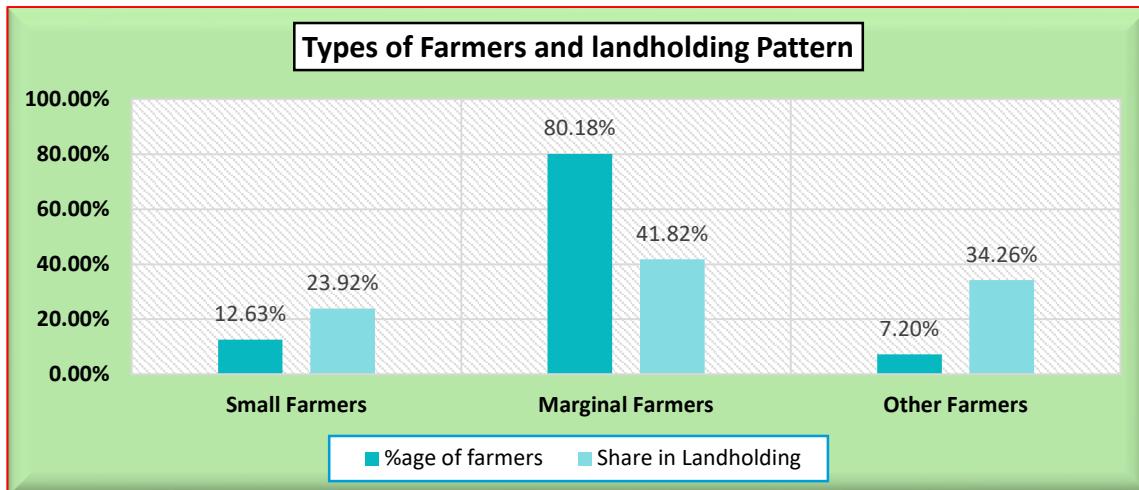


Figure-1.1 Types of Farmers and Land Holding Pattern
(Source: Agriculture Census 2015-16)

As per the Socio Economic and Caste Census 2011, 55.22% of the rural households are landholders whereas only 40.24% of the total rural households are cultivators. About 72% of the total rural households had income less than Rs. 5000.

Economy

Uttar Pradesh is the third largest economy in India after Maharashtra and Tamil Nadu (source: Indiastat.cmie). Its gross state domestic product (GSDP) at current prices stood at Rs. 20482.34 billion and net state value added (NSVA) at current prices stood at Rs.15,005 billion in 2021-22 (source: RBI Handbook Stat 2021-22/mospi.gov.in). Per capita income in the state at current price stands at Rs. 65,338/- (source: Statistical Diary UP 2021), second lowest in the country. The state supports more than 16 per cent of the country's population with around eight per cent of its national income.

Uttar Pradesh's Economy

- **GSDP:** Uttar Pradesh's GSDP (at constant prices) is estimated to grow at 7.3% in 2021-22, over a low base of 2020-21. In 2020-21, GSDP registered a contraction of 4.2%. In comparison, the national GDP saw a contraction of 6.6% in 2020-21 and a growth of 8.9% in 2021-22.
- **Sectors:** In 2021-22, at current prices, agriculture, manufacturing, and services sectors contributed to 26%, 25%, and 49% of the economy, respectively.
- **Per capita GSDP:** The per capita GSDP of Uttar Pradesh in 2021-22 (at current prices) is estimated to be Rs 81,398; 10% higher than the corresponding figure in 2020-21 (Rs 74,307). In comparison, the per capita GDP at the national level is estimated to be Rs 1,72,761 (at current prices) in 2021-22.

Figure 1: Growth in GSDP and sectors in Uttar Pradesh at constant (2011-12) prices



Note: These numbers are as per constant (2011-12) prices which implies that the growth rate is adjusted for inflation.
Sources: Ministry of Statistics and Programme Implementation; PRS.

Figure-1.2 Status of Economy of Uttar Pradesh

Agriculture dominates the economy of the state as it provides employment to approx. 63 percent of the working population. There are regional variations within the state in agricultural productivity and land areas under cultivation. Agriculture is relatively advanced in the western region of the state compared to the eastern parts.

As per UP Statistical Diary 2021, average annual growth of foodgrain production in Uttar Pradesh is 11.99% vis-a-vis India is 3.22%. Foodgrains and sugarcane production dominates agricultural activity in the state. The state's foodgrains and sugarcane production accounted for 17.77 per cent and 41.09 per cent of the country's production, respectively during 2021-22.

Industry in the state has been mainly confined to agro-based industries of sugar, cotton, textiles, edible oils, paper, etc. Sugarcane cultivation and sugar industry is one of the major contributors to the State economy and industrial development of the State. Easy access to raw material and huge potential of establishing new units in Eastern Uttar Pradesh have given a boost to sugar manufacturing in the state.

There is a huge demand for by-products of the sugar industry. Sugarcane is produced in 44 districts of the state & of these districts, 28 districts are major sugarcane producing districts. The state is among the largest sugarcane producers in India and accounted for 41.09% of the country's sugarcane production in 2021-22, total sugarcane production was 431.81 million tonnes in 2021-22. (Source: RBI Handbook State 2021-22)

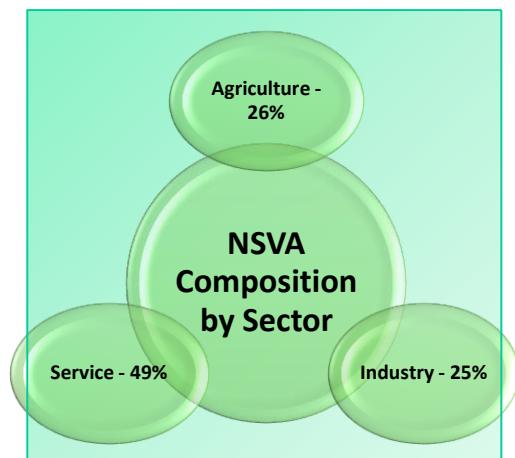
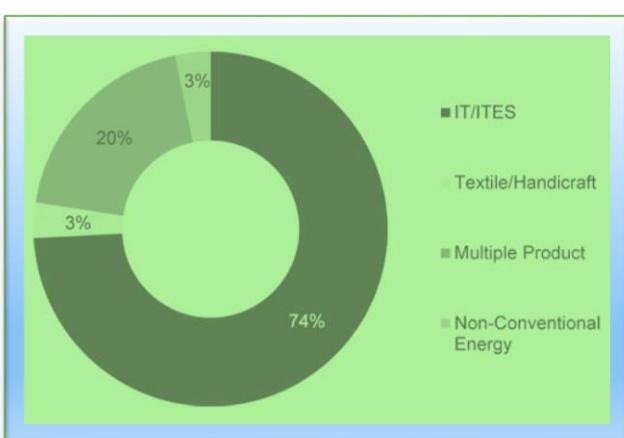
Recently, the state has emerged as a hub for Information Technology (IT), Information Technology enabled services (ITeS), Business Process Outsourcing (BPO) and electronic industry, especially in the Noida and Greater Noida of GautamBuddh Nagar district of the state. It is the second largest manufacturer of computers, electronics and electrical products in India.

Approved SEZs in Uttar Pradesh

As of July 2021, Uttar Pradesh had 21 notified, 14 operational SEZs and 24 formally approved SEZs. The state offers a wide range of subsidies, policy and fiscal incentives as well as assistance for businesses under the Industrial and Service Sector Investment Policy, 2004 and Infrastructure and Industrial Investment Policy, 2012. The state has well-drafted, sector-specific policies for IT and biotechnology. The new Uttar Pradesh Civil Aviation Promotion Policy 2017 was brought to promote investment and trade in Uttar Pradesh and to promote tourism while increased road connectivity along with air connectivity will create more employment avenues.(Source: <https://www.ibef.org/states/uttar-pradesh>)

Uttar Pradesh has approved **31** SEZs in the state to cater to various sectors such as IT/ITeS, textiles, handicrafts and non-conventional energy. IT/ITeS accounts for nearly 74 percent of the 31 SEZs, followed by multiple products (20 percent), textile/handicrafts (3 percent) and non-conventional energy (3 percent). (Source: <https://nri.up.gov.in>)

Sector-wise break up of approved SEZs in Uttar Pradesh



Contribution of sectors of economy to NSVA of Uttar Pradesh in 2021-22

The state offers a wide range of subsidies, policy and fiscal incentives as well as assistance for businesses under the Industrial and Service Sector Investment Policy, 2004 and Infrastructure and Industrial Investment Policy, 2012.

The state has well-drafted, sector-specific policies for IT and biotechnology. The new Uttar Pradesh Civil Aviation Promotion Policy 2017 was brought to promote investment and trade in Uttar Pradesh and to promote tourism while increased road connectivity along with air connectivity will create more employment avenues.

Handicrafts is another potentially growing industry. The state enjoys distinguished place in handicraft industry, especially for its Banaras silk, Bhadohi and Mirzapur carpet, Lucknowi chikan work, marble products of Agra, glass work of Firozabad, leather products of Agra and Kanpur, wood carving items of Saharanpur and black pottery of Azamgarh etc. Handicrafts account for 60 per cent of the total exports from the state. State holds 1st place in establishing largest number of MSMEs in country.

1.1 GSDP and Per Capita Income of the State at a glance

GSDP of Uttar Pradesh (at constant prices) declined by 9.85% in 2021-22 as compared to 2020-21. The per capita GSDP of Uttar Pradesh in 2021-22 (at current prices) was Rs 81,398, 10.31% higher than in 2020-21 (Rs.73,792).

According to the Periodic Labour Force Survey 2018-19, Uttar Pradesh has an unemployment rate of 5.7%, which is similar to the all-India unemployment rate of 5.8%.

1.2. Regional Disparity & Imbalances

Variations in resource endowment, climate, topography and historical, institutional and socio-economic factors, besides apathetic attitude and one size fit all policies over a period of time, have resulted not only in perpetuation of inter-district/regional disparity but even its intensification. In terms of agricultural development, the Bundelkhand region followed by Eastern Uttar Pradesh were less developed regions compared to Western and Central regions of the state. This variation is causing lop-sided development of the state and making policy formulation extremely difficult. A few economic parameters are given below-

Table-1.1- Regional Variations in Uttar Pradesh

Particulars	Eastern	Western	Central	Bundelkhand
Population share (%)	39.98	37.17	18.00	4.85
Area share (%)	35.63	33.13	19.03	12.21
Literacy rate (%)	67.40	67.47	68.31	69.26
% of main worker in agriculture to total main workers	59.42	51.28	59.91	69.44
% of holdings of less than 1.0 hectare	84.95	72.16	79.15	54.55
Food grains productivity (qt./ha.)	24.63	30.07	26.36	16.96
% of net irrigated area to net area sown	78.06	95.00	85.18	58.26
Health infrastructure, hospitals/ dispensaries (including PHC) per lakh of population	2.27	1.99	1.91	3.18
Per capita Income (Rs.)	31801.54	127562.19	56756.27	42619.55

1.3. Agriculture

Uttar Pradesh ranks first among states in terms of foodgrains production in India with total production of about 56.11 million tonnes in 2021-22. The State contributed to the tune of 17.77 per cent to the country's total food grains production of 315.72 million tonnes (4th Advance Estimates). (Source: RBI Handbook state 2021)

UP is the largest producer of wheat, potato and sugarcane in India producing 33.95, 16.16, 177.43 million tonnes respectively during 2021-22, and accounting for about 31.77% (wheat), 30% (Potato), 41.09% (Sugarcane) respectively for all India production. Despite being the largest producer, the State lags behind in productivity levels in the cropping system when compared to all India productivity levels. (Source: RBI Handbook stat 2021-22) (Source : 2nd advance estimate, DoA, GoI)

The State was also the second largest producer of rice (15.27 million tonnes) during 2021-22 (next to West Bengal) with the average yield of 27.00 qt/ha against the all India yield of 28.09 qt/ha.

The State also stood as highest producer of horticultural crops during 2020-21 with production of 43.50 million tonnes as against all India Horticulture production of 334.60 million tonnes, contributing about 13% to the all India horticultural crop production. Uttar Pradesh is the largest sugar producer of India accounting for about 35.68% of total production (11.06 million tonnes) in the country during 2020-21.

The main source of livelihood in the state is agriculture as about 65% of the population earns livelihood from agriculture and allied activities. Being blessed with river Ganga and its tributaries,

state grows wheat, maize, paddy, potato, sugarcane, pulses, oilseeds and vegetable and fruit crops. Uttar Pradesh is the largest producer of vegetables, wheat and foodgrains in the country and continued to account for 18% of the country's total foodgrains production in 2021-22. The State contributed 56.11 Million Tonnes foodgrains during 2021-22 against 60.40 Million Tonnes foodgrains produced during 2020-21. The predominant Kharif crops are Paddy, Jowar, Bajra, Maize, Urad, Moong, Til & Groundnut while Wheat, Barley, Masoor, Gram, Peas, Arhar, Rapeseed and Mustard and Potato are the major Rabi crops. In addition, vegetables and medicinal crops are grown extensively in the State. The State is also the largest contributor of mentha in the country.

As far as use of agri-inputs is concerned, per ha application of fertilizer is 188.96 kg/ha in UP as against the all India avg. fertilizer application of 137.15 kgs/ha. (Source: Agri stats at a glance, MoA&FW, GoI)

1.4. Industries

Uttar Pradesh has been categorized as “**Achiever State**” in Ease of Doing Business Index with a combined score of 92.89% (up from 47.37% in 2015). Uttar Pradesh is the leading State, having the highest number of enterprises in the SME sector. The State has over 89.99 lakh MSME units (registered and unregistered) at present (Source: Industrial Coffee Table Book, GoUP) with 1.19 lakh engaged in agriculture sector which is 18.5% of the country. Uttar Pradesh accounts for highest 11.43% of the total units established in rural areas in India.

(Sixth Economic Census Report, GoI)

As per the sixth economic census report, Uttar Pradesh tops in the number of establishments (11.43%) followed by Maharashtra (10.49%), West Bengal (10.10%), Tamil Nadu (8.60%) and Andhra Pradesh (7.25%) and these states together accounted for about 50% of the total number of establishments in the country. Uttar Pradesh was the second leading state to provide employment to 14.12 million (10.75%) after Maharashtra (11.05%), West Bengal (9.07%), Tamil Nadu (8.91%) and Gujarat (7.32%) accounting for almost half of the total employment in the country.

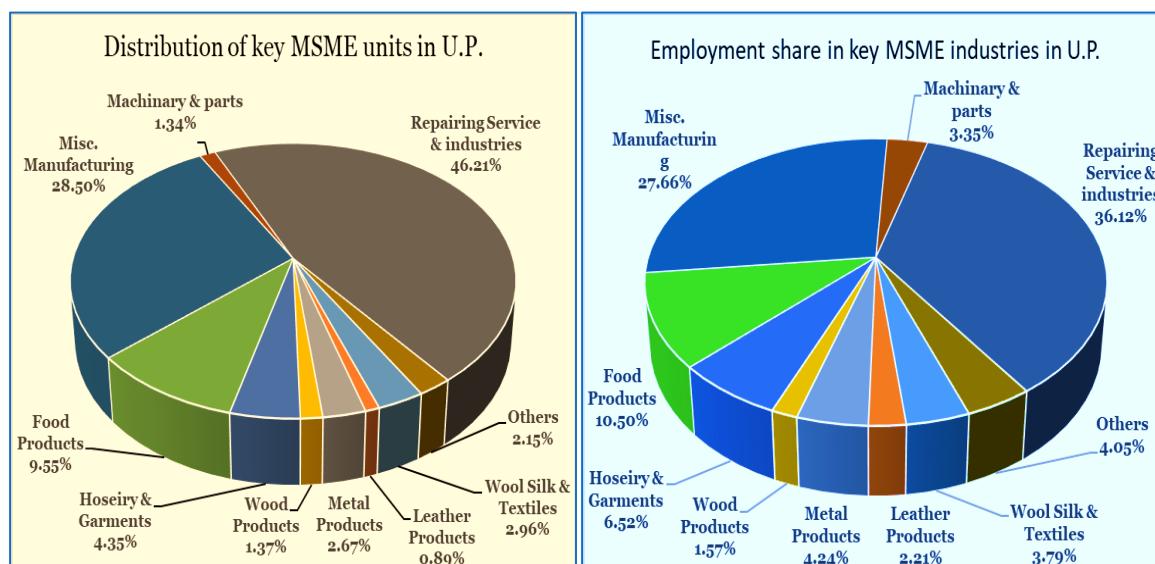


Figure-1.3

Figure-1.4

(Source: – U.P. investors summit 2018 catalogue)

There are many specialized clusters in the State that provide large scale employment and also add significantly to the export from the State. The marble industry of Agra, woodcraft of Saharanpur, Chikan industry of Lucknow, leather industry of Kanpur and Agra, brass industry of Moradabad, glass industry of Firozabad, Ceramic and Pottery industry of Khurja and the Carpet industry of Bhadohi are of world fame. Uttar Pradesh is the fifth largest contributor, accounting for 4.73% to the total exports from the country.

(UP MSME Policy 2017)

Uttar Pradesh sugar mills contributes to the tune of 36% of the all India's sugar production. The State is also the largest ethanol producer. The majority of State industries are located in Kanpur

region, the fertile Purvanchal lands and Noida region. Mughalsarai is home to a number of major locomotive plants. Major manufacturing products in the State include engineering products, electronics, electrical equipment, cables, steel, leather, textiles, jewellery, frigates, automobiles, railway coaches and wagons.

Textiles and sugar refining, both long-standing industries in Uttar Pradesh, employ an important percentage of the state's total factory labour. Other resource-based industries in Uttar Pradesh produce Vegetable oil, jute, and cement. There is an oil refinery at Mathura.

The State's exports include footwear, leather goods, and sporting gear. Handicrafts constitute a significant portion of Exports as well. Carpets from Bhadohi and Mirzapur are prized worldwide. Other local specialties are the silks and brocades of Varanasi, ornamental brassware from Moradabad, chikan embroidery from Lucknow, ebony work from Nagina, glassware from Firozabad, and carved woodwork from Saharanpur.

1.5. Geographical Indications

The State is home to many indigenous products. About 36 products from the State have been registered under Geographical Indications (GI). These are Banaras Metal Repousse Craft, Varanasi Wooden Lacquer ware and Toys, Meerut Scissors, Banaras Gulabi Meenakari Craft, Khurja pottery, Nizamabad black clay pottery, Handmade Carpets of Banaras, Handmade Carpets of Mirzapur, Saharanpur Wood Craft, Moradabad Metal Craft, Kanpur Saddlery, Kannauj Perfume, Firozabad glass, Banaras Brocades and Sarees, Farrukhabad Prints, Agra Durrie, Handmade Carpet of Bhadohi, Lucknow Chikan Craft, Allahabad Surkha guava, Kalanamak Rice, Agra leatherware footwear, Jalaun Handmade paper, banaras pan, Mau saree, Mahoba Desawari Pan, Rataul Mango, Lucknow Zardozi, Basmati Rice, Varanasi Glass Beads, Ghazipur Wall-hanging, Varanasi Soft Stone Jali Work, Chunar Balua Patthar, Chunar Glaze Pottery, Banaras Zardozi, Mirzapur Pital Bartan, Banaras Hand Block Print, Gorakhpur Terracotta, Banaras Wood Carving, Banaras Brocade and Saree(Logo) and Mango Malihabadi Dusseheri.

(Source : ipindia.gov.in)

1.6. Other Infrastructure

- Infrastructure in the state has improved in recent years, though considering its physiography, there is a huge scope of improvement. The State government has sanctioned 31 SEZs in the State to accommodate various sectors such as IT/ITES, textiles, handicrafts, and non-conventional energy.
- Transport: Inter-state rail network is well-developed with 2 dedicated freight corridors (Eastern and Western) passing through the state. The state has 8949 km of rail network (largest in India). The railway network in Uttar Pradesh is the largest in the country and railway density is nearly twice (40 km) the national average of 20 km per 1000 sq km of area. The state has six domestic airports with international flights operating from two airports with India's biggest International Airport being developed at Jewar, Gr. NOIDA. The state's highways accounted for about 9.6% of the total National Highway network in India with 36.5 km/1000 sq.km. With operationalization of the Agra Lucknow Expressway, a 302 km, 6 lane expressway, the state position has gone up. The road density in Uttar Pradesh is 1469.7km/1000 sq km. Uttar Pradesh also has the highest rail network among states running 15291 kms which is 12.8% of the total rail network of the country. (**Source: Indiastat, year 2015-16**)
- **Power:** Though 97814 villages of the State are electrified, the State is deficit in electricity. The per capita generation and per capita consumption of electricity in the State is 247312 Lakh Kwh. and 903569 Lakh Kwh. respectively against the All India figure of 13834167 Lakh Kwh and 10523464 Lakh Kwh. respectively. Efforts have been taken to harness solar energy for the benefit of rural area.(Source: UP Statistical Diary 2021)
- **Social infrastructure:** The State ranks low in Human Development indices, though the state has a large number of academic and research institutions, it lags behind many states in education due to the poor elementary education. Sarva Shiksha Abhiyaan has seen some success in increasing the enrollment at the primary schools.
- As per Census 2011, drinking (tap) water is available to 27.30% of the State population as against availability to 43.50% in India.
- As per the working paper series 2012 by the Planning Commission of India, UP ranks 21st in Health & Education Index and 19th in Infrastructure Index. UP has 4358 hospitals/

PHCs and 20521 sub health centers spread across the State (Source: Indiastat, year 2015-16). Though health infrastructure has improved over the years, the State still has one of the highest Maternal Mortality Rate and Infant Mortality Rate. On an average, about 6,400 persons are served by a Health sub-center in Uttar Pradesh, as against the prescribed norm of 5,000. The State needs to work on these areas with higher budgetary support and effective implementation tools.

1.7 Status of Cooperative Institutions in the state of UP

There is a three tier structure of cooperative institutions in the state of UP. At apex level Uttar Pradesh Cooperative Bank (UPCB) is there with 28 branches. At middle level there are 50 DCCBs with 1283 branches. There are 7479 PACS at the ground level. In addition to this there are various societies for weavers, industries, dairy, marketing, agro processing and sugarcane farmers.

1.7.1 Distribution of Cooperative Societies area wise/activity wise

S.No.	Nature of Business	No of Societies
A. Details of Non-Credit Cooperative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	131
2	Consumer Stores	390
3	Housing Societies	48
4	Weavers	1918
5	Marketing	570
6	Labour Societies	40
7	Industrial Societies	419
8	Agro Processing and Sugar	141
9	All others	5435
	Total	9092
B. Details of Credit Cooperative Societies		
10	Primary Agriculture Credit Societies	7479
C. Details of Multi State Cooperative Societies		
11	No. of MSCS	150
<i>Source : ENSURE OSC 8 return submitted by DCCBs as on 31.03.2021 https://mscs.dac.gov.in/SummaryList.aspx (Multi-State Coop Society) PACS data from RCS, GoUP</i>		

1.7.2 Initiatives taken by the State Government for increasing access and strengthening of Cooperative societies

Uttar Pradesh government has contributed Rs. 100 lakh for increasing the share capital of cooperative banks during the year 2022-23. State Government has made budgetary allocation of Rs. 300 crore for interest subvention.

There are a total of 7479 PACS in Uttar Pradesh, out of which 6740 are active PACS. Due to the proactive role taken by the state government, the balance sheet of 6838 PACS could be finalised as on 31 March 2021. Balance sheet as on 31 March 2022 in respect of 2330 PACS was audited so far.

The state government is playing active role in computerisation of PACS through constitution of SLIMC and DLIMC. For the first year of implementation SLIMC has accorded approval for coverage of 1539 PACS.

In addition to this under AIF godowns were sanctioned in 688 PACS and in 100 PACS godowns were completed. Internet Banking facility has been introduced in UPCB and four DCCBs.

**AtmaNirbhar Uttar Pradesh ka Budget – FY 2022-23
4 Lakh Jobs, \$1-Trillion GSDP, Focus on Farmers, Women, Youth**

- **Atmanirbhar Krishak Samanvit Vikas Yojana:** A new scheme will be introduced to achieve doubling of farmers' income by 2024. It will focus on identification of more productive crops in each agri-climate zone, promote new technology and investment to improve productivity, and developing markets for distribution. Rs 100 crore has been allocated for this scheme.
- **Mukhyamantri Saksham Suposhan Yojana:** A new scheme will be launched to combat the issue of malnutrition of women and children. Nutritional supplements, in addition to dry ration, will be provided to children below five years of age and girls between 11 to 14 years of age who are suffering from anaemia.
- **Mukhamantri Pravasi Shramik Udyamita Vikas Yojana** will be introduced to provide employment and self-employment to workers who returned back to the state due to COVID-19.
- **Mission Shakti Programme For Women:** Launched in October 2020, the 'Mission Shakti' is the Uttar Pradesh government's flagship programme which is aimed at promoting the security, dignity and empowerment of women. In this year's budget, a provision of Rs 20 crore has been proposed under the scheme in the micro and small scale industries sector.
- A budget allocation of ₹1,000 crore is proposed for the Chief Minister's Minor Irrigation Scheme.
- For Swami Vivekanand Youth Empowerment Scheme, ₹1,500 crore has been proposed in the budget.
- The state government aims to establish a total of 100 incubators and 10,000 startups in the next five years to promote entrepreneurship and innovation in various fields among the youth.
- For the employment generation, under the MNREGA scheme, 26 crore man-days were created in the financial year 2021-22, and a target has been set to generate 32 crore man-days under the scheme in the financial year 2022-23.
- Under the Chief Minister's Village Industries Employment Scheme, in the year 2022-23, target is to employ 16,000 people by establishing 800 units.

Uttar Pradesh Banking Profile

Status as on 31st March 2022

1. NETWORK & OUTREACH

Agency	No. of Agencies	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	in FIs/m FOs	SHGs/JLGs	BCs/BPs	Villages	Households
Commercial Banks	25	12,975	4,523	3,119	5,333	NA	241199	23,426	9	2870
Regional Rural Banks	3	4,291	3,408	582	301	NA	235912	10,208	25	8277
District Central Coop. Bank	50	1,257	574	425	258	NA	540	NA	73	24625
Coop. Agr. & Rural Dev. Bank	1	323	50	198	75	NA	NA	NA	303	1,01932
Primary Agr. Coop. Society	7479	0				NA	NA	NA	NA	NA
Others	7	311	71	54	186	NA	NA	34951	NA	NA
All Agencies	7565	19,157	8,626	4,378	6,153	NA	477651	126325	6	1924

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	10,254,7330	11,532,3813	12,578,9683	9.08	9,004
Regional Rural Banks	NA	NA	NA	NA	NA	94,10,550	10,303,910	10,567,416	2.56	7,56
Cooperative Banks	NA	NA	NA	NA	NA	181,42,65	174,3605	186,3,805	6.89	1,33
Others	NA	NA	NA	NA	NA	11,82,77	34,44,86	14,75,801	328.16	1,06
All Agencies	NA	NA	NA	NA	NA	11,3800,422	12,771,6014	13,956,6705	9.38	-

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.lakh]				
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	51,86,529.9	57,65,74,08	64,23,14,18	11.40	87.78
Regional Rural Banks	NA	NA	NA	NA	NA	52,79,354	57,58,412	60,69,034	5.39	8.29
Cooperative Banks	NA	NA	NA	NA	NA	139,13,12	144,4,201	152,37,71	5.51	2.08
Others	NA	NA	NA	NA	NA	2,28,427	35,16,31	48,7,645	3.68	0.67
All Agencies	NA	NA	NA	NA	NA	587,64,392	66,04,70,01	7,317,2485	10.79	-

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-20	31-Mar-21	31-Mar-22
Commercial Banks	50.58	50.60	51.06
Regional Rural Banks	56.10	55.89	57.43
Cooperative Banks	76.60	82.83	81.76
Others	-	-	-
All Agencies	51.60	51.71	52.38

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)

Agency	2021-22		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	10,465,870	6,574,010	12,578,9683	6423,14,18
Regional Rural Banks	26,350,6	31,062,2	10,867,416	60,69,034
Cooperative Banks	12,02,00	7,9,570	18,63,805	152,37,71
Others	11,311,15	13,6,014	14,75,801	48,7,645
All Agencies	11,980,691	7,125,484	13,956,6705	7,317,2485

6. PERFORMANCE TO FULFILL NATIONAL GOALS (OUTSTANDING ADVANCES AS ON 31/03/2022)

Agency	Priority Sector Loans		Loans to Agri. Sector		Loans to Minority		Loans to Weaker Sections		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	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	34,851,835	83.53	13,157,608	31.54	41,314,58	9.90	10,841,505	25.98	NA	NA
Regional Rural Banks	5,534,956	13.27	47,903,57	11.48	7,88,720	1.89	4,00,3915	9.60	NA	NA
Cooperative Banks	977,381	2.34	9,77,381	2.34	0	0.00	0	0.00	NA	NA
Others	358,799	0.86	8,7974	0.21	4,9,506	0.10	314,038	0.75	NA	NA
All Agencies	41,722,971	100.00	19,01,13,320	45.57	496,0687	11.89	15,159,458	36.33	NA	NA

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2019-20			2020-21			2021-22			Average Ach[%]
	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	18,592,002	15,48,251	83.28	17,780,481	14,80,6027	83.27	20,8921,70	16,799,750	80.41	82.23
Regional Rural Banks	5,028,712	3,34,6660	66.55	4,88,9803	3,57,77,93	73.16	5,222,184	3,397,492	64.87	68.10
Cooperative Banks	1,908,204	1,032,804	54.12	1,84,1387	125,03,88	67.90	14,44,129	7,75,223	53.68	58.89
Others	1,09,905	221,845	201.69	575.9	5,9374	1,030,9.8	4,14,315	330,956	79.88	115.49
All Agencies	2,563,8913	2,00,85,560	78.34	24,67,5094	19,69,3182	79.81	27,979,360	21,293,421	76.10	78.00

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2019-20			2020-21			2021-22			Average 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 [%]	
Farm Credit	14,249,326	10,36,8822	72.77	14,249,326	10,11,8260	71.01	16,0,67921	10,861,306	67.60	70.34
Agri-Infra + Ancillary Activities	2,770,770	1,37,5617	49.65	27,707,770	14,37,614	51.88	19,861,416	10,39,934	52.36	51.19
Total Agri. Credit	17,020,105	11,744,439	69.00	17,020,105	11,55,5874	67.90	18,0,54,064	11,001,24,0	65.92	67.57
MSME	518,080	71,07,63	13.20	61,759,35	73,764,80	119.44	72,510,2	8,306,724	114.97	122.65
Other Priority Sector	34,37918	12,331,58	35.87	14,709,54	7,66,0828	51.44	27,0,914	10,855,557	40.20	40.43
Total Priority Sector	2,563,8913	2,00,85,560	78.34	24,67,5094	19,69,3182	79.81	27,979,360	21,293,421	76.10	78.00

9. RECOVERY POSITION (under Priority Sector)

Agency	2019-20			2020-21			2021-22			Average Rec. [%] in last 3 years
	Demand [Rs.lakh]	Recovery [Rs.lakh]	Recovery [%]	Demand [Rs.lakh]	Recovery [Rs.lakh]	Recovery [%]	Demand [Rs.lakh]	Recovery [Rs.lakh]	Recovery [%]	
Commercial Banks	17,88774	11,868,03	66.35	26,107,38	12,56,301	47.96	NA	NA	NA	NA
Regional Rural Banks	3,80,071	2,38,305	62.70	2,60,244	1,90,947	73.37	NA	NA	NA	NA
Cooperative Banks	62,3666	17,3,588	27.83	0	0	0.00	NA	NA	NA	NA
Others	18,896	1,85,84	98.35	18,79,7	14,680	78.10	NA	NA	NA	NA
All Agencies	281,1406	161,7281	57.53	289,8779	14,61928	50.43	NA	NA	NA	NA

Sources: SLBC

Chapter - 2

Banking/Financial Sector Profile

The banking network in the State, as on 31 March, 2022 comprised of 25 Commercial Banks (12 Public Sector Commercial Banks and 13 Private Sector Commercial Banks); 3 Regional Rural Banks (RRBs); Uttar Pradesh State Cooperative Bank (UPStCB) with 50 affiliated District Central Cooperative Banks (DCCBs) having 1257 branches (7479 PACS); and Uttar Pradesh Sahkari Gram Vikas Bank Ltd (UPSGVB) with 323 branches. Banking services in the State are provided through a network of 19,157 branches, of which 13004 branches (about 68%) are rural/semi urban. Bank of Baroda is the convener of the State Level Bankers' Committee (SLBC) in the State and 08 PSBs are Lead Banks in various districts in the State.

Agency	No. of Banks	No. of Branches								
		Total		Rural		Semi-urban		Urban/Metro		% Rural / Semi-Urban
Com. Bks.	25	12975	68%	4523	24%	3119	16%	5333	28%	58.90%
RRBs	3	4291	22%	3408	18%	582	3%	301	2%	92.99%
UPSTCB	1	1257	7%	574	3%	425	2%	258	1%	79.47%
UPSGVB	1	323	2%	50	0%	198	1%	75	0.4%	76.78%
Others (SFBs+PBs)	7	311	2%	71	0%	54	0%	186	1%	40.19%
Total	37	19157		8626	45%	4378	23%	6153	32%	67.88%

Table: 2.1 Bank Branch Network in Uttar Pradesh

2.1 Highlights of the Banking sector in UP

2.1.1. Branch Network

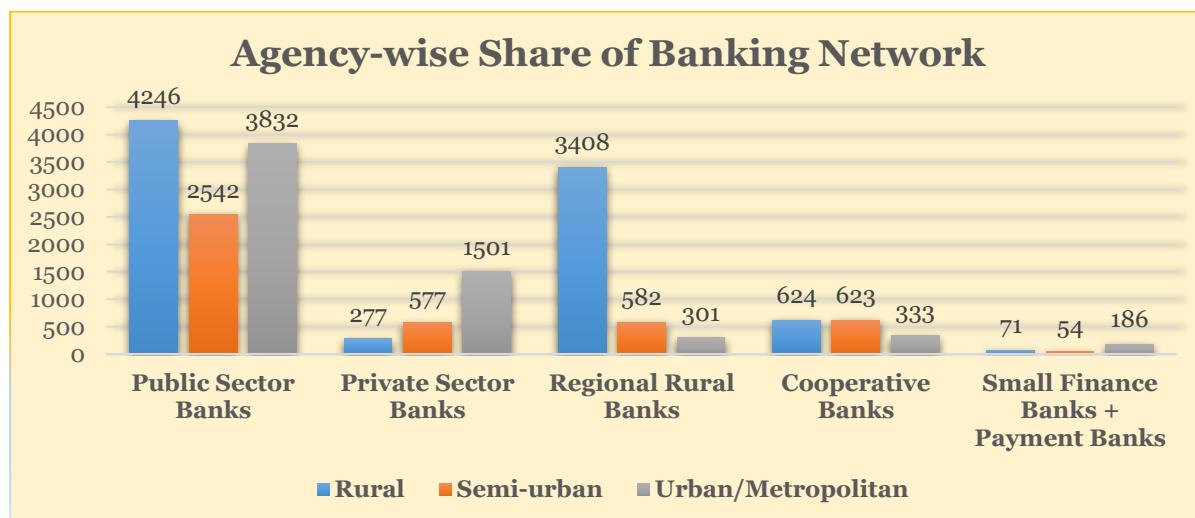


Figure 2.1 Agency-wise Share of Banking Network

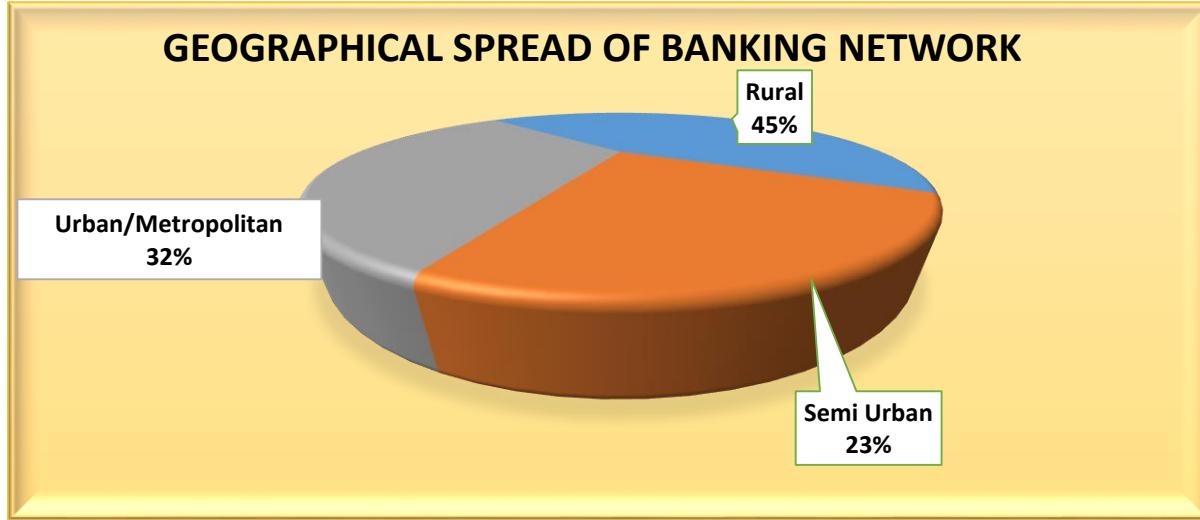


Figure 2.2 Geographical Spread of Banking Network

- Branch Network in the State increased from **19,063** as on 31 March, 2021 to **19,157** as on 31 March 2022.
- Branches in Rural/Semi-Urban Areas of the state has reduced to **67.88%** of total branches which is a reduction of 1.4% as compared to last FY. This is against 78% of the population of the State living in rural areas. 59% of the branches of the Commercial Banks and 93% of the RRB branches operate in the rural/semi-urban areas.
- Besides 19157 brick and mortar branches, **19207 ATMs** and **1,26,325 CBS** enabled banking outlets (BCs / Bank Mitra) also provided banking services in the state.

(Source: SLBC)

2.1.2 Deposit, Advances & CD Ratio

- As at the end of March 2022, the total deposit of banks was **Rs.13,96,967 crore** as compared to **Rs. 12,77,160 crore** as on 31st March 2021 registering a growth of 9.38%.
- At the end of March 2022, the total advances stood at **Rs.7,31,725 crore** as compared to **Rs.6,60,470 crore** as on 31st March 2021 registering a growth of 10.79%.

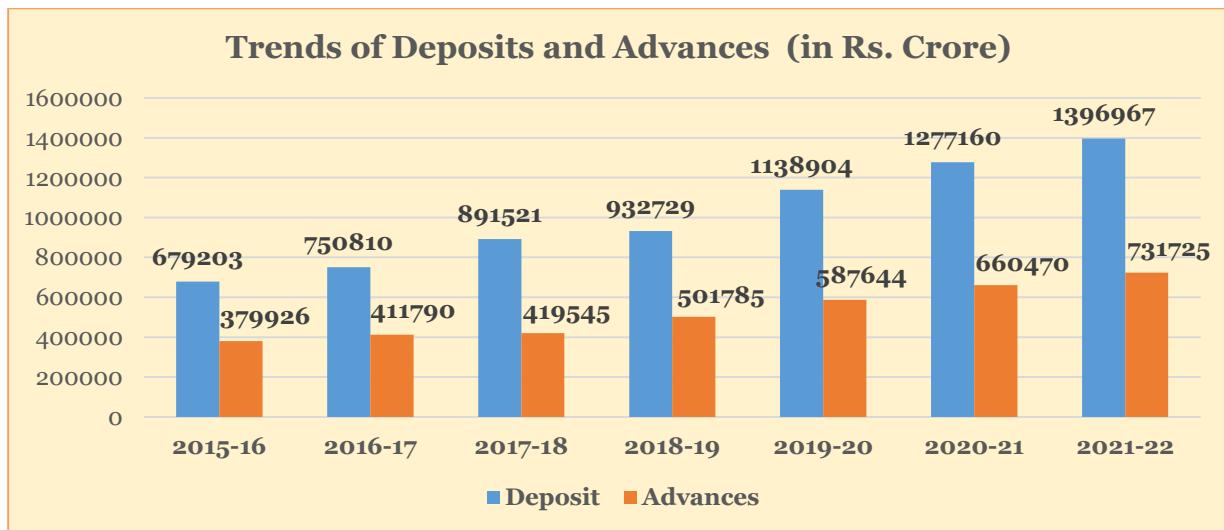


Figure 2.3 Trends of Deposits and Advances

- The overall CD ratio in the State has increased to **52.38%** as on 31 March 2022 from 51.71% as on 31 March 2021. The all India average CD Ratio is **71.9%** (RBI Quarterly Statistics on Deposits and Credit of SCBs: March 2022).
- CD Ratio of the banks including investment (CID) has increased to **63.10%** as on 31 March 2022 from 61.23% as on 31 March 2021.
- Between the periods March 2021 & March 2022, CD ratio of Commercial Banks increased from 50.00% to 51.06% and that of RRBs increased from 55.89% to 57.43%. On the other hand, CD Ratio of Cooperatives decreased from 82.83% to 81.76%.
- The number of districts having CD Ratio below 40% came down to **8** as on 31st March 2022 as compared to 10 districts as on 31st March 2021. **8 Districts** of the state (all in Purvanchal Region) are having **CD Ratio < 40%**. **24 Districts of the state** are showing **decline in CD Ratio YoY**. Hence, apart from the 8 Districts (CD Ratio < 40%), these 24 districts need focused attention as well to arrest the declining trend in the CD Ratio the state.

(Source: SLBC)

2.2 Priority Sector Lending (PSL) Performance over the years

Sector	Priority Sector Lending (PSL)						(Rs. Crore)		
	2019-20			2020-21			2021-22		
	ACP	GLC	% ACP Ach	ACP	GLC	% ACP Ach	ACP	GLC	% ACP Ach
Agriculture	1,70,201	1,17,444	69%	1,70,201	1,15,558	68%	1,80,541	1,19,012	66%
MSME	51,808	71,079	137%	61,759	73,765	119%	72,251	83,067	115%
OPS	34.379	12,332	35%	14,790	7,608	51%	27,002	10,856	40%
Total	2,56,389	2,00,856	78%	2,46,751	1,96,932	80%	2,79,794	2,12,934	76%

Table 2.2 Priority Sector Achievement over last 3 years

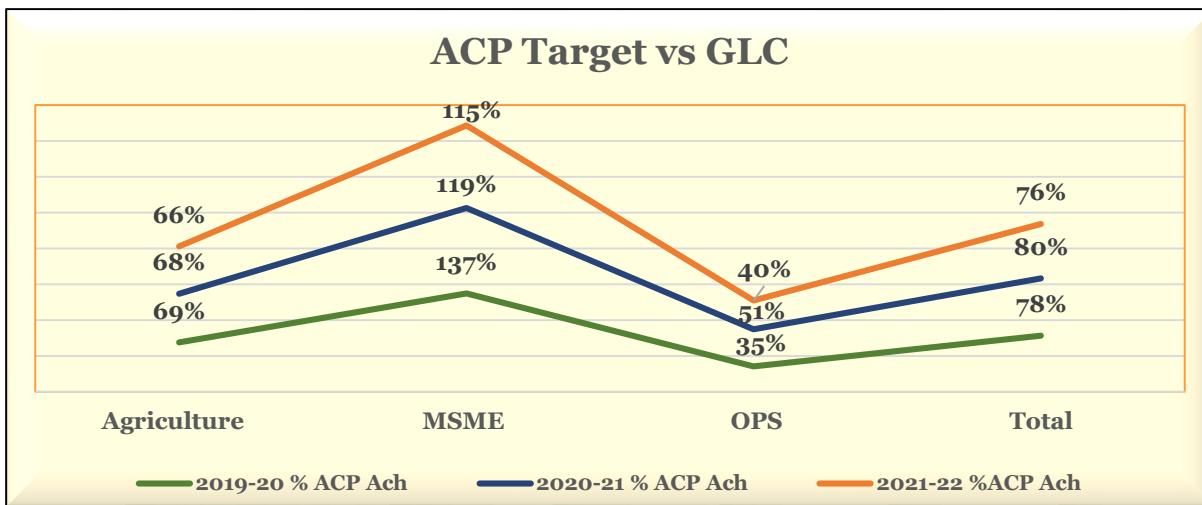


Figure 2.4 Sector-wise ACP Target vs GLC Ach.

As illustrated in Table 2.2 & Figure 2.4, 2.5, Agriculture Sector has been showing stagnant ACP Achievement %, centered around 66-69%. MSME Sector has been continuing its buoyant growth trend over the years although the achievement % has decreased in 2021-22 (115%). Other Priority Sector (OPS) has been a cause of concern with very low ACP Achievements declining to 40% in 2021-22. Total Priority Sector achievement has also declined to 76% in 2021-22.

2.3 Dovetailing of ACP with PLP over the years

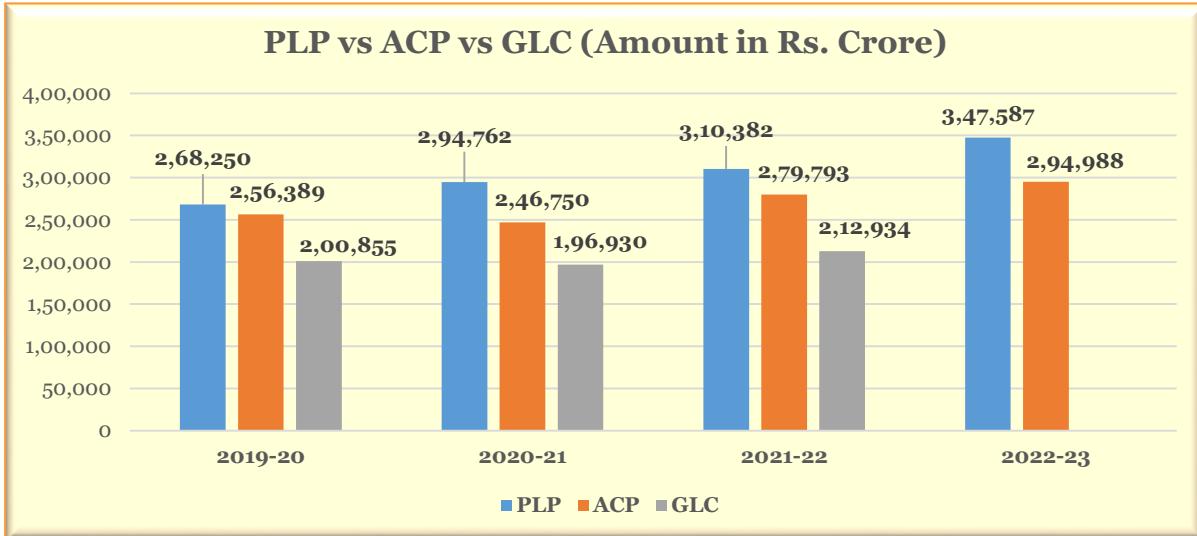


Figure 2.5 Status of PLP vs ACP vs GLC

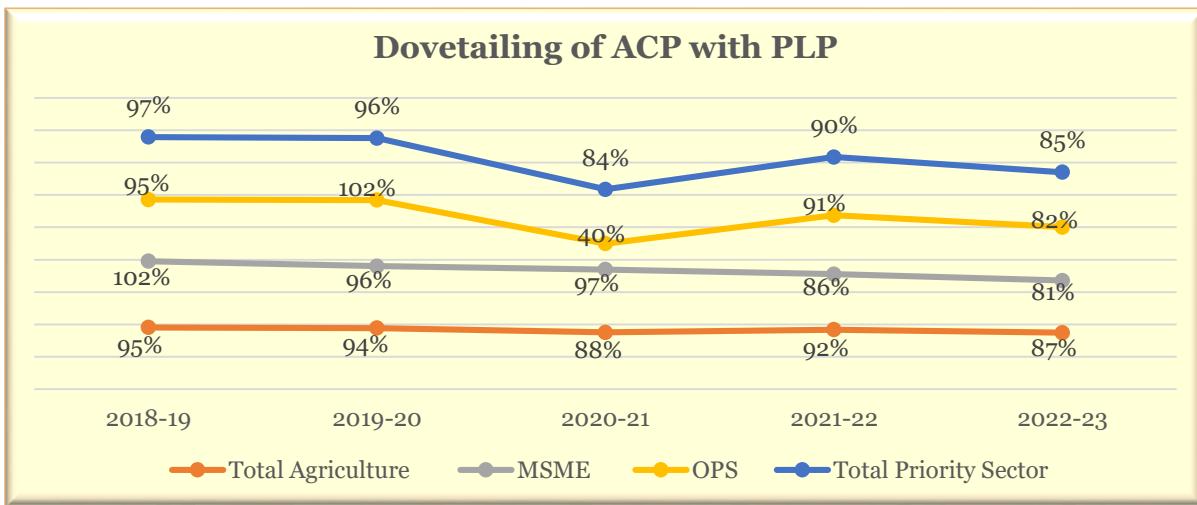


Figure 2.6 Dovetailing of ACP with PLP

The Dovetailing of ACP by SLBC (UP) with NABARD's PLP has been taken strongly by UP Regional Office in various fora. After an increase to 90% in 2021-22, the dovetailing % has again decreased to 85% for Total Priority Sector and 87% for Agriculture. SLBC (UP) has been advised to further increase Dovetailing % so as to achieve the full credit potential of the state.

2.4 Performance under the Annual Credit Plan (ACP) 2021-22

- During the year 2021-22, the total credit disbursement under Priority Sector Lending stood at Rs.2,12,934 crore as compared to Rs. 1,96,932 crore in 2020-21 thereby registering a growth of 8.13%.
- The total GLC Achievement in 2021-22 was 76% of the Annual Credit Plan as compared to 80% in 2020-21. Agriculture sector witnessed a lower achievement at 65.92% in 2021-22 as against 67.90% in 2020-21. Achievement under MSME has registered a decline to 115% in 2021-22 as against 119% in 2020-21. Achievement under Other Priority Sector (OPS) has also declined from 51.44% in 2020-21 to 40.43% in 2021-22.

- As illustrated in Figure 2.6, maximum credit went into agriculture sector having 56% share, followed by MSME at 39% and Other Priority Sector (comprising of Export Credit, Education, Housing, Social Infrastructure, Renewable Energy, Others- SHG/JLG etc.) at 5%.

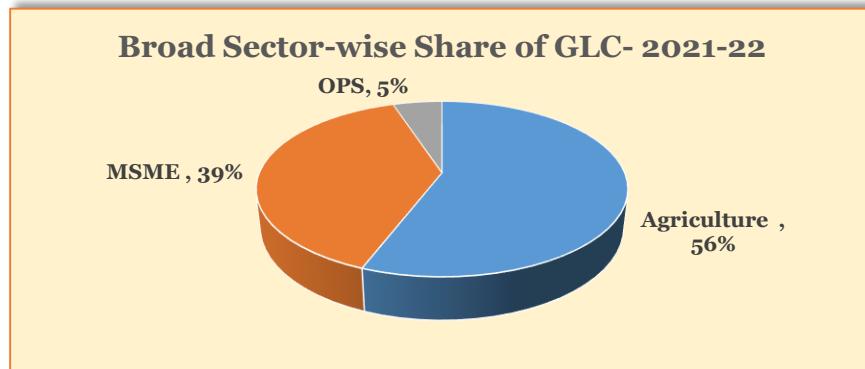


Figure 2.7 Broad Sector-wise Share of GLC 2021-22

	(Rs. Crore)				
	CBs	RRBs	Coop	Others	Total
ACP	208921.70	52221.84	14441.29	4143.15	279793.60
GLC	167997.50	33874.92	7752.23	3309.56	212934.21
%Ach.	80.41%	64.87%	53.68%	79.88%	76.10%

Table 2.3- Performance under the Annual Credit Plan (ACP) 2021-22

In terms of the GLC Achievement for 2021-22, Commercial Banks outperformed other Agencies with 80.41% Achievement of the ACP, while RRBs and Cooperatives lagged behind with 64.87% and 53.68% Achievement.

2.5 Sector-wise/Agency-wise Analysis of Ground Level Credit (GLC) for 2021-22

A Sector-wise Agency-wise analysis (as illustrated in Table 2.4 and Figure 2.6) of the Ground Level Credit (GLC) flow for the year 2021-22 shows that Commercial Banks had the major share of the Priority Sector Credit flow with 78.90% contribution, followed by Regional Rural Banks at 15.91% and Cooperatives at 3.64%. In Agriculture Sector, Commercial Banks had the major share at 66.08% followed by RRBs at 25.31% and Cooperatives at 6.51%. In MSME Sector, Commercial Banks played vital role with 95.57% share followed by RRBs with 4.11% share. Cooperatives do not have any lending under MSME sector. In case of Other Priority Sector (OPS), Commercial Banks had a share of 91.74% and RRBs with 3.15%.

	(Rs. Crore)				
	CBs	RRBs	Coop	Others	Total
Agriculture	78648.85	30122.98	7752.23	2488.34	119012.40
%Share	66.08%	25.31%	6.51%	2.09%	0
MSME	79390.36	3410.26	0.00	266.62	83067.24
%Share	95.57%	4.11%	0.00%	0.32%	0
Other Priority Sector	9958.29	341.68	0.00	555.60	10855.57
%Share	91.74%	3.15%	0.00%	5.11%	0
Total Priority Sector	167997.50	33874.92	7752.23	3309.56	212934.21
%Share	78.90%	15.91%	3.64%	1.55%	

Table 2.4- Sector-wise/Agency-wise GLC for 2021-22

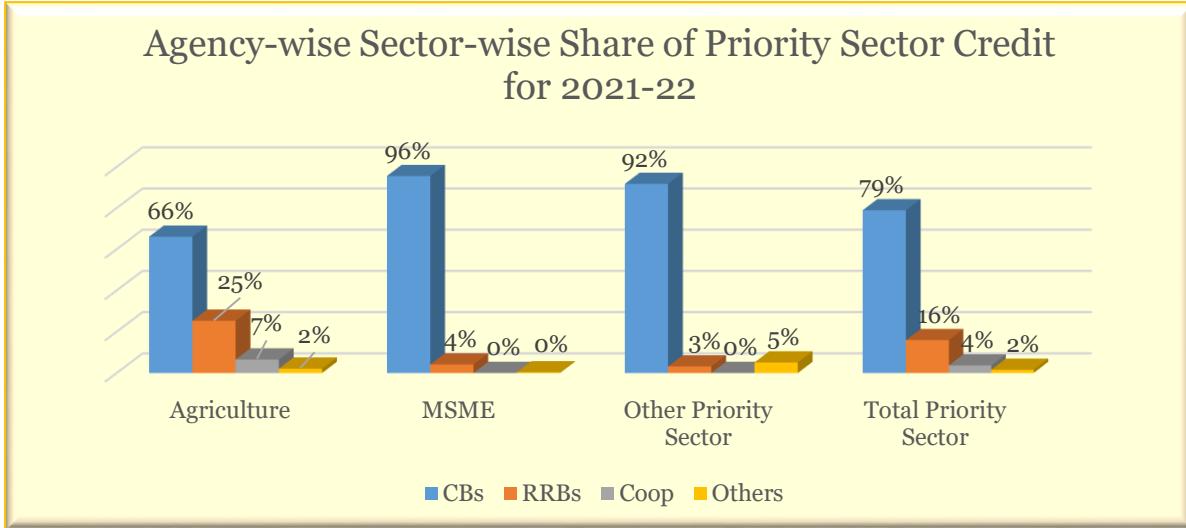


Figure 2.8 Agency-wise Sector-wise Share of PS Credit for 2021-22

2.5 Sub-Sectoral Analysis of Agriculture Credit 2021-22

During 2021-22, Share of Farm Credit with Rs.1,08,613.06 Crore increased to 91.26% of Agriculture Credit while Agriculture Infrastructure with Rs.1,979.48 Crore declined to 1.66% and Agri-Ancillary Activities with Rs.8,419.86 Crore declined to 7.07% of Agriculture Credit.

2.6 Recovery Position & NPAs – Priority Sector Lending

The Gross NPAs increased from ₹ 57,121 Crore in 2020-21 to ₹ 69,087 Crore in 2021-22, indicating a matter of concern. In absolute terms, share of Commercial Banks and Cooperative Banks in NPA increased from 82.64% and 2.35% in 2020-21 to 85.16% and 3.42% in 2021-22 respectively. RRBs have shown better performance with NPA share reducing from ₹ 8,478 cr (14.84% share) in 2020-21 to ₹ 7,720 cr (11.17% share) in 2021-22. Gross NPA against Gross Advances increased from 8.65% as on 31 March 2021 to 9.55% on 31 March 2022.

As on 31 March 2022, percentage of NPA to total advances under Agriculture Sector was at 15.69%, MSME Sector was at 13.62% and overall priority Sector was at 12.22%. From 2021-22, instead of recovery, agency-wise NPA status is being monitored by SLBC, hence, recovery data is not available.

2.7 Annual Credit Plan (ACP) 2022-23

The ACP for 2021-22 as released by SLBC (UP) for Total Priority Sector is **₹ 2,94,988 Crore** at a dovetailing of 84.87% of NABARD State Focus Paper (SFP) 2022-23 credit projections of **₹ 3,47,587 Crore** and at a growth rate of 5.43% over ACP for 2021-22.

2.8 Outreach of Banking Sector

2.8.1 Commercial Banks (Including Small Finance Banks & Payment Banks)

As on 31 March 2022, 25 Commercial Banks (CBs) (12 Public and 13 Private sector), 5 Small Finance Banks (SFBs) and 2 Payment Banks (PBs) are operating in the State with a network of total 13286 branches (7767 branches (58%) are in rural and semi-urban areas). The important financial parameters of these banks are furnished in Table 2.5.

Table 2.5- Key Indicators of Commercial Banks (incl. SFBs & PBS) (Rs. Crore)

Particulars	2017-18	2018-19	2019-20	2020-21	2021-22	% Change over 2020-21
No. of Branches	12433	12491	13067	13193	13286	1.28%
CD Ratio (%)	52.78	51.59	50.58	50.00	51.27	1.27%
Deposits (Rs. Cr.)	839213	925431	1024517	1156685	1262313	9.46%
Advances (Rs. Cr.)	442967	477448	519592	580090	647191	12.25%
Priority Sector Advances (Rs. Cr.)*	289921	264675	285378	315383	352106	12.73%
	65.44%	55.43%	54.92%	54.37%	54.41%	0.23%
Agri Advances (Rs. Cr.)*	136916	102056	107870	121539	132456	10.24%
	30.90%	21.37%	20.76%	20.95%	20.47%	(-)0.37%

* % of PSA / Agri. Adv. against total advances

Rate of increase in advances has outpaced the rate of increase in deposits in CBs. Advances to Priority Sector have shown marginal increase over total advances, however, share of Agriculture advances in total advances has reduced marginally (- 0.37%). There is requirement for increasing the credit flow under agriculture and total Priority sector vis-à-vis total advances by Commercial banks. Banks may devise strategies for further improving the CD Ratio, specifically in 8 low CD ratio districts. The vast potential for lending in the State has to be tapped while strengthening mechanism for monitoring and recovery.

2.8.2 Regional Rural Banks

The financial parameter of RRBs in the State as on 31 March 2022 is given below in Table No. 2.6.

Table 2.6- Key Indicators of RRBs (Rs. in Crore)

Particulars	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
No. of branches	4241	4281	4286	4287	4283	4286
Own funds	6203.15	5829.80	6185.78	6008.21	6373.8	6663.04
Deposits	76755.09	83200.11	88105.43	95061.33	103039.1	108813.28
Borrowings	7956.39	8525.05	6781	6883.88	5944.5	5836.09
Investments	46053.83	40933.69	29936.44	1453.79	41449	48619.92
Advances O/S	41304.51	43369.85	49737.26	51854.88	54989.21	58349.63
Net Profit	435.04	411.94	-388.97	-184.41	454.22	186.02
Gross NPA (%)	8.61	10.28	15.14	13.8	8.8	9.5
CD Ratio (%)	55.13	50.80	56.45	54.5	53.4	53.6

(Source : Ensure Portal, NABARD)

During the year 2021-22, the CD Ratio of Baroda UP Bank stood at 38.1%, Aryavart Bank at 65.00% and Prathama UP Gramin Bank at 75.0%. The Gross NPA(%) of all 3 RRBs in UP had increased as on 31.03.2022 as compared to the corresponding figures as on 31.03.2021. All 03 RRBs have CRAR above 9%.

2.8.3 Short Term Cooperative Credit Structure (STCCS)

The STCCS in the State is a three-tier structure. At the apex level is Uttar Pradesh Cooperative Bank (UPCB) with 28 branches, 50 District Central Cooperative Banks (DCCBs) with 1213 branches at the district level and 7479 PACS at the grass root level. The financial parameters of Cooperatives in the State as on 31 March 2022 are given below in Table No. 2.7.

Table 2.7- Key Indicators of STCCS (Rs. Crore)

Particulars	UPCB				DCCBs			
	2018-19	2019-20	2020-21	2021-22	2018-19	2019-20	2020-21	2021-22
No. of Branches	28	28	28	28	1283	1278	1278	1213
Owned Funds	820.33	851.21	906.82	974.99	3992.82	1743.71	1870.16	1845.42
Deposits	5940.62	7379.91	8322.09	10562.89	18066.97	18853.18	20530.22	20675.40
Borrowings	2018.53	2353.38	3271.16	3201.99	4207.75	227.49	4749.86	6170.16
Investments	1628.86	-	3764.66	2272.29	5109.24	5194.60	14139.58	6777.88
Advances	6254.11	8115.11	8710.19	10031.16	11997.86	12484.50	12934.86	12138.05
Net Profit	42.02	43.28	45.46	50.70	22.09	-16.09	32.53	14.68
Gross NPA (%)	8	5.9	5.38	5.6	15.15	12.7	12.6	13.0
CD Ratio (%)	105.3	110	104.7	95.00	66.9	66.2	63	58.7

(Source: Ensure Portal, NABARD)

UPCB made a net profit of Rs.50.70 crore as on 31.03.2022 as against Rs.45.46 crore as on 31.03.2021. All 50 DCCBs are on CBS as on date.

2.8.4 Long Term Cooperative Credit Structure (LTCCS)

The Long Term Cooperative Credit Structure (LTCCS) consists of the Uttar Pradesh Sahakari Gram Vikas Bank (UPSGVB) with 323 branches. The financial parameters as on 31 March 2022 are given in Table no.2.8.

Table 2.8- Key Indicators of LTCCS (Rs. Crore)

Particulars	UPSGVB					
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
No. of Branches	323	323	323	323	323	323
Deposits	75.13	60.34	54.74	52.69	41.99	30.52
Borrowings	1666.41	1513.01	1375.93	981.55	819.36	880.18
Investments	200.61	196.79	200.06	221.04	270.05	247.67
Advances	3604.56	3374.77	3144.83	2817.53	2572.43	2590.29
Net Profit	-26.96	1.92	-84.51	97.70	23.23	4.91
Gross NPA (%)	45.61	47.49	65.81	83.29	96.46	80.19

(Source: Ensure Portal, NABARD)

The bank has very high NPA (80.19%) and extremely low recovery rate (29.07%) as on 31.03.2022. The Bank has 'B' rating in respect to its financial position as on 31.03.2022. The bank is slowly turning around with increased recovery and lending. The bank has been able to meet its liabilities and obligations towards its lenders including NABARD and is rated B by auditors. The bank has implemented OTS during the year resulting in drastic fall in profit as on 31.03.2022.

2.9 Financial Inclusion

Financial inclusion has been defined as “the process of ensuring access to financial services, timely and adequate credit for vulnerable groups such as weaker sections and low-income groups at an affordable cost”. (Committee on Financial Inclusion - Chairman: Dr C Rangarajan, RBI, 2008). Financial inclusion means that individuals/businesses have access to affordable and timely financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.

It has a multiplier effect on boosting overall economic output, reducing poverty and income inequality at the national level. An inclusive financial system supports stability, integrity and equitable growth. Financial inclusion is increasingly being recognized as a key driver of economic growth and poverty alleviation the world over. Access to formal finance can boost job creation, reduce vulnerability to economic shocks and increase investments in human capital.

NABARD has been working towards bringing the excluded population into the formal banking system by addressing both demand and supply side constraints through knowledge dissemination, creation of infrastructure, facilitating technology adoption by banks and policy advocacy. On the lines of recommendations of Committee on Financial Inclusion, chaired by Dr. C. Rangarajan, Financial Inclusion Fund was constituted in 2015 with a vision for facilitating the mandated levels of inclusion. Since 2019-20, NABARD has adopted a differentiated approach, under which, 358 districts in the country including 28 districts of Uttar Pradesh have been identified as Special Focus Districts (SFDs) which includes 08 Aspirational Districts also. An enhanced focus on development and increased quantum of financial assistance have been earmarked for these districts through the schemes implemented under Financial Inclusion Fund.

Banking Network in UP as on 30.06.2022:

Various types of banking services like deposit, withdrawal, account opening, remittance, insurance, enrolment in social security schemes and credit are provided through various Banking channels. Banking network in UP as on 30.06.2022 is as under:

Sl No.	Particulars	Numbers
1	Brick & Mortar Branches	19116
2	Bank Mitras (including IPPBs)	110075
3	Bank Sakhi	32643
	Total Banking outlets	161834
4	ATMs	19259
	Grand Total	181093

Source: SLBC, UP

2.9.1 Support for Financial and Digital Literacy

1. Financial Literacy Centres (FLCs):

As a first step towards improving financial and digital literacy, 224 Financial Literacy Centres (64 by Regional Rural Banks and 160 by District Central Cooperative Banks) were established in Uttar Pradesh under Financial Inclusion Fund of NABARD. These Financial Literacy Centres were supported with reimbursement of capital expenditure for one year and operational expenditure for 3 years (2015-2018). As on June 2022, after amalgamation, there are 74 and 52 FLCCs / FLCs setup by Lead banks and RRBs in the state.

2. Centre for Financial Literacy (CFL):

NABARD is also providing grant assistance to Reserve Bank of India's initiated project on Centre for Financial Literacy (CFL). Each CFL would provide financial services in atleast three blocks. The pilot project on CFL which aims to educate people on e-transactions, formal sector borrowings and insurance purchases was launched in 80 blocks of 9 states all India, including 10 in Uttar Pradesh, in collaboration with the sponsor banks and NGOs.

In Uttar Pradesh, NABARD has extended support for establishing and operationalizing 10 CFLs in two districts (05 CFL by Indian Bank (erstwhile Allahabad bank) in Prayagraj and 05 by Bank of Baroda at Ayodhya (erstwhile Faizabad). The pilot project has now been extended to 72 CFLs more in the state during 2021-22 which are being implemented in collaboration with the 06 sponsor banks (Bank of Baroda, Bank of India, PNB, Canara Bank, Central Bank of India and Indian Bank) and two NGOs (CRISIL Foundation and ISMW). RBI has a target of setting up FLCs in total 132 blocks in the state. With a view to have better monitoring of the CFLs, online portal 'ADEPT Portal' is being prepared by RBI.

3. Financial and Digital Literacy Programs:

All banks in Uttar Pradesh are being supported with financial assistance for conducting Financial and Digital Literacy Programs through their branches and Financial Literacy Centres. The banks have been

encouraged to open new accounts, enroll customers under social security schemes, issue and activate cards through these camps, sanction of KCC and other loans etc., the achievement of which is quantified.

In FY 2021-22, 23653 Financial and Digital Literacy Programs were sanctioned to RRBs, DCCBs and Commercial Banks (including Payment Banks) in Uttar Pradesh. Also, assistance for Financial Literacy through 1280 Nukkad Natak Programs were sanctioned to various banks of Uttar Pradesh. Financial assistance for conduct of 948 Special Awareness Camps for enrolment of eligible PMJDY account holders under Social Security Schemes in 08 Aspirational districts of UP have been sanctioned to RRBs & Commercial Banks. Priority is also given for sanction of more numbers of programs in 28 Special Focus Districts of UP.

With a view to include financial education in the school curriculum, under financial literacy initiatives by banks, IBA has initiated a programme named 'School Bank Champs' under which branches of all banks shall adopt one school each for inculcating financial literacy amongst students.

4. Banking Correspondents:

With the vision to take banking services to the door step of villagers, UP Govt in June 2020, announced the plan for deploying a 'Banking Correspondent Sakhi' (Bank Sakhi) in all the 58,000 gram panchayats in the state under "One Gram Panchayat One BC programme". NABARD has been involved in the training and capacity building of BCs/Bank Sakhis since 2016. As of now 110075 Bank Mitra/BC/BF and 32643 Bank Sakhis as on 30.06.2022 are operational in the state.

2.9.2. Impact of Social Security Schemes

In order to move towards creating a universal social security system for all Indians, especially the poor and the under-privileged, three Jan Suraksha Schemes or Social Security Schemes pertaining to Insurance and Pension Sector were announced by the Government in 2015-16. The schemes were launched on 9th May, 2015, for providing life & accident risk insurance and social security at a very affordable cost namely (a) Pradhan Mantri Suraksha Bima Yojana (PMSBY) and (b) Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) and (c) Atal Pension Yojana (APY).

NABARD encourages banks to increase the enrolment in these schemes through the financial literacy programs sanctioned to them and the banking correspondents deployed on field. Special Scheme for saturation of eligible PMJDY account holders under Social Security Schemes is being implemented by NABARD also in 08 Aspirational districts of UP.

As on June 2022, 7.53 crore PMJDY accounts are operational in the state, with a deposits of Rs 33489 crores. 55% of these accounts belong to women, 6.71 crore accounts have been Aadhaar seeded whereas RUPAY cards have been issued in respect of 5.40 crore accounts. As per SLBC, till June 2022, 3.91 crore people have been enrolled under PMSBY and 1.20 crore people have been enrolled under PMJJBY schemes. Under **Atal Pension Yojana**, till July 2022, 66.42 lakh people have been enrolled. As on June 2022, UP ranks first in respect of PMSBY and second in respect of PMJJBY in all India.

DFS, GoI have vide their amendment letter dtd 10.02.2021 expanded the scope of TFIIP to 112 Aspirational districts in the country. Under this programme, in respect of APY enrollment per lakh population, Fatehpur district of UP ranks first in all India.

2.10. Digitization of Rural Banking Systems

All 50 DCCBs have been computerized for Core Banking Solutions and are providing NEFT/RTGS facilities to the customer through direct or sub-membership route and are also participating in Direct Benefit Transfer Scheme. Four DCCBs (Muzaffarnagar, Moradabad, Pilibhit & Meerut) are offering Internet Banking and 03 DCCBs (Lakhimpur, Muzaffarnagar & Rampur) are offering Mobile Banking facilities. NABARD is also providing financial support for implementation of various CBS plus facilities like Bharat Bill Payment System, Green PIN and Positive Payment System. Besides this financial support is also provided for Mobile ATM Van, Micro ATM deployment, PoS/ mPoS deployment onboarding BHIM UPI, Onboarding to CKYCR, AUA/KUA membership, support for VSAT deployment in Dark & Grey areas etc.

All DCCBs and UPCB have Board approved Information Technology (IT) and Information Security (IS) Policy in place. All RRBs are on CBS platform and are effectively providing various banking services in rural areas.

The no. of Digital transactions in the state are increasing every year - Rs. 189.07 (2019-20), Rs. 391.02 (2020-21), Rs. 426.68 (2020-21), Rs. 218.33 (As on June 2022).

2.11. Way Forward

In consonance with NABARD's belief of '**action through awareness**', through the schemes under Financial Inclusion Fund, the organization intends to create awareness at the levels of both institution and individual, enabling them to be aware, adapt and accommodate new developments and technology in financial inclusion. Consistent efforts with a thrust on literacy and fin-tech deployment would eventually realise the dream of universal access of customer specific financial services.

Box no.2 Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Yojana

With a view to augment the income of the Small and Marginal Farmers (SMFs), GoI has launched the new Central Sector Scheme. The PM-KISAN scheme aims to supplement the financial needs of the SMFs in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income at the end of the each crop cycle. The Scheme shall be effective from 01.12.2018 for transfer of benefit to eligible beneficiaries. The cut-off date for determining the eligibility of beneficiaries, has been kept as 01.02.2019. Under the Scheme, a direct payment of Rs. 6000 per year will be transferred in three equal installments of Rs. 2000 each every four months into the Aadhar ceded bank accounts of eligible landholding SMFs families.

Saturation of PM-KISAN Beneficiaries with KCC

With regard to coverage of PM-KISAN beneficiaries under KCC Scheme, GoI launched a special campaign from 01st February 2020 to cover the beneficiaries under KCC Scheme. Subsequently, another special drive was launched on 01st June 2020 and 10th June 2020, in continuation with the ongoing campaign, to extend the coverage under KCC scheme for Milk Unions/Milk Producing Companies and fish farmers also. More than 9.7 crore farmer families have been registered on PM-KISAN portal and benefit of income support transferred to about 8.4 crore farmers.

Status in Uttar Pradesh for 2019-20 & 2020-21

With regard to implementation of PM-KISAN Scheme, NABARD facilitated in collating data of women PMJDY account holders and facilitated in transfer of an amount of Rs. 1.72 crore to their accounts through rural cooperative banks during the month of April, May and June 2020.

A Sensitization Meet of all stakeholders including ARCS, State Animal Husbandry and Fisheries Dept., PCDF, DCCBs and RRBs, was conducted on 28th July 2020 by the UP RO to resolve various issues related to uploading of daily KCC data on the portal and covering AH & Fisheries farmers under KCC Scheme. The table below shows the status of the campaign as on 14.09.2022.

Name of the Agency	No. of PM-KISAN beneficiaries	No. of KCC application received	No. of KCC application sanctioned (Incl. Crop Loan, AH & Fisheries)	Amount sanctioned (Rs. in Cr.)	No. of Application sanctioned under PMSBY	No. of Application sanctioned under PMJJBY
UPCB	515291	217417	216824	3058.99	765	411
RRBs	7309905	2157907	1872671	20365.90	230012	72557
TOTAL	7825196	2375321	2089495	23424.89	230776	72968

(Source: NABARD ENSURE Portal)

Chapter – 3

NABARD's Perception on the Development Perspective of the State

'I HAD BEEN TO OTHER COUNTRIES - IN EUROPE, ASIA AND THE MIDDLE EAST - BUT NONE OF THEM HAD PROVIDED EVEN HALF AS MUCH VARIETY, OR SO MUCH TO SEE AND EXPERIENCE AND REMEMBER, AS THIS ONE STATE IN NORTHERN INDIA. YOU CAN TRAVEL FROM ONE END OF AUSTRALIA TO THE OTHER, BUT EVERYWHERE ON THAT VAST CONTINENT, YOU WILL FIND THAT PEOPLE DRESS IN THE SAME WAY, EAT THE SAME KIND OF FOOD, LISTEN TO THE SAME MUSIC.
THIS COLOURLESS UNIFORMITY IS APPARENT IN MANY OTHER COUNTRIES OF THE WORLD, BOTH EAST AND WEST. BUT *UTTAR PRADESH IS A WORLD IN ITSELF.*'

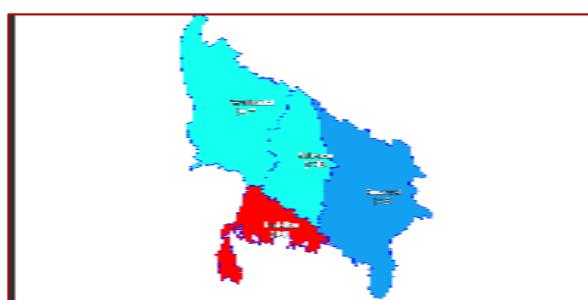
- RUSKIN BOND

From population, political awareness, historical and cultural heritage and point of views, Uttar Pradesh is a very important state of the country. Nearly 17% of India's population lives in the state. Geographically, it acquires 5th position after Rajasthan, Madhya Pradesh, Maharashtra and Andhra Pradesh and covers 7.3% land area of India. Area wise, it covers 240.928 square Kilo meters. For administrative convenience, it has 18 divisions, 75 districts, 915 urban bodies, 8135 Nyaya Panchayats, 17 Municipal corporations, 200 municipal boards, 59163 gram sabhas, 822 development blocks, 97941 populated villages as per the Census 2011. It is the most populous state with a population of nearly 200 million people. It is also among the most densely populated states of India with 829 per square kilometer. Nearly 77.73 percent of the people in the state live in rural areas making Uttar Pradesh primarily a rural economy. Not just that, poverty levels (Ref. State wise Poverty rate vide RBI Handbook of statistics 2021-22, based on MRP consumption 2011-12 and Tendulkar methodology) in UP (29.43 percent) exceed the national average (21.92 percent) and so does rural poverty – 30.4 percent of the rural people are below the poverty line whereas in India as a whole 25.70 percent of the rural people are classified as poor (As per Tendulkar Committee report).

With third-largest state economy in India, Uttar Pradesh ranks thirty five among Indian States in Human development index (as on 2019, Ref. United Nations). Inter-regional disparities are persisting as a problem in the development process even after continuous efforts by the governments.

Region-wise Composite Index of Development Indicators

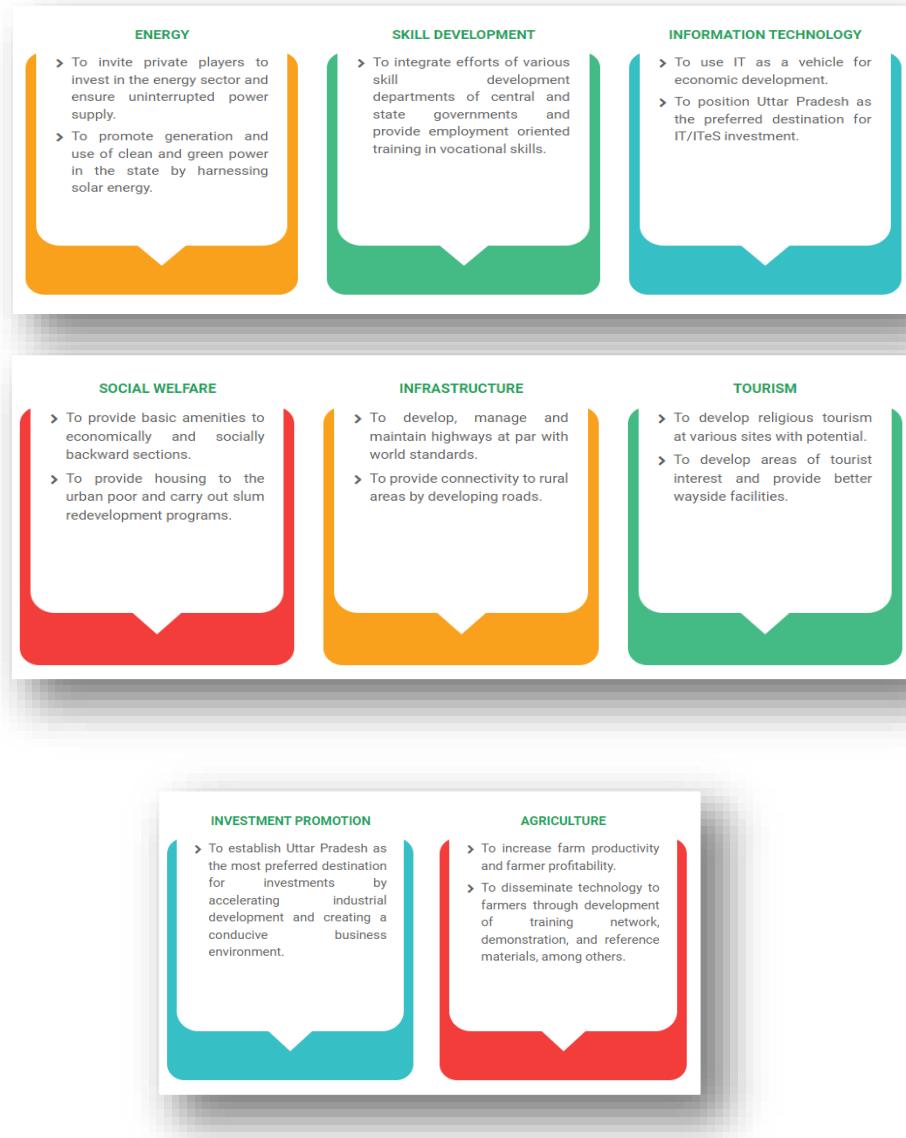
Paschimanchal Region :	666.77
Madhyanchal region :	675.18
Purvanchal Region :	837.60
Bundelkhand Region :	10.40



The development process of the state has suffered from regional disparities and inequality. The challenges raised by intra-regional disparities and their compounding implications on living conditions and governance are enormous.

3.1 Vision of the State and actual growth

Vision of the State : To end poverty in all its forms (income and deprivations) everywhere (rural and urban) and among all groups (children, women, disabled, elderly) by 2030 through effective and sustainable state interventions. These include investments in human capacities, quality basic services, optimising employment potential of sectors, augmenting access to resources (physical and financial) and provision of social security to reduce economic shocks and other vulnerabilities. (Source: ibef.org & invest.up.gov.in)



Sustainable Development Goals (SDGs)

The Sustainable Development Goals (SDGs) are a collection of 17 global goals designed to be a "blueprint to achieve a better and more sustainable future for all". The SDGs, set in 2015 by the United Nations General Assembly and intended to be achieved by the year 2030, are part of UN Resolution 70/1, the 2030 Agenda. Three core elements of sustainable development are economic growth, social inclusion and environmental protection. The 17 goals, broad based and interdependent, are as below (Source: <https://epariyojana.up.gov.in>) :



Balanced, inclusive and sustainable development together with the socio-economic progress of all individuals is the vision of Government of Uttar Pradesh. Experience has shown us that economic growth alone does not eradicate poverty or generate employment opportunities for the youth; it is important to ensure that the benefits of economic development reach those poor and marginalised families, farmers, labourers, women and the differently abled (divyang), who have so far not been able to reap the fruits of development in terms of improvements in human development indicators and access to resources. The strength and potential of the state vis-a-vis its natural resources necessitate systematic planning, acknowledging the inter-dependence of social, economic and environmental factors along the lines of SDGs.

The vision of the State, encompasses seven broad areas and the Agriculture Policy (2013), envisaging 5.1% growth in agriculture sector and 10% growth in other allied sectors, revolves around implementation of activities based on seven thrust areas, called “SAPTA KRANTI”, i.e., extension, irrigation and water management, soil health and fertility, seed management, agriculture marketing, mechanization, agriculture research and diversification. The developmental challenges faced by the State include - widening gap between per capita income of the State and country, increase in absolute poverty, declining share of agriculture in GSDP (26 %) whereas 63 per cent of the population is still dependent on agriculture, wide inter/intra-regional disparities, inadequate infrastructural facilities, insufficient diversification in agriculture.

State climate is sub-tropical and congenial for agriculture. The state has four ecological zones covering Terai, Gangetic plains, Bhabhar and Vindhyan area. The state has six well defined and distinct soil groups – Bhabhar soils, Terai soils, Vindhyan soils, Bundelkhand soils, Aravali soils and Alluvial soils. Based on rainfall, terrain and soil characteristics, UP has 9 different agro-climatic zones.

The benefits of such planning is that it overcomes the danger of over-generalization and lack of focus on problems and prospects that are specific to agro-climatic, demographic, economic, ecological and sociological conditions. Advantages of Agro-Climatic Planning could be as follows:

- The decentralization makes policy formulation and implementation much simpler as the regions are more or less homogeneous,
- Features like watershed dev., soil conservation, ground water development can be intimated,
- Both public and private investments are possible for land and water development,
- More balanced growth can be attained by proper utilization of local resources and getting better participation of local people,
- Agro climatic planning can decide the marketing, agro processing and infrastructural support required in the region. The rural people can be benefited a lot if they have better understanding of Agro Climatic Regions and knowledge of related programs. This can diversify and stabilize the earnings of the farmers so as to have substantial contribution in attaining doubling of farmers' income mission.

3.2 Uttar Pradesh's Contribution to Indian Economy (2021-22)

The Gross State Domestic Product (GSDP) of Uttar Pradesh for 2022-23 (at current prices) is projected to be Rs 20,48,234 crore. This is an annual increase of 17.10% over revised estimate of GSDP for 2021-22.

3.2.1 Uttar Pradesh's Economy

- **GSDP:** Uttar Pradesh's GSDP (at constant prices) is estimated to grow at 7.3% in 2021-22, over a low base of 2020-21. In 2020-21, GSDP registered a contraction of 4.2%. In comparison, the national GDP saw a contraction of 6.6% in 2020-21 and a growth of 8.9% in 2021-22.
- **Sectors:** In 2021-22, at current prices, agriculture, manufacturing, and services sectors contributed to 26%, 25%, and 49% of the economy, respectively.
- **Per capita GSDP:** The per capita GSDP of Uttar Pradesh in 2021-22 (at current prices) is estimated to be Rs 81,398; 10% higher than the corresponding figure in 2020-21 (Rs 74,307). In comparison, the per capita GDP at the national level is estimated to be Rs 1,72,761 (at current prices) in 2021-22.

(Source: MOSPI; PRS UP Budget analysis 2021-22)

3.2.2 Key Government Policies:

Uttar Pradesh Agriculture Export Policy 2019

Vision: “To provide new framework for promoting agriculture exports, to harness the potential of exports of agricultural produce and products, and to substantially augment the income of farmers and other stakeholders.”

To meet out the mandate of doubling farmer's income, it is necessary that a better demand for agricultural produce is created not only at national level but also at international level and better price realization is ensured through increase in exports. To enable the farmers to fetch better price of their produce it is necessary to give emphasis on agricultural exports. This requires a stable agriculture export policy regime in the State. The share of Uttar Pradesh in National Agricultural exports is 7.35% (2018-19). Presently in terms of quantity exported in 2018-19 Uttar Pradesh contributed 50.34% in buffalo meat, 37.88% in wheat, 26.59% in natural honey, 4.12% in fresh mangoes, 15.84% in other fresh fruits, 13.31 % in dairy products, 4.02 % in non- basmati rice, 3.21% in basmati rice, 0.57 % in floriculture, 0.51% in processed fruits, juices & nuts, in the total agricultural exports from India. Ministry of Commerce and Industry, Government of India formulated a National Agriculture Export Policy in the year 2018 with a vision to double the agricultural exports from present approximately US\$30+ Billion to approximately US\$60+ Billion by 2022. It is envisaged that each state should formulate its own agriculture export policy to help in achievement of this objective. In view of this, Uttar Pradesh Agriculture export policy has been formulated in coherence with the national vision.

Objective of the policy

- To double the agricultural exports from Uttar Pradesh from the current value of US\$ 2524 million (Rs. 17591 crore) by 2024.
- To facilitate export of environmentally sustainable agricultural produce and also a shift from export of unprocessed agricultural produce to value added products.
- To identify and promote potential agricultural crops and products for export which are indigenous, organic and which can compete in the international markets.
- To create institutional mechanism for accessing international market and overcoming obstacles related to its management.
- To develop framework for reaching out to farmers with information related to exportable agricultural products and global opportunities.
- To look at synergistic opportunities among key departments in the State for expanding exports in agriculture sector.
- To enhance the income of farmers by expanding the market thereby ensuring better remunerative price.

Uttar Pradesh Startup Policy, 2020: Goal is to be among top 3 states in Start Up ranking, establish/support a minimum 1 incubator in each district of the state and create an ecosystem for at least 10,000 startups in the state

UP Defense and Aerospace Units and Employment Promotion Policy 2018: Attract investors by offering a slew of incentives for establishing units along the corridor and generate 0.25 million jobs in collaboration with Employment Promotion Policy 2018

New Electronics Manufacturing Policy 2020: To position the state as a global electronics hub. Through this policy, the govt. intends to attract investment worth Rs. 40,000 crore (US\$57.3 billion) in the next five years.

New Tourism Policy 2018: Attract US\$ 772.32 million every year in investment and achieve 15% and 10% growth in domestic tourist footfall and foreign tourist footfall, respectively

Uttar Pradesh Civil Aviation Promotion Policy 2017: Provide adequate incentives for the development of robust civil aviation infrastructure and attract investments to realize the untapped potential in the aviation sector.

Uttar Pradesh Information Technology & Start-up Policy 2018: Establish IT Parks as well as IT cities for the development of IT infrastructure in the state.

Uttar Pradesh Poultry Development Policy-2022: It is being framed with a view to make the State self-reliant and export-oriented by filling the gap in availability relative to demand in poultry products. Under the said policy, in the next five years, it is targeted to set up commercial layer farms with a production capacity of 1 crore broiler parent farm for annual 1 crore 72 lakh broiler chicks. This scheme will be helpful in achieving the target of Trillion Dollar Economy of Uttar Pradesh Government and will also create employment opportunities in the primary sector.

3.3 Capital Formation in Indian Agriculture and increase in production and productivity

The role of capital formation 'in' and 'for' agricultural development has been well documented in various research papers based on empirical evidences. Similarly the complementarities of public and private investment in agriculture and its linkage with poverty reduction have also been well documented through various empirical studies. Capital formation 'in' agriculture basically refers to capital investment in agriculture and allied sector where as capital formation 'for' agriculture refers to capital investment in rural infrastructure, viz., irrigation, rural roads and bridges, flood protection structures and other physical and social infrastructure impacting the agriculture sector. Some of the major indicators of capital formation in agriculture at all India level are as given in Table 3.1.1

**Table 3.1. Agriculture Sector: Major Indicators of Capital Formation in India
(at 2011-12 prices)**

S. No.	Particulars	2017-18	2018-19	2019-20	2020-21	2021-22
1	Growth in GVA in Agriculture & allied sector (%)	6.6	2.1	5.50	3.3	3.0
2	Share of agri & allied sectors in Total GVA (%) at current prices (%)	18	17.1	17.8	19.98	18.64
3	Share of GCF to GVA in agri and Allied sector (%)	14.80	15.60	15.90	NA	NA
4	GVA at Basic Prices (2011-12) in agri & allied sector (Rs. Crore)	18,03,039	NA	19,82,303	20,48,032	21,09,697
5	GCF(at 2011-12 Prices) (Rs.Crore)	273755	NA	NA	NA	NA

Source: Economic Survey 2021-22/2019-20 (Vol. II), GOI & NABARD Annual Report/NSO press release 31.05.22

3.3.1 GCF in Agriculture and Allied Sectors as Percentage of GVA of the sector
For sustainability of agriculture, increasing investments in agriculture has been a major policy priority. The available data on gross capital formation (GCF) in agriculture indicates a mixed trend. GCF in agriculture and allied sectors as a percentage of GVA of the sector has shown a fluctuating trend. In 2019-20 it came down to 13.1% from 14 % in 2016-17 (Table 3.1.2).

Table 3.2: Gross Capital Formation in Agriculture & allied sectors (%)

Year	GCF in Agri. & Allied Sectors in Total GCF	GCF in Agri & Allied sectors as % to GVA
2016-17	7.8	15.5
2017-18	7.2	14.8
2018-19	7	15.6
2019-20	7.4	15.9

(Source: Economic Survey 2021-22)

Share (%) of Public and Private Sector in GCF in Agriculture & Allied Sectors

The complementarities of public and private investment in capital formation and also its effective linkage with poverty reduction programmes are of paramount importance to enhance the productivity and production in agriculture sector. Private sector capital formation constitutes the dominant share in the total GCF in agriculture. The share of public sector capital formation in total GCF has come down from 25% in 2006-07 to about 15% in 2011-12. Correspondingly, the share of private sector has gone up to 85 percent of the total capital formation emanating from agriculture sector. During 2000s, the trend growth rate for GCF in agriculture was 6.8 percent(at constant prices) whereas the GCF for public and private sector grew at 4.6 percent and 7.4 percent, respectively indicating towards dominance of private sector in share as well as growth rate with regard to capital formation in agriculture.

Table 3.3: Share (%) of Public and Private Sector in GCF in Agriculture & Allied Sectors

Sector/ Year bracket	1970's	1980's	1990's	2000's	2011-12	2019-20
Private	66.5	58.3	76.1	81.1	84.9	83.02
Public	33.5	41.7	23.9	18.9	15.1	16.98

Source: National Accounts Statistics (Quoted in Credit and Capital Formation in Agriculture: A growing disconnect, Pallavi Chavan, Review of Agrarian Studies, 2014)

3.3.2 Role of Bank Credit in Private Capital Formation in Agriculture

Agriculture credit comprising of short term credit, i.e., crop loan and long term credit, i.e., investment credit is being purveyed by Commercial banks, Regional rural banks and Cooperative banks in the country. While crop loan is basically used in the form of working capital for cultivation purposes, the investment loan is used towards purchase of farm machineries, dairy animals, irrigation infrastructure, land development activities, plantation and horticultural activities, etc., leading to capital formation in the sector. The private sector capital formation comprises of private corporate sector and individuals/ household sector. In a scenario where almost 85% of the capital formation comes from the private sector, the role of institutional credit in funding agriculture hardly needs to be emphasized.

Over the years, there has been an impressive growth in agricultural credit flow at all India level (crop loan and term loan combined) from Rs. 1.25 lakh crore to Rs.17.10 lakh crore during the period from 2004-05 to 2021-22. The share of Long Term Credit has almost doubled in the last seven years, from 22% in 2012-13 to 40.35 % in 2021-22. The ST Credit has grown at a CAGR of 9.79% during past ten years while the LT credit increased at 22.6% during the same period. Certain initiatives like Long Term Rural Credit Fund (LTRCF) and Area development Schemes launched by NABARD have helped.

In absolute terms, the crop loan increased from Rs.0.76 lakh crore (in 2004-05) to Rs. 10.2 lakh crore (in 2021-22), while the term loan has increased from Rs.0.49 lakh crore (in 2004-05) to Rs.6.9 lakh crore (in 2021-22).

Table 3.4: Share of Term Loan & Crop Loan in Indian Agricultural Credit

Year	Crop Loan (in Rs.Lakh Crore)	Term loan (in Rs.Lakh Crore)	Total Agri Loan (in Rs.Lakh Crore)	Share of Crop Loan (%)	Share of Term loan (%)
2004-05	0.76	0.49	1.25	60.7	39.3
2005-06	1.05	0.75	1.80	60.7	41.6
2006-07	1.48	0.81	2.29	64.6	35.4
2007-08	1.81	0.73	2.54	71.2	28.8
2008-09	2.10	0.91	3.01	69.7	30.3
2009-10	2.77	1.08	3.85	71.9	28.1
2010-11	3.35	1.33	4.68	71.7	28.3
2011-12	3.96	1.15	5.11	77.5	22.5
2012-13	4.73	1.34	6.07	78.0	22.0
2013-14	5.73	1.39	7.12	80.5	19.5
2014-15	6.36	2.05	8.41	75.7	24.3
2015-16	6.65	2.50	9.15	72.7	27.3
2016-17	6.90	3.76	10.66	64.7	35.3
2017-18	7.55	4.13	11.68	64.6	35.4
2018-19	7.50	5.05	12.55	59.8	40.2
2019-20	8.16	5.51	13.68	59.64	40.36
2020-21	8.9	6.7	15.6	57	42.94
2021-22	10.2	6.9	17.1	59.65	40.35

Source: Annual Report, NABARD (Various issues)

3.3.3 Capital Formation in Agriculture: Uttar Pradesh

Capital formation leads to creation/addition of capital assets which become the produced means of production. Large capital stock enables the economy to acquire the capacity to change, innovate and adjust to new ideas and technological advances leading to production and productivity and thus enhancing income. The prospect of increased level of capital formation in agriculture and allied sector of the state is hampered by the limited public investment. Further, the private investment supported long term capital assets has not been up to the desired level due to low level of per capita income. Huge population base of the state and its unchecked growth are also responsible for low per capita income leading to low savings and resultant investment leading to low capital formation.

Uttar Pradesh being a dominant agrarian economy where approximately 26.4 percent of State Gross Value Added is being contributed by agriculture sector with heavy dependence of workforce (63%), this phenomenon of lack of capital formation is more pronounced and a matter of grave concern. For increasing income, employment and achieving inclusive growth, it is imperative to arrest the declining trend and increase investment in the sector especially keeping in view the GoI's aim of doubling farmers' income.

Long term credit as a contributor to capital formation

The long term credit, leading to the capital formation in agriculture has increased from Rs.13216.8 crore (2010-11) to Rs. 52162.72 crore (approximately) in 2020-21. Its share as percent of total agriculture credit had been continuously declining from 38.6% (in 2010-11) to 19.3% in 2015-16 and had picked up in 2016-17 to 20.27%. After that, the breakup of Agri. Credit in to crop loan and ATL is not available as per SLBC. Going by the trend, Banks have to step up their efforts to finance identified investment projects and area based investment activities, viz., dairy, poultry, goat farming, banana tissue culture etc., as outlined in PLPs for 2023-24 for various districts. The various initiatives announced under Atmanirbhar Bharat package including Agriculture Infrastructure Fund for Rs 1 lac crore from 2020-21 to 2029-30 are expected to create Post Harvest Management Infrastructure and reduce post- harvest losses, and it is also expected to give Agri Term Loans a boost.

Table 3.5: Disbursement of Agriculture Credit (Long & Short Term) in UP

Year	ST credit (In Rs. Crore)	LT Credit (In Rs. Crore)	Share of ST (%)	Share of LT (%)	Total Agri credit (Col.2+Col.3) (In Rs. Crore)
1	2	3	4	5	6
2007-08	13051.20	6765.30	65.90	34.13	19817
2008-09	15015.10	5855.90	71.90	28.10	20871
2009-10	19615.7	9439.90	67.50	32.50	29056
2010-11	21024.10	13216.8	61.40	38.60	34241
2011-12	25549.10	13756.0	65.00	35.00	39305
2012-13	31854.40	15086.3	67.90	32.10	46941
2013-14	41374.70	14844.2	73.60	26.40	56219
2014-15	55609.00	18787.7	74.70	25.30	74397
2015-16	71041.51	17037.54	80.70	19.30	88079
2016-17	75998.3	19326.4	79.73	20.27	95325
2017-18*	Breakup of data not available				106000
2018-19	Breakup of data not available				104602.00
2019-20	Breakup of data not available				117444.37
2020-21	Breakup of data not available				115558.74
2021-22	Breakup of data not available				119012.40

*Bifurcated data for Crop loan & term loan not available from 2017-18 onwards for state (Source: SLBC)

3.3.4 Rural Infrastructure and Linkage Support for Capital Formation in Agriculture

Rural infrastructure includes 'physical' infrastructure, viz., irrigation, power, communication, roads and bridges and their forward and backward linkages whereas 'social' infrastructure includes services such as water supply, sanitation, health (both human as well as animal), education, etc. Investment in these rural infrastructure leads to capital formation 'for' agriculture. Several empirical studies have come out with findings that improved rural infrastructure leads to increased productivity in agriculture, increased income due to better price realisation and access to market, savings in transportation and input costs, savings in wastage of produced output, increased diversification of agriculture and reduction in poverty through generation of recurring and non-recurring employment, etc. NABARD's Rural Infrastructure Development Fund provides for concessional fund to the state Govt for investment in social and physical infrastructure. At all India level, NABARD's RIDF, since its inception in 1995-96, has been instrumental in creation of about 20% of rural infrastructure. The state Government may take this opportunity to avail concessional fund for infrastructural projects relating to irrigation, flood protection, rural connectivity, dairy infrastructure, etc. Similarly, funds are available under Food Processing Fund, Long term irrigation fund, NABARD Infrastructure Development Assistance (NIDA), Dairy Processing and Infrastructure Development Fund for creation of different sets of infrastructure which would increase the production and productivity of agri and allied sector.

3.3.5 Crop production - Productivity

Though the productivity of most of the major food crops in the state has increased during last decade, it is lower than many agriculture progressive states like Punjab, Haryana or Tamil Nadu and much lower than many food crop intensive countries like China or Brazil. The average yield of total food grains in the State has increased from 28.03 qtls/ha (2018-19) to 28.16 qtls/ha (2019.20). The 4th advance estimate for the year 2020-21 is to 29.26 qtls/ha. (Source : Agri. Statistics at a Glance 2021)

3.3.6 Regional Disparity in Growth

Due to the geographical disparities, the performance of agriculture in Uttar Pradesh varies considerably across the districts and regions. The Bundelkhand region followed by Eastern regions of Uttar Pradesh were less developed as compared to the Western followed by Central region of the state. The Eastern region has tremendous population pressure and high dependence of workers on agriculture which creates marginal size of holdings. Average yield of food-grains production was highest in Western region that was also higher than state average. Variations in resource endowment, climate, topography and historical, institutional and socio-economic parameters, besides apathetic attitude and one size fit all policies over a period of time, have resulted not only in perpetuation of inter-district/region disparity but even its intensification. This variation in situation of agriculture is causing lop-sided development of the state and making policy formulation extremely difficult.

Bundelkhand region's agricultural sector is heavily dependent on rainfall which has been erratic. It is supplemented by groundwater which has been receding. Agriculture here is diverse, complex, under-invested, risky and vulnerable. The region lacks alternate sources of water for irrigation. A depleted groundwater table and the high costs associated with building and operating irrigation infrastructure are putting the region in deep trouble due to its varied agro climatic conditions, level of input usage, availability of infrastructural facilities and agri extension services. Further, there is a regional imbalance with the productivity of major crops being higher in western and central regions and relatively poor in eastern and Bundelkhand region.

3.3.6.1 Region Specific Issues and Strategy/Recommendations

Specific Issues/constraints and recommendations for four different geographical regions of the state are described in following paragraphs:

(i) Bundelkhand Region (7 Districts)

Issues/Constraints

- Rain fed area and deficient in ground water
- Investment in agriculture is considered very risky
- Rocky Soil Formation
- Poor infrastructure
- Low agricultural productivity
- Seasonal migration minimizes risk and vulnerability
- Rainfall in the range of 768 to 1087 mm
- Area witnesses frequent droughts
- Forest cover is going down

Strategy/Recommendations

- Promoting construction of rain water harvesting and ground water recharge
- Improving water-use efficiency by propagating micro-irrigation techniques (drip and sprinkler systems) in the water-stressed regions of Bundelkhand
- Desilting, renovation and repair of check dams
- Deepening and recharging of dug wells besides digging of new farm ponds and new open wells
- Planting of indigenous fruits and fodder trees
- Promoting cut and carry system of grasses in place of grazing can improve functions and community service of forest land
- Early bearing grafted Tamarind, pomegranate, Fig (Anjir), Guava and Mango may be planted
- Naturally growing traditional, drought resistant varieties of Ber, Amla, Karaunda and

- Custard apple can be grown to enhance their value
- Creation of fodder banks to make fodder available to feed cattle during droughts
- Seed banks of extra short duration crops and varieties can reduce vulnerability to drought
- Professionally designed integrated participatory treatment of watersheds from Ridge to Valley system
- In situ conservation of water, contour cultivation, sowing on ridges or raised beds especially in black soils can raise productivity to 15 to 20 per cent
- Crop rotation, development of Seed Bank and diversification of crops may reduce the yield gap which is 30 to 40 per cent
- Breed improvement with Sahiwal and Murrah breed
- Goat rearing of Jamunapari and Barbari may help small and marginal farmers
- Drought tolerant varieties of tomatoes, rainfed onion, coriander, turmeric, ginger, beetle leaves have special niche in Bundelkhand
- Minor forest produce of Tendu leaves, Palas leaves, Bamboo, Mahua, Ber, Bael, Neem, medicinal plants and honey may provide livelihood to local communities

(ii) Eastern UP (28 Districts)

Issues/Constraints

- Fragmented and small size of land holding
- Densely populated
- Low per capita income
- Low Seed Replacement Rate and inadequacy of suitable genotype
- Deteriorating soil health
- Inadequate credit flow
- Weak agriculture extension network
- Abundance of ground water but scant surface water
- Slow pace of mechanization
- Increasing cost of cultivation
- Poor post-harvest management
- Erratic power supply leading to hampering of irrigation facilities by State run and private tube wells
- Inadequate pace of research and development

Strategy/Recommendations

- Quality seeds may be made available through PACS and other State sponsored agencies
- To increase SRR seed banks may be created
- Restoring soil health by balanced use of chemical fertilisers
- Promoting water management by bringing more fields under assured irrigation to reduce dependence on rains
- Judicious use of irrigation water
- Reducing cost of cultivation by popularizing line sowing, adoption of IPM/INM, increasing use of organic and green manure
- Banks may finance aggressively under Minor Irrigation and Farm Mechanization
- Farmers' Fair may be organized in each district involving input dealer for technology dissemination
- Need to arrange distribution and sale of modern agricultural implements
- Exposure visits, Kisan Melas and farmers training programme may be organized
- Establishment of Mandis within 100 Sq. KM radius and linking them to e-NAM platform to facilitate sale of agri produce
- Agri Universities in eastern UP may be roped in for region specific research and development

(iii) Western UP (30 districts)

Issues/Constraints

- Densely populated
- Per capita income and per capita Gross State Domestic Product (GSDP) are good but Human Development Index (HDI) needs further improvement
- Issues of patriarchy, gender discrimination and prioritization of amenities
- Gender Discrimination Index (GDI) of districts in this region high
- Educational Infrastructure such as junior, senior, and higher secondary schools per thousand are not better than Bundelkhand region
- Literacy Percentage (around 58%) in Western region poorer than Bundelkhand region (59.3%)
- Health services - Less allopathic hospitals and dispensaries per lakh population in Western UP than in Bundelkhand region
- Agriculture mainly sugarcane-centric, hence timely and adequate payment to sugarcane growers needed.
- Deteriorating soil health and water table

Strategy/Recommendations

- Increased women participation and decision making in social and economic activities
- Reduce gender inequality through specific policy initiatives
- Female literacy must be prioritized
- Need for proper and effective monitoring and policy implementation which are currently ongoing
- Promotion of DRIP irrigation in sugarcane cultivated areas
- Promotion of intercropping in sugarcane fields for maximum utilization of land
- Promotion of Soil Health Cards (SHCs) for optimum utilization of chemical fertilisers and improvement of soil health
- Use of organic and green manure
- To enhance water use efficiency through use of DRIP, sprinklers and other micro irrigation techniques

(iv) Central Region of UP (10 districts)

Issues/Constraints

- Comprising of districts with low to average agriculture productivity
- Low SRR
- Lot of gap between actual and potential yield of major food grains
- Inadequate credit supply leading to low CD ratio
- Low level of Investment and Capital Formation leading to low productivity of factors of production
- Declining size of land holding and its unviability
- Low coverage of Artificial Insemination leading to low milk yield

Strategy/Recommendations

- Need to bridge gap between actual and potential yield of agri crops
- To ensure supply of good quality seeds by Govt. agencies/PACS
- Consolidation of land holdings to enable economies of scale, high allocative efficiency
- Increased private investment in irrigation and other labour saving machines/activities through bank credit
- Amendment in APMC Act with focus on direct contact between seller and consumer

- and reduce exploitation by middlemen
- PPP model in Agri extension viz., Soil testing, training, exposure visits, technology transfer, AI, etc.
- Promotion of agro based industries in central region districts like Lucknow, Kanpur, Sitapur and Unnao districts due to locational proximity to good markets .Promotion of FPOs for aggregation of output & collective purchase of inputs to increase farmers' income.

3.4 Financing SF/MF, Oral lessees, Tenant Framers/ Share Croppers etc.

Although Agriculture sector provides employment to about 63% of the rural work force and ensures food security, around 86% of the total land holdings are small and marginal and these SF/MF cultivate around 47% of the total land under cultivation. As per Agriculture Census 2015-16, there are around 146.5 million operational holdings in the country, of which 86.21% land holdings belong to SF/MF. Due to highly fragmented, scattered and heterogeneous landholdings, rising cost of cultivation, inadequate market infrastructure, increasing risks due to climate change and limited access of farmers to public resources as also modern technologies and affordable credit, agriculture is gradually become less profitable for most of the farmers.

The problem is more acute with small and marginal farmers (SF/MF). In Uttar Pradesh, out of the total 23.8 million farmer families, 92% are in of small and marginal category (79% marginal and 13% small) and the income from their holding is far less compared to other sectors and the same is the major reason for their migration to cities in search of livelihood. This apart various other constraints have forced the production system to rotate around a vicious cycle, also resulting in high dependence, especially SF/MF on exploitative intermediaries and local money-lenders and consequent reduction of farmers' share in the consumers' price.

Towards a sustainable solution, one of the important need is to organize the SF /MF into their own collectives that will act as a collateral for enabling them to avail finance from the formal banking system for their farming activities. The idea has been conceptualized by NABARD under the term "Joint Liability Groups". Joint Liability Groups (JLGs) are also being promoted to cover all eligible landless, Small/Marginal farmers as also the significant segment of rural population engaged in small scale off farm activities. As on 31 March 2021, 6.51 lakh (cumulative) JLGs have been financed by banks (Source: Status of Microfinance in India 2020-21, NABARD). To give a boost to this scheme, NABARD has entered into MoU with State Bank of India to promote 10,000 JLGs over a period of 03 years. NABARD has also entered into MoU with RRBs for financing of JLGs in the state and has executed similar MoU with Aryavart Bank.

Further, the formation of FPOs has been an effective mechanism for the transformation of smallholders into viable agri-business entrepreneurs. Under Producers' Organisation Development Fund (PODF), PODF-Interest Differential and Producers organization Development and Upliftment Corpus Fund (PRODUCE), NABARD has been extending financial support for the formation of FPOs, their capacity building/handholding, credit facilitation and market linkages.

Timely credit is vital for Indian agriculture, with predominantly capital-starved smallholders. Access to affordable credit can enable farmers to adopt new technologies, farm mechanization and commercialization and thus can increase incomes.

In Uttar Pradesh, NABARD has been supporting various development activities such as Detailed Project Report (DPR) based interventions, Tribal Development projects, Watershed projects, Formation and promotion of FPOs to collectivize small and marginal farmers etc. These interventions improves their credit absorption capacity and credit worthiness.

As on 30 September 2022, 1700 landless families have been supported under tribal development projects. Similarly, 449 FPOs have been sanctioned by NABARD in the State under various schemes covering approx. 1,29,195 farmers. So far 80 DPR based projects covering approx. 13400 farmers have been sanctioned in the State and they will have their demonstrative effect towards crop diversification, technology adoption, income enhancement and sustainable agriculture practices.

3.5 KCC / Rupay KCC, KCC Saturation, KCC for Animal Husbandry, Poultry and Fisheries, Crop Insurance, Land Records - Digitisation and Creation of Charge

3.5.1 Kisan Credit Card

The Kisan Credit Card Scheme was introduced by Government of India in 1998, to ease the process of credit delivery to farmers, so as to help them to meet their production credit requirements in a timely manner. The guidelines has undergone several changes since inception, and now encompasses features like farm and family expenditure, investment credit requirements, crop insurance, and issue of ATM enabled RuPay Debit cards with facilities of one-time documentation, built-in cost escalation in the limit and any number of drawals within the limit etc.

KCC for Animal Husbandry and Fisheries

In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry and Fisheries farmers to help them meet their working capital requirements by way of sub credit limit upto Rs 2 lakhs through a separate KCC for these activities, apart from existing KCC for crop loan at a concessional rate of interest of 7% p.a. (GoI notification dtd 11.02.2019). The purpose is to extend the KCC which will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. The bankers may create awareness among the farmers about the scheme and availability of Interest subvention, so as to ensure an increase in the issue of KCCs for AH and Fisheries activities. GoI on 15 May 2020 has announced to cover 2.5 crore new farmers under the KCC scheme. In June 2020, the Union Government announced to provide Kisan Credit Card (KCC) to 1.5 crore dairy farmers belonging to milk unions and milk producing companies within the time period of 1st June-31st July 2020 under a special drive. In the first phase of this campaign, the target is to cover all farmers who are members of dairy cooperative societies and associated with different Milk Unions and who do not have KCC. The special drive to provide KCC to 1.5 crore dairy farmers is part of the Prime Minister's Atmanirbhar Bharat package for Farmers. To promote the issuance of KCC to dairy Farmers and Fisheries the GoI has also launched a special drive on 01.06.2020. As per SLBC, 59478 KCC (AH & Fisheries) Cards has been issued during FY 2021-22 (Source: SLBC).

KCC saturation drive for PM KISAN beneficiaries

To enable universal access to Concessional Institutional credit, Government of India has initiated a drive in Mission Mode for saturating all PM-KISAN beneficiaries with Kisan Credit Card (KCC). This drive has started from 10th February 2020. This will help all such farmers to get short term loan for crop & animal/fish rearing at a maximum interest of 4 per cent on timely repayment. State/UT Governments and banks have been advised to prepare a list of all PM-KISAN beneficiaries who do not have KCC and approach them through line departments of the State/UT Government including Departments of Agriculture, Animal husbandry, Panchayat & Rural Development and Panchayat Secretaries. Bank Sakhis under the NRLM scheme would also be used for motivating PM KISAN beneficiaries to visit the concerned bank branches for the purpose. As the KCC along with benefit of Interest Subvention has now been extended to animal husbandry and fisheries farmers also, State/UT Governments have also been requested to focus on such farmers and facilitate sanction of additional credit limit/issue fresh KCC to them. Progress of this drive will be monitored on a daily basis by the State/UT Govt. Activities under Saturation drive in a district would be led by the District Collector with full support of the Lead District Manager and DDM, NABARD.

In addition to the KCC, with a view to provide social security to the PM KISAN beneficiaries, eligible farmers will also be enrolled for the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY), after obtaining their consent. These schemes provide accident insurance and life insurance, at a premium of Rs 20 and Rs 436 respectively for an insured value of Rs 2,00,000 in each case.

Table 3.6: KCCs - Issued and amount disbursement up to March 2022 in Uttar Pradesh

Agency	Existing Cards Renewal		Fresh/New Cards Issued and amount disbursed		Total	
	No.	Amount	No.	Amount	No.	Amount
Commercial Bank	2395669	33694.95	524189	10319.49	5749994	86682.22
RRBs	1839052	22349.25	366098	5284.37	3577257	44985.55
Cooperative Banks	77540	210.30	51817	263.48	6110724	7022.33
Total	4312261	56254.81	942104	15867.35	15437975	138690.11

(Source: SLBC UP Booklet March 2022)

3.5.2 Crop Insurance Schemes

Pradhan Mantri Fasal Bima Yojana (PMFBY)

PMFBY was approved for implementation from Kharif 2016 along with pilot Unified Package Insurance Scheme (UPIS) and Restructured weather Based Crop Insurance Scheme (RWBCIS). Under the PMFBY and RWBCIS, a uniform maximum premium of only 2 per cent is to be paid by farmers for all kharif crops and 1.5 per cent for all rabi crops. In case of annual commercial and horticultural crops, the maximum premium to be paid by farmers is only 5 per cent. The premium rates to be paid by farmers are very low and balance premium is paid by the Government, to be shared equally by Central and State Government, to provide full insured amount to the farmers against crop loss on account of natural calamities. The guidelines of the scheme have further been revised and now the farmers have the option to opt out of the scheme, by submitting a form in prescribed format to their respective bank branch.

Table 3.7: Number of farmers under Pradhan Mantri Fasal Bima Yojana (PMFBY) in Uttar Pradesh

FY	Kharif	Rabi	Total
2018-19	3125465	2899184	6024649
2019-20	2284062	2260063	4544125
2020-21	2171760	1953534	4125294
2021-22	2160222	1992536	4152758

(Source: SLBC UP Booklet March 2022)

Restructured Weather Based Crop Insurance Scheme (RWBCIS)

Restructured Weather Based Crop Insurance Scheme (RWBCIS) aims to mitigate the hardship of the insured farmers against the likelihood of financial loss on account of anticipated crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity etc. RWBCIS uses weather parameters as “proxy” for crop yields in compensating the cultivators for deemed crop losses. Payout structures are developed to the extent of losses deemed to have been suffered using the weather triggers. Crops covered under the schemes are food crops (cereals, millets and pulses), oilseeds and commercials/ horticultural crops. In UP 07 crops have been included in RWBCIS (2020-21) namely Banana, Chilli, Tomato, Capsicum, Garden Pea, Mango and Betel leaf.

(Source : GoUP order dated 21.07.2020)

Table 3.8: Restructured Weather Based Crop Insurance Scheme (RWBCIS) of Rabi 2019-20 & Kharif 2020-21

	Rabi 2019-20	Kharif 2020-21
Number of insured loanee farmers	3800	4662
Number of insured non loanee farmers	71	22
Total Number of farmers	3871	4684
Total Area covers (ha)	3206.76	2288.49
Total Premium Paid (Rs. Lakh)	2205.24	2762.07

(Source- Agri Stat Dept, GoUP- 2018-19)

Personal Accidental Insurance Scheme (PAIS)

This insurance is mandatory for all Kisan Credit Card holders in India and covers death or permanent disability resulting from accidents occurring within India. Around 1.51 crore Farmers are covered under PAIS in Uttar Pradesh.

3.5.3 Land Records - Digitisation and Creation of Charge

“**Digital Land**” is a project conceived and implemented by the Government of Uttar Pradesh for Digitization of Land Records, with technical support of NIC UP State Centre, presenting a model of a paradigm shift from Department centric closed approach to Citizen centric open approach and a process oriented system to a service oriented system. It is an integrated and interoperable solution for extending e-Services related to rural land of Uttar Pradesh. It comprises of online web applications of Land Records, Revenue Court Cases, Bhu-Naksha (Digitized Cadastral Maps), Khasra (Field book with Crop details), Online Mutation (for recording Succession or Varasat) and Anti-Bhu-Mafia Portal (for action against land grabbers). The Bhulekh web portal was created to computerize the land records of Uttar Pradesh in such a way that daily updating of land records can be streamlined. Bhulekh portal maintains the entire life cycle of Khatauni. The Bhulekh Data AI is the interface of land records data that provides transparency with other applications. Using the Bhulekh Data AI, one can view the land record data, information of the owner of the land record, type of land, number of times land has been sold etc. The web based land document system was started from May 2, 2016 which has been implemented in all the tehsils of the state.

3.6 Agriculture and Allied activities – Prospects and Performance

A separate Chapter no.4 has been dedicated to the Status, Potential, Prospects and Performance under Agriculture and Allied activities in the state of Uttar Pradesh.

3.7 Climate Change – Adaptation and Mitigation

Climate change has emerged as an important challenge to agriculture and rural livelihood. NABARD as the National Implementing Entity (NIE) under three funding mechanisms, viz. Adaptation Fund (AF) and Green Climate Fund (GCF) of the United Nations Framework Convention for Climate Change (UNFCCC) and Government of India's National Adaptation Fund for Climate Change (NAFCC), has been channelizing funds for building effective resilience against climate change for rural livelihoods. Fossil fuel consumption, power generation and agricultural activities are the major factors responsible for this. In order to look after the climate change matter in Uttar Pradesh, the Directorate of Environment, U.P. has been nominated as the nodal agency with the Director, Environment as the State Nodal Officer. UP State Action Plan on Climate Change has been formulated broadly on the lines of NAPCC and the same is under revision currently. The following projects have been sanctioned under NAFCC for which funds are being channelized through NABARD.

- a) “**Ecosystem services based adaptation to climate change in Bundelkhand region of Uttar Pradesh**” – the project sanctioned in 2018 by MoEF&CC, GoI is being executed by the Forest Department, GoUP. It covers 4 districts viz. Hamirpur, Chitrakoot, Jalaun and Banda and the project measures are being implemented in the identified villages of 4 Forest Divisions. Based on vulnerability assessment, the project aims at improving the forest ecosystem through restoration of degraded forest areas, improving the ecosystem in community / grazing lands, grasslands and adjoining lands through agroforestry, creating structures to arrest run-off of rain water (check dams, borewell recharge, ponds) under participatory management with JFMC. As of 31 September 2022, out of the project outlay of Rs.19.80 crore, Rs.19.54 core have been utilized to provide various adaptation mechanisms to climate change in the Bundelkhand Region. The project has been completed in February 2022.

b) A multi-state project to deal with crop residue management has been sanctioned in 2018 in four States of Punjab, Haryana, Uttar Pradesh and Rajasthan. In Uttar Pradesh, the project entitled “**Climate Resilience Building in Rural Areas through Crop Residue Management**” has been sanctioned to Agriculture department, GoUP and UP State Bio-Energy Development Board to address the menace of crop residue burning in farm fields. The interventions include demonstration and incorporation of straw into soil, setting up of custom hiring centers for providing farm machinery needed for crop residue management, providing small machineries like happy seeder/mulcher/land leveler to individual farmers through bank loan and arranging exposure visits to processing units for crop diversification and marketing tie-ups. However, due to changed preference of the State Govt. to go for ex-situ management, there has been no progress.

Considering the geographical spread and need, additional climate related interventions are required to be assessed by way of active involvement of State agencies and conceptualizing good projects for funding support.

3.8 Farmers' Producers Organizations & Credit Guarantee availed and Convergence of FPOs with GoI / state Govt. schemes

FPO is a generic name, which means and includes farmer producers' organization incorporated/registered either under Part IXA of Companies Act or under Co-operative Societies Act of the concerned States and formed for the purpose of leveraging collectives through economies of scale in production and marketing of agricultural and allied sector.

The main qualifying criterion for an FPO to get benefits under various schemes and programmes of the Central and State Governments is that it must be a body registered and administered by farmers and the organisation must be focused on activities in the agriculture and allied sectors.

3.8.1 Support for promotion of FPOs

The formation and development of FPOs is being actively encouraged and supported by the Central and State Governments and their agencies, using financial resources from various centrally sponsored and State-funded schemes. This goal will be achieved by creating a coalition of partners also involving civil society institutions, research organisations, consultants, private sector players and any other entity which can contribute to the development of strong and viable producer owned organizations. Towards this, the GoI has announced an ambitious programme to promote 10,000 FPOs by 2024 and to provide hand holding support to each FPO for a period of 5 years. The scheme envisages not only the formation and promotion through Cluster Based Business Organizations (CBBOs) but also to provide matching equity support @ Rs.2000/- per eligible member and credit guarantee for loans upto Rs.2.00 crore. The target for FY 2022-23 is 284 with the major share of 110 by NABARD, 152 by SFAC, and 22 by NAFED.

3.8.2 Role of Central Government Institutions in supporting FPOs

As regards the Central Sponsored scheme (CSS) to promote 10,000 FPOs the following arrangements has been envisaged at the central level for implementation and monitoring.

- National level Project Management Advisory and Fund Sanctioning Committee (N-PMAFSC) constituted in DAC&FW - To cohesively coordinate the Implementing Agencies, activities and to decide the policy guidelines in the matter for better outcome of the Scheme under the Chairmanship of Secretary, Agriculture, DAC&FW
- National Project Management Agency (NPMA) set up by SFAC for providing overall project guidance, data maintenance through integrated portal and information management and monitoring. After selecting CBBOs as per the requirements, NPMA will be responsible to support SFAC, NCDC & NABARD and other Implementing Agencies including State nominated Implementing Agencies in effective implementation and monitoring of the project execution.
- Bankers Institute of Rural Development (BIRD), Lucknow and Laxmanrao Imandar National Academy for Cooperative Research & Development (LINAC), Gurugram promoted by NCDC

shall provide training and capacity building of the representatives of CBBOs and CEOs of FPO as well Board of Directors for facilitating management and governance of FPO including legal formalities and statutory requirements, preparation and implementation of Business Plan development.

- In order to form and promote FPOs in uniform and effective manner so as to achieve the target of formation of 10,000 new FPOs in 5 years and to make the FPOs economically, sustainable, three major Implementing Agencies, namely, NABARD, SFAC and NCDC will form and promote FPOs.

3.8.3 Role of State Government in supporting FPOs

- In order to form and promote FPOs in the State of Uttar Pradesh, the line departments viz. Departments of Agriculture/Horticulture/Animal Husbandry/Fisheries/ Cooperation/ Agriculture Marketing/ Rural Development/ Panchayati Raj, play an vital role and they provide financial support to FPOs for bulk production of agriculture produces and its processing. To overcome the difficulties in implementing the scheme benefits to Farmer Producers Organizations (FPOs) and further review of FPO activities, two committees are being set up at State level viz. State Level Consultative Committee -SLCC and district level viz. District Level Monitoring Committee-DLMC.
- The GoUP has come out with its FPO promotion policy vide order dated 29 September 2020 and has formulated a Project Monitoring Unit to oversee FPO formation and promotion in the state. Further it has developed an online portal *FPO Shakti* to digitize various information on FPOs on the state.
- The state Govt. is according priority to FPOs under its export promotion policy, in allowing farm machinery bank and in setting up seed processing units under Drishti scheme.
- Further, under GoUP Policy interest subsidy at 4% on the bank loan for loans upto Rs.5.0 lakh is available for a period of 3 years to promote the business activities by FPOs.

3.8.4 Initiatives and Credit Linkage facility to FPOs

In order to make FPOs a self-sustainable entity, various initiatives are being taken by GoI, NABARD, State Govt. and other agencies. The UP government will also help in the registration of these FPOs, help them file annual returns as well as obtain different kinds of permissions or licenses. About 2,000 new FPOs are expected to be created in the next two years under the new policy. However, one of the major issues faced by FPOs is lack of credit support. More than 75% of the credit needs of emerging FPOs are mainly in the form of working capital loans ranging from ₹5 lakhs to as much as ₹100 lakhs. The subsidiary of NABARD namely, NABKISAN Finance Ltd. was strengthened with adequate financial resources and manpower support to provide life cycle based credit facility to FPOs and also a credit guarantee scheme was designed for accelerating flow of credit to FPO sector. A few of the FPOs in the State have availed loans from NABKISAN which has helped in scaling up of their business activities.

3.8.5 Status of FPOs in Uttar Pradesh

- NABARD, Lucknow has been supporting formation and promotion of FPOs since 2014 under three funds as follows:
- 116 FPOs have been registered under “Producers Organization Development and Upliftment Corpus (PRODUCE) Fund” of GoI. Out of which, 40 FPOs have been credit linked as on 30.09.2022 with loan amount of Rs.548.69 lakhs from Banks/NBFCs.
- 99 FPOs are being promoted under “Producer Organization Development Fund (PODF)” of NABARD. 14 FPOs have been credit linked as on 30.09.2022 with loan amount of Rs. 291.31 lakhs from Banks/NBFCs.
- Under the “Central Sector Scheme on formation and promotion of 10,000 FPOs” announced on 29.02.2020 by the Department of Agriculture Cooperation & Farmers’ Welfare, MoA&FW, NABARD is one of the implementing agencies along with SFAC and NCDC. Target of 110 FPOs was allocated to NABARD, UP RO during 2022-23. Under this scheme, FPOs are to be formed by Cluster Based Business Organizations (CBBOs).
- So far, 104 FPOs under CSS 10000 scheme have been registered and the required funds are being released to the CBBOs/ FPOs.

3.9 Micro, Small and Medium Enterprises (MSME)

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas. Thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to socio-economic development of the country.

3.9.1 Policy initiatives by Government of India (GoI)

(Source: Ministry of MSME, GoI as on November, 2022)

Prime Minister's Employment Generation Programme (PMEGP)

The scheme aims to provide financial assistance to set up self-employment ventures and generate sustainable employment opportunities in rural as well as urban areas. To generate sustainable and continuous employment opportunities for rural and unemployed youth as well as prospective traditional artisans and thereby halt occupational migration.

Key benefits

- Credit linked subsidy program for setting up new micro-enterprise in non-farm sector.
- Margin Money subsidy ranges from 15% to 35% of project cost for projects up to Rs. 50 Lakh in Manufacturing sector and Rs. 20 Lakh in the Service sector.
- For beneficiaries belonging to Special categories such as SC/ST/ Women/ Minorities/ Ex-Servicemen/ Transgenders / Aspirational districts/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas.

➤ 2nd Loan for up-gradation of the existing PMEGP/REGP/ MUDRA units

With an objective to assist existing units for expansion and up gradation, the scheme provides financial assistance to successful / well performing units. It also caters to the need of the entrepreneurs for bringing new technology/ automation so as to modernize the existing unit.

Key benefit

Maximum subsidy would be 15% of the project cost (20% for NER and Hill States). The balance amount of the total project cost is provided by Banks as term loan.

Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)

To encourage first generation entrepreneurs to venture into self-employment opportunities by facilitating credit guarantee support for collateral free / third-party guarantee-free loans to the Micro and Small enterprises (MSEs), especially in the absence of collateral.

Key benefits

- Credit guarantee for loans up to Rs. 2 crores, without collateral and third-party guarantee.
- Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakhs) to 75% (others).
- 50% coverage is for retail activity.

Micro & Small Enterprises Cluster Development Programme (MSE-CDP) Scheme

- To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc.
- To create/upgrade infrastructural facilities in the new/ existing Industrial Areas/Clusters of MSEs.
- To set up Common Facility Centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc).

- Promotion of green & sustainable manufacturing technology for the clusters.

Key benefits

- Creation of Common Facility Centers including Plug & Play Facilities.
- Support for Infrastructure Development Projects including Flatted Factory Complexes.

Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

- To organize traditional industries and artisans into collectives by increasing production and value addition to make products competitive
- To promote traditional sectors and increase income of artisans providing sustainable employment.

Key Benefits

- GoI support:
 - Upto Rs. 2.5 cr. for upto 500 artisans
 - Rs. 5 cr for more than 500 artisans.
- A production facility is set up with latest machineries
- Raw material support
- Soft Interventions – up to Rs. 25 lakhs
- Skill Development
- Exposure Visits
- Buyer Seller Meets
- Marketing connect, e-commerce
- Design support

Entrepreneurship and Skill Development Programme (ESDP) Scheme

To promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country.

Key benefit

Widen the base of entrepreneurship by development, achievement, motivation and entrepreneurial skill to the different sections of the society.

Assistance to Training Institutions (ATI) Scheme

The assistance is provided to National level training institutions operating under the Ministry of MSME, namely, NI-MSME, KVIC, Coir Board, Tool Rooms, NSIC & MGIRI in the form of capital grant for the purpose of creation and strengthening of infrastructure and support for entrepreneurship development and skill development training programmes. Assistance is also provided to existing State level EDIs i.e. owned and controlled by a State Government/UT for creation or strengthening/ expansion of their training infrastructure

Nature of assistance

Amount of assistance will not exceed the actual amount for strengthening/ expansion of the infrastructure required by the training institutions of this Ministry. Scale of maximum assistance to the State level EDIs will be restricted to Rs.3.00 crore in each case. **Assistance for skill development programmes will be provided as per the prescribed rates.**

Coir Vikas Yojana- Umbrella Scheme

CVY is an Umbrella Scheme being implemented by Coir Board for the Development of Coir Industry all over the country.

Objective:

- To enhance utilization of the raw material abundantly available in the country at economic levels of production.

- To increase income/returns to workers, entrepreneurs, exporters and other stake-holders of the industry.
- Full utilization of the market potential of the products within the country and abroad and Industry related functional support services.
- Development of improved equipments machinery, processes and new products.
- Promoting large scale investment in Coir Industry.
- Development of skilled manpower for Coir industry, empowerment of rural women and Employment Generation.
- Welfare measures for coir workers.
- To upgrade the coir industry through technological interventions and integration of various Digital Platforms.

Procurement and Marketing Support (PMS) Scheme

The scheme aims to promote new market access initiatives like organizing / participation in National/ International Trade Fairs / Exhibitions / MSME Expo, etc. held across the country and to create awareness and educate the MSMEs about the importance / methods/ process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international / national trade and other subjects / topics relevant for market access developments.

Scheme components:

- Market access
- Capacity Building
- Development of Retail Outlet

International Cooperation (IC) Scheme

The scheme aims to build Capacity of MSMEs for entering export market by facilitating their participation in international exhibitions/ fairs/ conferences/ seminar/ buyer-seller meets abroad as well as providing them with actionable market-intelligence and reimbursement of various costs involved in export of goods and services. The Scheme provides opportunities to MSMEs to continuously update themselves to meet the challenges emerging out of changes in technology, changes in demand, emergence of new markets, etc.

Scheme components:

- Market Development Assistance of MSMEs (MDA).
- Capacity Building of First Time MSE Exporters (CBFTE).
- Framework for International Market Intelligence Dissemination (IMID).

National SC-ST Hub Scheme

To provide professional support to Scheduled Caste and Scheduled Tribe Entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Stand-Up India initiatives.

Key benefits:

- 25% subsidy on purchase of plant & machinery/equipments or Rs. 25 lakh whichever is less.
- Marketing and mentoring support through participation in exhibitions and vendor development programmes.
- Reimbursement of fees charged for bank loan processing, testing services, membership of Export Promotion Council, membership in Govt. promoted e-commerce Portals, Single Point Registration Scheme of NSI.
- Collection, collation and dissemination of information regarding SC/ST enterprises and entrepreneurs to CPSEs.
- Free skill trainings and distribution of trade specific tool kits to trained candidates under the Skill Development programmes.

A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)

To set up a network of Livelihood Business Incubators (LBIs), predominantly in the rural and underserved areas, to promote innovation and accelerate entrepreneurship for the following:

- Generate employment opportunities by facilitating formal, scalable micro-enterprise creation in the agro-rural sector.
- Skill, up-skill, re-skill unemployed, self-employed/ wage earners in new technologies in the agro-rural sector.
- Provide skilled human capital to nearby industrial clusters and promote innovations for strengthening the competitiveness in the MSME sector.

Key Benefits:

- Maximum of INR 1 crore to Government agencies & INR 75 lakh to Private agencies for procuring plant and machinery.
- Maximum of INR 1 crore to Government and Private agencies as operational expenditure support towards manpower cost, running incubation and skill development programmers, etc.

Khadi Gramodyog Vikas Yojna - Umbrella Scheme

- i. **Khadi Vikas Yojana**
- ii. **Gramodyog vikas Yojana**

- To increase productivity and wages of Khadi Artisans and secure livelihood
- To improve Infrastructure for Khadi Production
- Increased Khadi Production, Sales and Employment
- Development of Village Industries and increase number of rural artisans
- To revive the traditional and inherent skills of rural artisans
- To renovate and Modernize Sales Outlets
- To promote Marketing and Exports

New Schemes

Tool Rooms and Technical Institutions - A Component of Infrastructure Development & Capacity Building

Tool Room & Technical Institutions are concentrated on an integrated Development of the relevant sector of industries to help MSME. Total 18 MSME Tool Rooms & Technical institutions established PAN India serving in the relevant sector like General Engineering, foundry & forging, electronics, fragrance, glass, sports good and footwear etc.

Key Benefits

- Improves access of MSMEs to tooling facilities for enhancement of their efficiency and providing industry ready manpower by conducting training programme.
- Process and Product development in relevant sector.
- Consultancy and job works in relevant sector.

MSME Champions Scheme

Ministry of MSME has been implementing Credit Linked Capital Subsidy and Technology Upgradation Scheme (CLCS-TUS) for promoting competitiveness amongst Micro, Small and Medium Enterprises (MSMEs) by the way of wastage reduction through Lean Manufacturing, support for Design improvement, building awareness on Intellectual Property Rights, Zero Defect Zero Effect (ZED) Scheme, digitally empowerment of MSME through Digital MSME and to promote & support untapped creativity of individual and to promote adoption of latest technologies in manufacturing as well as knowledge based innovation MSMEs through Incubation across India.

MSME Champions scheme has been formulated through Standing Finance Committee (SFC) by

merging all 6 components of erstwhile Technology Upgradation Scheme (TUS) for a period of 5 years i.e. 2021-22 to 2025-26. It is a Holistic Approach to unify, synergize and converge various schemes and Interventions with a single purpose. The end objective is to pick up clusters and enterprises and modernize their processes, reduce wastages, sharpen business competitiveness and facilitate their National and Global reach and excellence. There are 3 components under the new MSME Champions scheme, the details of which are as below:

- i. MSME-Sustainable (ZED – Zero Defect Zero Effect)
- ii. MSME-Innovative (for Incubation, IPR, Design)
- iii. MSME-Competitive (Lean) Yet to be launched

Digital MSME Yet to be launched (The Digital MSME will be interlinked with all the other components of the MSME Champions Scheme.)

Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs

- Subordinate debt will provide a substantial help in sustaining and reviving the MSMEs which have either become NPA or are on the brink of becoming NPA.
- Promoter(s) may infuse this amount in MSME unit as equity and thereby enhance the liquidity and maintain debt-equity ratio.
- In a situation, where an outright loan is difficult, sub-debt with guarantee will provide the requisite financing to the MSME Units.

Key benefit:

Promoter(s) of the MSMEs are given credit equal to 50% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.

SELF RELIANT INDIA (SRI) FUND Empowering MSMEs for Aatmanirbhar Bharat

- India has embarked upon the path of self-reliant economic growth for achieving its aspiration of becoming an economic superpower. Towards this end, one of the initiatives taken by the Government of India is the launch of the Self Reliant India (SRI) Fund.
- The Fund structure is designed in a manner that it will leverage the strength of the private sector in providing growth capital to viable MSMEs having a definite growth plan.

Fund Objective:

The Fund aims to provide capital support to the Daughter Funds for onward provision to MSMEs as growth capital, through equity, quasi-equity and debt to achieve the following:

- Supporting faster growth of MSME businesses, thereby igniting the economy & creating several employment opportunities.
- Supporting enterprises which have the potential to graduate beyond the MSME bracket and become National/International champions.
- Supporting MSMEs which will help make India self-reliant by producing relevant technologies, goods and services.

Raising and Accelerating MSME Performance (RAMP)

RAMP is a World Bank supported Central Sector Scheme aimed at improving access of MSMEs to market, finance and technology up gradation by enhancing the outreach of existing MoMSME schemes. The programme also aims at strengthening institutions at the Central and State level, and enhancing Centre- State collaboration

Objective :

- Accelerating Centre- State collaboration in MSME promotion and development
- Enhancing effectiveness of existing MoMSME schemes for technology upgradation

- Strengthening Receivable Financing Market for MSMEs
- Enhancing effectiveness of Credit Guarantee Trust for Micro & Small Enterprises (CGTMSE), and promoting guarantee for greening initiatives of MSEs, and women owned MSEs
- Reducing incidence of delayed payments to MSEs

Key benefits

RAMP scheme would enhance the performance of MSMEs by promoting technology upgradation, innovation, digitization, market access, credit, greening initiatives, etc through active participation of the State Governments.

3.9.2 MSME in Uttar Pradesh

Uttar Pradesh's MSME sector is vital. These businesses not only help provide large-scale employment possibilities at a cheaper cost of capital, but they also assist in the industrialization of rural and backward areas, eliminating regional imbalance and ensuring a more equitable distribution of national revenue and wealth. As ancillaries, these small and medium-sized businesses augment and complement larger and medium-sized businesses.

In light of its commitment to modern efficiency, work creation, flexibility, versatility, and product commitment, the MSME sector is the backbone of any country's economic advancement and development. MSME industries are a significant part of the UP economy in terms of creating jobs and earning foreign currency through exports.

Major schemes of the state government (Source: <http://msme.up.gov.in/>)

Chief Minister Youth Self Employment Scheme

Mukhyamantri Yuva Swarojgar Yojana is being run with the objective of providing self-employment opportunities to the unemployed educated youth of the state. Under the scheme, loans up to Rs 25.00 lakh for setting up industries and up to Rs 10.00 lakh for service sector are made available through banks. There is also a provision to provide 25 percent margin money by the state government, which is maximum Rs. 6.25 lakh for industry sector and maximum Rs. 2 lakh for service sector. For this, it is mandatory for the candidate to be a native of Uttar Pradesh and to have passed high school. The age of the candidate should be between 18 to 40 years and he should not be a defaulter from any financial institution. Under the scheme, after scrutiny, the applications of the selected candidates are sent to the bank, the loan is sanctioned and disbursed.

Assistance scheme for financing One District One Product (ODOP)

The objective of the scheme is to benefit artisans / workers / entrepreneurs through financial incentives for the overall development of selected products under One District One Product (ODOP). Under the plan, only the projects/units of the ODOP product identified for the concerned district will get the facility of financial assistance in the industry, service and business sector.

- i. Under the scheme, 25 percent of the project cost or a maximum of Rs 6.25 lakh, whichever is less, will be payable as margin money for units with a total project cost of up to Rs 25.00 lakh.
- ii. For units with total project cost above Rs.25 lakh and up to Rs.50.00 lakh, an amount of Rs.6.25 lakh or 20 percent of the project cost, whichever is higher, will be payable as margin money.
- iii. For units with total project cost of more than Rs.50 lakh and up to Rs.150.00 lakh, an amount of Rs.10 lakh or 10 percent of the project cost, whichever is higher, will be payable as margin money.
- iv. For units with total project cost of more than Rs. 150.00 lakhs, 10 percent of the project cost or maximum of Rs. 20 lakhs, whichever is less, will be payable as margin money.

The age of the applicant should be at least 18 years. There is no requirement of educational qualification. The applicant or entity should not be a defaulter to any nationalized bank /

financial institution / government institution etc. Loans are sanctioned and disbursed by sending the applications of the selected candidates to the bank under the scheme.

One District One Product Training and Toolkit Scheme

General technical training, basic and advanced training of craft and entrepreneurship development training related to the product identified for a particular district under One District One Product program, to be provided through various institutions and the entire value chain of ODOP products. In order to meet the current and future requirements of skilled workforce, a district one product training and toolkit distribution scheme is being operated. Apart from this, relevant advanced tool-kits will be distributed to the artisans/workers under the scheme after training.

Training

- Selected persons will be provided training for skill and entrepreneurship development for a total of 10 days under the scheme.
- The training program will be free of cost and non-residential.
- Rs. per day to the trainee. 200/- will be given as honorarium.

Eligibility of trainee

- The minimum age of the trainee should be 18 years on the date of application.
- The trainee should be a native of Uttar Pradesh.
- There will be no compulsion of educational qualification.
- The applicant should not have received the benefit of the toolkit related to the product under any other scheme of the Government of India or the state in the last 02 years.
- The applicant or any member of his family will be benefited only once under the scheme. Family means husband and wife.

Training Scheme for Skill Development of Handicrafts, U.P.

This training is conducted under the personal guidance and protection of craftsmen who have received the National Handicraft Award/State Handicraft Award and Efficiency Award of the Government of India and craftsmen decorated with the title of Shilpguru by the Development Commissioner Handicrafts. The main objective of this scheme is to gradually do the work being done in the traditional way in the handicraft sector with better technology and for this to train them at the rate of skill development.

Scheme for training of SC/ST people, U.P.

Under the scheme, selected caste/tribe youths/women are provided practical training according to the demand of entrepreneurs at the local level to develop skill development in them. Candidates are given theoretical training of one month and practical training of 03 months at various regional units / service centers. After the training program is over, the candidates are given a toolkit of related trades.

Scheme of training of persons belonging to other backward classes, U.P.

Training will be conducted for the purpose of increasing entrepreneurship through promotion of skill development among people belonging to other backward classes. This training will be for a period of four months in the district, in which a total of 37 trainees will be taken. One month theoretical training and 03 months practical training are given to the candidates at various regional units / service centers. After the training program is over, the candidates are given a toolkit of related trades.

One District One Product - Marketing Promotion Scheme, U.P.

The state government, along with its public sector undertaking National Small Industries Corporation (NSIC), the State Ministry of Micro, Small and Medium Enterprises, has provided marketing assistance to micro and small enterprises under the Marketing Assistance Scheme. The 'One District One Product Marketing Promotion' scheme was started

with the objective of providing better marketing and fair prices to the handicraftsmen, weavers and artisans for sale. Under this, 75 percent (maximum Rs. 50 thousand) of the stall charge for participating in fairs and exhibitions in the state, 75 percent of the cost of freight (maximum Rs. 75 hundred) and a train for a person's movement there is a provision to pay the fare of third ac or ac bus.

Vishwakarma Shram Samman Yojana, U.P.

The objective of the scheme is to improve the standard of living of traditional artisans such as carpenters, tailors, basket weavers, barbers, goldsmiths, blacksmiths, potters, confectioners, cobblers, masons and handicraftsmen by strengthening their means of livelihood in urban and rural areas of the state. Eligible traditional artisans and craftsmen covered under the scheme will be provided 06-day free training for skill enhancement. After successful training, an advanced type of tool kit based on the latest technology related to the trade will be distributed.

Other major Initiatives of Government of Uttar Pradesh

MSME & Export Promotion Department holds the key for the economic development of the state. State Government has been devoting considerable attention to the growth of industries by creating necessary infrastructure to ensure sustained industrialization in Uttar Pradesh.

- State Govt. launched 'Nivesh Mitra' in February 2018 to strengthen Ease of Doing Business in the state
- Awadh Shilp-gram has been established in Lucknow to give a marketing platform to artisans and weavers of the State.
- Growth Centers have been completed at Shahjahanpur, Jainpur (Kanpur Dehat), Jhansi, Dibiyapur (Auraiya). A growth centre is a place that provides goods and services to the surrounding population.

3.9.3 Schemes and Initiatives of NABARD

NABARD has been promoting the Sector through its various interventions and initiatives. The Interventions for the sector are as under:

- i. Formation and promotion of Off Farm Producers' Organizations (OFPO)
- ii. Skill development
- iii. Innovations
- iv. Market Interventions:
 - Rural Haat
 - Rural Mart
 - Exhibitions/ Melas / Marketing Events
- v. NABARD has also taken the initiative of organising 'Shilp Kumbh' (an annual fair/exhibition) to facilitate the rural artisans and handicrafts through providing them an opportunity of marketing and understanding the urban market.

Building an Innovation Ecosystem

With the emergence of new generation entrepreneurs and startups in agriculture sector with their innovative and affordable solutions, the need arises for providing the right ecosystem and creating conducive atmosphere for encouraging more such startups through Agri Business Incubation Centres (ABICs). NABARD's policy of extending support in setting up ABICs at agriculture universities /similar institutions is a step in this direction. The NABARD supported ABICs will provide business support services and resources, marketing, finance to agri-startups and agri entrepreneurs to develop them into viable commercial entities which will result in both direct and indirect benefits accruing to the farmers.

Setting up of Catalytic Capital Fund

In India, most of the start-ups face challenge with respect to funding and start with their own funding sources called bootstrapped funds, which is typically a fund raised by a founder of a start-up from own family or friends or the founders' own contributions/ their personal savings. Funding of agriculture entrepreneurs becomes complex as most of the investors are not keen to invest in agri start-ups. This makes the agri start-ups more vulnerable due to lack of options for risk funding at early stage. Even where early stage funding is available, these start-ups enter a stage called "Death Valley". Death Valley refers to the phase where there is high probability that a start-up firm will die or close down before a steady stream of revenue is established. During the Death Valley stage, additional financing is usually scarce, leaving the firm vulnerable to cash flow requirements. When potential investors see such a decline, they may decide not to support the company thereby leading to the death of a potential enterprise. **To support the agri start-ups entering "Death valley" phase, NABARD has set up "Catalytic Capital Fund of Rs. 100 crore for supporting such Rural and Agri Start-ups".**

Promotion of Geographical Indications (GI) for Products (To be updated with latest data)

Geographical Indications (GI) is an Intellectual Property (IP) right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. NABARD is providing end-to-end support in facilitating pre-registration as well as post registration activities for GI products 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. In Uttar Pradesh, NABARD has provided financial support for:

- The creation of dedicated product catalogue/s in three international languages for 10 GI products and thereafter for additional 7 products.
- Marketing outlet for GI products at Deendayal Hastakala Sankul, Varanasi.
- For registration of 54 (Fifty four) GI products of the State. 14 out of them have got registration certificate and remaining are in various stages of registration.
- Making of a short film on GI Registered products of Uttar Pradesh (with NABARD's support)

3.10 Micro Credit

The sector covers loans to SHGs, JLGs, Overdraft facility on PMJDY accounts etc. First Socio-Economic Caste Census 2011 indicated that 44.78% of the total households of the state of Uttar Pradesh are landless and their livelihood source is casual labour. It also suggests that 71% of rural households have monthly income less than Rs.5000. In such a scenario, several microfinance initiatives are creating tremendous socio-economic impact on empowerment of the marginalized. Group-mode of financing through SHGs and JLGs has been established as a cost-effective and viable means to link this segment to formal credit system and provide them capital for livelihood planning. Further, the launching of Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) has put women at the epicenter of the development chain. Setting up of Small Finance Banks and Payment Banks is opening up new possibilities and giving a fillip to the micro-finance sector.

In Uttar Pradesh, 6.30 lakh SHGs are savings linked, with nearly 1.51 lakh SHGs with bank loan outstanding against them as on 31 March 2022 (Source : Status of Microfinance in India 2021-22, NABARD). This includes SHGs under the ambit of DAY - NRLM. However, given the share of rural population and incidence of poverty in the State, there exists a huge potential of around 11.50 lakh SHGs to link over new SHGs in the State and extend necessary credit and related support to enable their economic development. There is a gap of 5.9 lakh SHGs yet to be credit linked.

3.10.1 Livelihood Interventions

In order to enhance the credit absorption capacity of SHGs and facilitate their graduation towards sustainable means of income, NABARD has been supporting livelihood based projects under

‘Micro Entrepreneurship Development Programme (MEDP)’ and ‘Livelihood and Enterprise Development Programme’ (LEDP). As on 31st march 2022, 278 MEDPs have been conducted benefitting nearly 7,000 SHG members. Presently, 74 LEDPs are ongoing in 23 districts of the State viz. Jhansi, Jalaun, Sultanpur, Sambhal, Lucknow, Fatehpur, Ballia, Varanasi, Gautam Buddh Nagar, Hardoi, Sonebhadra, Basti, Chandauli, Bulandshahar, Balrampur, Farrukhabad, Maharajganj, Faizabad, Kushinagar, Deoria, Bareilly, Mirzapur and Etah. Since the programme is being mainstreamed to upscale initiatives under MEDP and LEDP in the State, it is essential that banks extend necessary credit to SHGs for such activities.

3.10.2 JLG financing

Joint Liability Groups (JLGs) are also being promoted to cover all eligible landless, Small/Marginal farmers as also the significant segment of rural population engaged in small scale off-farm activities.

NABARD has signed MoU with SBI and Aryavart bank for the formation and credit linkage of 10000 JLGs each involving grant assistance of Rs.4 Crore each.

3.10.3 Initiatives for capacity building and market linkage for SHG products

- i. 110 MEDP and 40 LEDP were sanctioned during 2021-22.
- ii. District level exhibition-cum-sale of SHG products were organized in 66 Districts of Uttar Pradesh.
- iii. A State level exhibition of SHG products was held at Saharaganj Mall, lucknow over a period of 45 days.
- iv. A coffee table book depicting success stories of beneficiaries of LEDP/MEDP interventions implemented by the RO titled “सूक्ष्म उद्यमी महिलाओं की सफलता की कहानियाँ” was published during the year.
- v. A Pilot Project on “Micro Enterprise Development Model “was sanctioned to Arth Impact Welfare Foundation, Gurgaon. The project involves creation of 500 micro entrepreneurs in the selected 05 trades viz. - Chikankari, Beauty parlour, Food Karts, E-rickshaw and Financial Inclusion Sakhees in the Districts of Ayodhya, Lucknow and Raebareli.

3.11 Rural Infrastructure and Linkage Support

Rural infrastructure in sectors like irrigation, roads, bridges, Agriculture etc., is the major 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 delivery of other rural services and enhances democratic processes and skills among rural poor. In our country where more than 60 per cent of population lives in rural areas and nearly two-third of the work force derive their livelihood from agriculture & related, the development of rural infrastructure assumes crucial importance.

State Perspective on Infrastructure Development

In the State, the sectors which demand infrastructural development on a priority basis include irrigation (all major, minor and micro), flood control, connectivity- roads and bridges, education, rural sanitation, health, agriculture research, extension services, drinking water, renewable source of energy, etc. The State Government has well appreciated the importance of infrastructure in these sectors in enhancing the production and productivity as well as per capita income in agriculture sector and has therefore laid emphasis on this sector in the State Budget 2021-22. Infrastructure needs in agriculture sector as identified in the State Budget are; Solar power, rural connectivity (roads and bridges), Irrigation, drinking water, electricity for all, sanitation, development of ponds & micro irrigation in Bundelkhand areas, Forestry and dairy, Food Processing, Housing etc.

Table No.3.9: Sector-wise Budget provisions for 2022-23 in Uttar Pradesh (in Rs crore)

Sector	Budget provisions for 2022-23
Education	Rs 15,169 crore has been allocated towards primary education under Samagra Shiksha Abhiyan.
Transport	Rs 32,150 crore has been allocated for capital outlay on roads and bridges.
Rural Development	Rs 4,823 crore has been allocated for capital outlay under MGNREGS.
Urban Development	Rs 4,200 crore has been allocated for grants towards the creation of capital assets under PM Awas Yojana (Urban).
Health and Family Welfare	Rs 987 crore has been allocated for capital expenditure towards public health services.
Social Welfare and Nutrition	<ul style="list-style-type: none"> ➤ Rs 9,035 crore has been allocated for child welfare. ➤ Rs 3,136 crore has been allocated towards the welfare of women.
Energy	Rs 12,100 crore has been allocated for providing subsidies for electricity supply.
Irrigation and Flood Control	Rs 4,255 crore has been allocated for capital outlay on major irrigation.
Water Supply and Sanitation	<ul style="list-style-type: none"> ➤ Rs 816 crore has been allocated towards Swachh Bharat Mission 2.o. ➤ Rs 206 crore has been allocated for the urban water supply programme.

Source: Uttar Pradesh Budget Documents 2022-23

As on 31 March, 2022, 24576 projects have been sanctioned to Uttar Pradesh under RIDF. Total RIDF loan sanctioned and disbursed amounted to Rs. 30264.68 crore and Rs. 24907.88 crore respectively. Out of 39 eligible activities, Government of Uttar Pradesh has availed RIDF assistance under only 10 activities only according to their priority of interventions and keeping in minds of availability of grant support / other funds available from different agencies.

3.12 Financial Inclusion

Financial inclusion means that the individuals/businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way. Since 2019-20, NABARD has adopted a differentiated approach, under which, 358 Districts in the country, 28 Districts in UP, viz., Ambedkarnagar, Auraiya, Azamgarh, Bahraich, Ballia, Balrampur, Basti, Chandauli, Chitrakoot, Deoria, Farrukhabad, Fatehpur, Gonda, Jaunpur, Kanpur Dehat, Kaushambi, Kushinagar, Maharajganj, Mau, Mirzapur, Pratapgarh, Sant Kabir Nagar, Shravasti, SiddharthNagar, Sitapur, Sonebhadra, Sultanpur & Unnao - have been identified as Special Focus Districts (SFDs). Also, as per NITI Ayog SDG, there are 08 Aspirational Districts in UP viz. Bahraich, Balrampur, Chandauli, Chitrakoot, Fatehpur, Shravasti, SiddharthNagar & Sonebhadra. An enhanced focus on development and increase in quantum of financial assistance have been earmarked for these districts through the schemes implemented under Financial Inclusion Fund.

3.12.1 NABARD Initiatives and Support

NABARD provides Grant assistance to the Banks for Financial and Digital literacy drive for financial inclusion initiatives through the Financial Inclusion Fund for enhancing financial access to the rural masses and adoption of new technology by the rural people. Along with Financial Literacy, a major thrust area for financial inclusion is the Technology Adoption by RRBs and Cooperative banks.

3.12.2 Support for conduct of Financial and Digital Literacy awareness Programs by Banks

Awareness about financial literacy and the new digital banking services being offered by the Banks among the rural masses is very important for achievement of the financial inclusion objectives. Banks in Uttar Pradesh are being supported with financial assistance for conducting Financial and Digital Literacy Programs through their branches and Financial Literacy Centres. During FY 2021-22, 23653 Financial and Digital Literacy Programs were sanctioned to RRBs, DCCBs and Commercial Banks (including Payment Banks) in Uttar Pradesh. Also, assistance for Financial Literacy through 1280 Nukkad Natak Programs were sanctioned to various banks of Uttar Pradesh. Financial assistance for conduct of 948 Special Awareness Camps for enrolment of eligible PMJDY account holders under Social Security Schemes in 08 Aspirational districts of UP have been sanctioned to RRBs & Commercial Banks.

3.12.3 Support for Adoption of Technology, Regulatory Infrastructure, Connectivity & Power Infrastructure by Banks

1. Onboarding to Digital Platforms: Banks are being supported for on-boarding to various digital platforms like Bharat Bill Payment System (BBPS), Green PIN facility, Positive Pay System (PPS), Public Financial Management System (PFMS), AUA/KUA, BHIM UPI and Central KYC registry (CKYCR). During 2021-22 & 2022-23 all Rural cooperative Banks including Uttar Pradesh Cooperative Bank were sanctioned grant assistance for on boarding to BBPS with total grant assistance of Rs.96.85 lakh, Green PIN facility sanctioned to 9 RCBs and Positive Pay System sanctioned to 16 RCBs including Uttar Pradesh Cooperative Bank.

2. Mobile Demo Van: To enhance cashless/digital transactions and demonstration of banking technology in rural areas, 78 Mobile Vans (57 to Cooperative banks and 21 Mobile Vans to RRBs) were sanctioned since 2017-18, of which 74 are currently operational in the state.

3. m-ATMs and PoS/mPoS: Deployment of micro-ATMs in branches in remote locations/PACS and PoS/mPoS machines in Tier III to VI regions are being supported, to improve the last mile delivery of financial and non-financial services. A total of 1353 m-ATMs and 7781 PoS/mPoS machines were sanctioned in the FY 2020-21 and 5000 PoS/mPoS machines sanctioned during FY 2021-22.

4. Schemes for Connectivity and Power Infrastructure: Connectivity and power is a major issue in rural areas especially in aspirational and left wing extremist affected districts. NABARD is providing support to all those branches of banks in Uttar Pradesh which face connectivity and network issues, with financial assistance for deploying VSAT (combined with Solar Power Unit) and Mobile Signal Boosters. Grant support were provided for deployment of 156 VSAT during FY 2021-22 and 200 VSAT during FY 2022-23 in rural branches facing connectivity issues.

5. Strengthening of CBS and CBS plus activities in Cooperative Banks: In order to bring improvement and uniformity in the CBS software being used by the Cooperative Banks all over the country, NABARD has taken initiative to bring all Cooperative Banks together and negotiate with the best software vendors w.r.t. quality and price of the software. A Standing Committee/ Negotiating Committee has been constituted for the same which includes member from the major State Cooperative Banks.

3.12.4 Support for Opening of Centres for Financial Literacy to the Banks

Centre for Financial Literacy (CFL): NABARD is also providing grant assistance to Reserve Bank of India's initiated project on Centre for Financial Literacy (CFL). The pilot project on CFL which aims to educate people on e-transactions, formal sector borrowings and insurance purchases was launched in 80 blocks of 9 states all India, including 10 in Uttar Pradesh, in collaboration with the sponsor banks and NGOs. In Uttar Pradesh, NABARD has extended support for establishing and operationalizing 10 CFLs in two districts (05 CFL by Allahabad bank in and 05 by Bank of Baroda at Faizabad). The pilot project has now been extended to 72 CFLs more in the state during 2021-22 which are being implemented in collaboration with the 06 sponsor banks (Bank of Baroda, Bank of India, PNB, Canara Bank, Central Bank of India and Indian Bank) and two NGOs (CRISIL Foundation and ISMW) with total grant support of Rs.21.09 crore for 03 years. It is being further expanded to 66 CFLs more during 2022-23.

3.13 Past trends in Credit Flow

Bank of Baroda is the convener of the State Level Bankers' Committee in the State and 09 PSBs are Lead Banks in various districts in the State.

- Branch Network in the State increased from 19,045 in 2021-22 to 19116 in the current year 2022-23.
- About 59 % of the branches of the Commercial Banks operate in the rural/semi-urban areas whereas 93 % of the RRB branches operate in the rural/semi-urban areas.
- About 45 % of the total bank branches operate in the rural areas against 78% of the population of the State living in rural areas.
- There are no unbanked rural centres in Uttar Pradesh.

(Source: SLBC)

Table No.3.10: Agency-wise/Sector-wise Priority Sector Lending (PSL)
 (Amt. Rs. Crore)

Agency	2019-20		2020-21		2021-22	
	Ach.	Ach. (%) of total	Ach.	Ach. (%) of total	Ach.	Ach. (%) of total
Farm Credit (includes Crop Loan)						
Commercial Banks	66610	64.24	62480	61.75	68492	63.06
RRBs	29867	28.81	31430	31.06	30082	27.70
SCARDB	0	0.00	0	0.00	21	0.02
SCB/DCCBs	6111	5.89	7086	7.00	7540	6.94
Others	1100	1.06	187	0.18	2478	2.28
Total	103688	-	101183	-	108613	-
Agriculture Term Credit (Agriculture Infrastructure+ Agri-Ancillary Activities)						
Commercial Banks	13441	97.71	14303	99.49	10157.1	97.67
RRBs	315	2.29	65	0.46	41.14	0.40
SCARDB	0	0.00	0	0.00	191.25	1.84
SCB/DCCBs	0	0.00	0	0.00	0	0.00
Others	0	0.00	7	0.05	9.85	0.09
Total	13756	-	14376	-	10399.34	-
Total Agriculture Credit						
Commercial Banks	80051	68.16	76783	66.45	78649	66.08
RRBs	30182	25.70	31496	27.26	30123	25.31
SCARDB	0	0.00	0	0.00	212	0.18
SCB/DCCBs	6111	5.20	7086	6.13	7540	6.34
Others	0	0.00	194	0.17	2488	2.09
Total	117444	-	115559	-	119012	-
MSME						
Commercial Banks	63191	88.90	64407	87.31	79390	95.57
RRBs	2811	3.95	3811	5.17	3410	4.11
SCARDB	0	0.00	0	0.00	0	0
SCB/DCCBs	4217	5.93	5414	7.34	0	0
Others	861	1.21	133	0.18	266.62	0.32
Total	71080	-	73765	-	83067	-
Other Priority Sector						
Commercial Banks	11601	94.07	6870	90.30	9959	91.73
RRBs	474	3.84	467	6.14	342	3.15
SCARDB	0	0.00	0	0.00	0	0
SCB/DCCBs	0	0.00	5	0.06	0	0
Others	0	0.00	266	3.50	555	5.12

Agency	2019-20		2020-21		2021-22	
	Ach.	Ach. (%) of total	Ach.	Ach. (%) of total	Ach.	Ach. (%) of total
Total	12332	-	7608	-	10856	-
Total Priority Sector						
Commercial Banks	154843	77.09	148060	75.18	167998	78.90
RRBs	33467	16.66	35774	18.17	33875	15.91
SCARDB	0	0.00	0	0.00	212	0.10
SCB/DCCBs	10328	5.14	12504	6.35	7540	3.54
Others	2218	1.10	594	0.30	3310	1.55
Total	200856	78.34	196932	79.81	212934	76.10

Growth in PSL during FY 2021-22 over 2020-21

➤ **Farm Credit (Including Crop Loan)**

- Share of Commercial Banks has increased from **61.75%** to **63.06%** and that of RRBs has reduced from **31.06% to 27.70%**.
- Share of SCB/DCCB has reduced marginally from **7.00%** to **6.94%** in 2021-22.

➤ **Agriculture Term Credit (Agriculture Infrastructure + Agri-Ancillary Activities)**

- Share of Commercial Banks has reduced from **99.49%** to **97.67%** while that of RRBs has declined marginally from **0.46% to 0.40%**.
- SCARDB share has grown to **1.84%** from **0%** and that of SCB/DCCB have remained at **0%**.

➤ **Total Agriculture Credit**

- Share of Commercial Banks has declined marginally from **66.45%** to **66.08%** and that of RRBs has declined from **27.26% to 25.31%**.
- Share of SCB/DCCBs has improved marginally from **6.13% to and 6.34%**.

➤ **MSME**

- Share of Commercial Banks has increased from **87.31%** to **95.57%** while that of RRBs has declined from **5.17% to 4.11%**.
- Share of SCB/DCCBs has declined to **0% from 7.34%**.

➤ **Total Priority Sector**

- Share of Commercial Banks has increased from **75.18%** to **78.90%**
- Share of RRBs has declined from **18.17% to 15.91%** while that of SCB/DCCBs has declined from **6.35% to 3.54%**.
- Overall growth in total Priority Sector achievement has been **8.12%**.

Enhancement in Agriculture Credit

➤ **Kisan Credit Card (KCC)**

For FY 2022-23, Physical target has been set at **65.21 lakh KCCs** (Fresh and Renewal) and financial target at **Rs. 1,57,514 crore**, of which **12.90 lakh KCC** have been issued/renewed with total disbursement of **Rs. 17,575.28 crore** as on 30th June 2022.

(Source: SLBC Sub-committee on CD Ratio)

➤ **Low achievement under OPS**

Achievement under OPS is lagging vis-à-vis Agriculture and MSME achievement.

Annual Credit Plan (ACP) 2022-23

The ACP for 2022-23 as released by SLBC (UP) for Total Priority Sector is **Rs.2,94,987 Crore** at a dovetailing of **84.86%** of NABARD State Focus Paper (SFP) 2022-23 credit projections of **Rs.3,47,587 Crore** and at a growth rate of 12% over ACP for 2020-21.

CD Ratio

- Overall CD Ratio of the State stood at 53.66% (as on 30 June 2022).
- CD Ratio of the state is lagging behind the National average CD Ratio of 73.50% (as on 30 June 2022) (Source: *Quarterly Statistics on Deposits and Credit of SCBs*).
- **8 Districts** of the state are having **CD Ratio < 40%**, viz. **Azamgarh, Ballia, Deoria, Ghazipur, Jaunpur, Mau, Siddharthnagar (aspirational) and Sultanpur**

Agri-Term Lending (ATL)

- Target for ATL at **Rs. 43,815 crore** has been kept at around **27% of total Agriculture Credit target** of Rs. 1,64,038 crore with ATL contributing only **26% of Agri-GLC** in FY 2020-21 (As per data from DFS, GoI in the table below).

Table No.3.11: Agri-Term Lending (ATL)

(Rs. Crore)

Cooperative Banks			RRBs			Commercial Banks			Total		
Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total
14130	587	14718	33312	2247	35558	72781	40981	113762	120223	43815	164038

(Source: DFS)

Table No.3.12: Credit Starved Districts in UP (RBI 2020) – Status as on June 2022

Sl. No.	District	CD Ratio	RRB
1	Ambedkar Nagar	43.22	
2	Auraiya	41.50	
3	Azamgarh	26.04	
4	Ballia	36.93	
5	Deoria	32.95	
6	Jaunpur	32.15	
7	Kanpur Dehat	64.83	
8	Kaushambi	56.69	
9	Kushi Nagar	47.60	
10	Maharajganj	52.24	
11	Mau	34.27	
12	Pratapgarh	42.27	
13	Sant Kabir Nagar	44.64	
14	Siddharthnagar	37.89	
15	Sultanpur	34.88	
16	Basti	44.30	
17	Farrukhabad	55.99	
18	Shravasti	68.22	
19	Sitapur	63.45	
20	Unnao	43.95	
21	Balrampur	49.22	
22	Gonda	47.99	

Baroda UP Bank

Baroda UP Bank

Aryavart Bank

Prathma UPGTB

Table No.3.13: Categorization of districts as per CD ratio (June 2022)

CD Ratio	No. of Districts	No. of aspirational districts
Below 40%	8	1 (Siddharthnagar)
40% - 60%	40	5 (Chitrakoot, Sonebhadra, Balrampur, Chandauli & Fatehpur)
Above 60%	27	2 (Brahraich & Shravasti)

Table No.3.14: Districts below 40% CD Ratio (June 2022)

Sl. No.	Lead bank	District	Deposit (Rs. Cr)	Advances (Rs. Cr)	CD Ratio	RRB
1	Union Bank of India	Azamgarh	18971	4940	26.04	Baroda UP Bank
2	Central Bank of India	Ballia	14894	5500	36.93	
3	Central Bank of India	Deoria	12626.38	4160.19	32.95	
4	Union Bank of India	Ghazipur	15270	5368	35.15	
5	Union Bank of India	Jaunpur	18794.12	6043.23	32.15	
6	Union Bank of India	Mau	7985.60	2736.87	34.27	
7	SBI	Siddharthnagar	6068.44	2299.60	37.89	
8	Bank of Baroda	Sultanpur	9916	3459	34.88	

Table No.3.15: CD Ratio in Aspirational Districts

Sl. No.	District	Deposit (Rs. Cr)	Advances (Rs. Cr)	CD Ratio	RRB
1	Brahraich	7078	5622	79.43	Aryavart Bank
2	Shravasti	1635	1115	68.22	
3	Chitrakoot	3052	1670	54.73	
4	Sonebhadra	9583	3941	41.12	
5	Balrampur	5122	2521	49.22	
6	Chandauli	7873	4305	54.68	
7	Fatehpur	9266	4184	45.15	
8	Siddharthnagar	6068.44	2299.60	37.89	

Table No.3.16: Position of Advances of RRBs (September 2022)

(Rs. Crore)

Sl. No.	RRB	Gross Advances (Sept 2022)	CD Ratio	
			Sept 2021	Sept 2022
1	Aryavart Bank	21108.65	72.94	68.94
2	Baroda UP Bank	21905.05	38.31	40.08
3	Prathama UPGB	17270.16	81.12	76.79

Table No.3.17: Position of Deposit Loan Adv. CD Ratio in DCBs for Sept. 2022 quarter (Rs. Lakh)

S. No.	Name of DCBs	Deposit	Loans & Advances	CD Ratio
1	2	3	4	5
A		New Licensed Bank		
		CD ratio below 40%		
1	Siddharth Nagar	5315.53	120.04	2.26
2	Deoria	22602.75	602.98	2.67
3	Azamgarh	11888.14	1494.99	12.58
4	Basti	10803.67	1722.08	15.94

S. No.	Name of DCBs	Deposit	Loans & Advances	CD Ratio
1	2	3	4	5
5	Ballia	13713.61	2285.30	16.66
6	Jaunpur	16599.95	3003.19	18.09
7	Sultanpur	10395.16	2221.70	21.37
8	Sitapur	14195.03	3105.20	21.88
9	Hardoi	10141.61	2968.50	29.27
10	Allahabad	41838.68	12359.66	29.54
11	Bahraich	8089.98	2569.15	31.76
12	Varanasi	19215.70	7416.72	38.60
CD ratio above 40%				
13	Gorakhpur	27723.05	13126.33	47.35
14	Faizabad	19992.45	10444.92	52.24
15	Ghazipur	12767.67	7149.60	56.00
16	Fatehpur	23881.78	16163.81	67.68
	Total	165587.11	32456.79	19.60
B	Old Licensed Bank			
	CD ratio below 40%			
17	Etawah	69066.48	15392.12	22.29
18	Mahoba(H'pur)	40952.86	12943.29	31.61
19	Mau	7850.58	2584.16	32.92
20	Jhansi	38649.16	13038.88	33.74
21	Kanpur	29440.58	10635.25	36.12
22	Lucknow	31311.87	11754.57	37.54
23	Mirzapur	47614.72	17922.77	37.64
24	Orai(Jalaun)	46383.17	18381.06	39.63
	CD ratio above 40%			
25	Banda	42803.67	17302.85	40.42
26	Raebareli	46400.76	18831.83	40.59
27	Lakhimpur Kh	155863.95	71630.82	45.96
28	Pratapgarh	25533.99	11814.11	46.27
29	Badaun	26119.04	12422.27	47.56
30	Unnao	26294.51	13210.30	50.24
31	Lalitpur	22186.69	11552.16	52.07
32	Barabanki	22060.25	11759.36	53.31
33	Muzaffar Ngr	189309.58	101669.64	53.71
34	Pilibhit	57967.02	31274.93	53.95
35	Bijnor	141739.77	81744.30	57.67
36	Ghaziabad	119908.91	71055.95	59.26
37	Bareilly	40458.86	25150.04	62.16
38	Meerut	177877.76	114007.31	64.09
39	Fatehgarh	31946.34	20561.19	64.36
40	Mainpuri	14696.15	10038.99	68.31

S. No.	Name of DCBs	Deposit	Loans & Advances	CD Ratio
1	2	3	4	5
41	Moradabad	99852.88	69465.85	69.57
42	Shahjahanpur	34606.93	27268.60	78.80
43	Bulandshahar	77352.01	62877.39	81.29
44	Etah	22444.28	18245.82	81.29
45	Agra	20643.96	17138.68	83.02
46	Rampur	51207.97	42530.80	83.06
47	Firozabad	16134.45	16610.00	102.95
48	Saharanpur	66015.15	68803.00	104.22
49	Aligarh	16721.62	17589.84	105.19
50	Mathura	24212.37	26267.78	108.49
	Total:	1881628.29	1093475.91	58.11
	TOTAL(A+B)	1905510.07	1109639.72	58.23

- Total 20 DCCBs have CD ratio lower than 40%.

Region-wise Status of Banking (as on June 2022)

Table No.3.18: Region-wise Target and Achievement under ACP (including non-priority)

(Amt Rs. Crore)

Region	Total Annual Outlay (Priority + Non-Priority)	Total achievement	%age achv.
Western Region	177093	43822	24.75
Central Region	41481	7519	18.13
Bundelkhand	19973	4036	20.21
Eastern Region	78736	18102	22.99
Total	317283	73480	23.16

Table No.3.19: Region-wise CD Ratio

(Amt Rs. Crore)

Sr. No	Region	Deposits excluding interbank	Advances	CD Ratio
1	Western Region	601911	348953	57.97
2	Central Region	99536	56789	57.05
3	Bundelkhand	44127	23753	53.83
4	Eastern Region	122742	55402	45.14

3.14 Doubling of Farmers' income

In order to Increase the income of farmers, reorient the interventions in the farm and non-farm sectors and to achieve this objective, concept of “Doubling of farmers’ income by 2022” was visualised by the Prime minister. A need to augment the income of farmers not only by cultivation but also from all sources was felt and the same was covered under “Doubling of Farmers’ Income by 2022”.

NABARD interventions and initiatives towards “Doubling of Farmers Income” in the state by the year 2022, have been dealt with in details under Chapter 4.

Following five Heads were recommended to achieve the objective:

- i. Increasing income by increasing productivity
- ii. Water and Agri input policies
- iii. Integrated Farming system
- iv. Better market price realization
- v. Special policy measures.

Four Critical Pillars had been suggested for strategic interventions:

- i. Technology- aims to increase productivity, reduce costs, improve water use efficiency, disseminate information on efficient farm practices or unify agricultural markets will demand the deployment of appropriate technology
- ii. Institutions (Extension and credit both) – for capital formation in agriculture and to increase the share of agriculture term loan to total agriculture loan.
- iii. Infrastructure - for creating massive agriculture and post-harvest infrastructure for value addition to the produce
- iv. Incentive structure - includes growth incentives viz. MSP, subsidy, etc. to encourage farmers to take up high risk high yield crops.

3.14.1 Initiatives by GoI

- i. An Agriculture Infrastructure Fund of Rs.1 lakh crores for creation of farm-gate infrastructure for farmers, Primary Agricultural Cooperative Credit Societies, Farmers' Producer Organisations (FPOs), agriculture entrepreneurs, start-ups, etc. has been created.
- ii. Promotion of 10,000 FPOs by the year 2024.
- iii. Creation of Micro irrigation fund with initial corpus of ₹ 2000 crore - MIF with a corpus of Rs.5,000 crore operationalized in NABARD from 2019-20 with Ministry of Agriculture and Farmers Welfare (MoA & FW), GoI as the Nodal Ministry. The objective of the fund is to facilitate State Govt. efforts in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana- Per Drop More Crop.
- iv. Extending the facility of KCC to animal husbandry and fisheries related activities.
- v. Dairy Processing & Infrastructure Development Fund (DIDF) with an outlay of Rs.10,881 crore was announced in the Union Budget 2017-18 which had been set up with NABARD.

To further strengthen the efforts in the direction of doubling the farmers' income, following policy initiatives have been undertaken by the government in the Union Budget of India 2022-23:

- The year 2023 has been announced as the 'International Year of Millets'. Support will be provided for post-harvest value addition, enhancing domestic consumption, and for branding millet products nationally and internationally.
- To reduce the dependence on import of oilseeds, a rationalized and comprehensive scheme to increase domestic production of oilseeds will be implemented.
- For delivery of digital and hi-tech services to farmers with involvement of public sector research and extension institutions along with private agri-tech players and stakeholders of agri-value chain, a scheme in PPP mode will be launched.
- Chemical-free Natural Farming will be promoted throughout the country, with a focus on farmers' lands in 5-km wide corridors along river Ganga, at the first stage.
- Use of 'Kisan Drones' will be promoted for crop assessment, digitization of land records, spraying of insecticides, and nutrients.
- A fund with blended capital, raised under the co-investment model, will be facilitated through NABARD to finance startups for agriculture & rural enterprise, relevant for farm produce value chain. The activities for these startups will include, inter alia, support for FPOs, machinery for farmers on rental basis at farm level, and technology including IT-based support.
- Implementation of the Ken-Betwa Link Project with an estimated cost of Rs.44,605 crore to provide irrigation benefits to 9.08 lakh hectare of farmers' lands, drinking water supply for 62 lakh people, 103 MW of Hydro, and 27 MW of solar power will be taken up.

3.14.2 Initiatives by State Government

- i. Rs 4,255 crore has been allocated for capital outlay on major irrigation in the state budget 2022-23
- ii. UP Agriculture Export Promotion Policy, 2019 - to make the state a destination for agricultural exports and to double the income of farmers. The new policy aims at increasing agricultural exports to Rs 17,591 crore by 2024 and meet the target of doubling the income of farmers.
- iii. Uttar Pradesh Food Processing Policy 2017
- iv. Agri export policy 2017
- v. E-NAM project: To boost transparent and qualitative e-trading.
- vi. m-KISAN – A web portal to provide advisory services to farmers on agriculture related issues.
- vii. A Central Sector scheme of Rs. 10,000 crore for the formalisation of Micro Food Enterprises (MFE) under ‘Vocal for Local with Global outreach’ vision of Hon’ble Prime Minister, has been initiated. This will help 2 lakh MFEs attain technical up-gradation, FSSAI food standards, build brands and marketing.
- viii. The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India is implementing Pradhan Mantri Matsya Sampada Yojana – A scheme to bring about Blue Revolution through sustainable and responsible development of fisheries sector in India at an estimated investment of Rs. 20050 crores for holistic development of fisheries sector including welfare of fishers. PMMSY is being implemented in all the States and Union Territories for a period of 5 years from FY 2020-21 to FY 2024-25.
- ix. Mission for integrated development of Horticulture – increase the productivity of crops through pollination and increase the honey production as additional income
- x. Animal Husbandry Infrastructure Development Fund of Rs. 15,000 crore has been envisaged to support private investment in dairy processing, value addition and cattle feed infrastructure.
- xi. In order to promote herbal cultivation in about 10 lakh hectares of area, a fund of Rs. 4,000 crore has been earmarked to help the farmers generate additional income. Along the bank of Ganga, a corridor of medicinal plants will be developed over 800 hectares’ area.
- xii. Rs 500 crore has been earmarked for beekeeping initiatives, helping 2 lakh beekeepers.
- xiii. The government extended the ‘Operation Greens’ from tomato, onion and potato to cover all fruits and vegetables by providing an additional fund of Rs 500 crore. This money would go into providing subsidy on transportation from surplus to deficient markets as well as on storages including cold storages.
- xiv. Increasing the soil health card scheme
- xv. “Har Medh par Ped” – to promote agro forestry for additional income
- xvi. Pradhan Mantri Fasal Bima Yojana – launched in 2016, to mitigate the inherent risks associated with agriculture

3.14.3 Initiatives by NABARD

- i. As announced in the Union Budget 2016–17, a dedicated LTIF was instituted in NABARD with an initial corpus of Rs 20,000 crore for fast tracking the implementation of incomplete major and medium irrigation projects under Pradhan Mantri Krisahi Sichai Yojana (PMKSY).
- ii. Government of India’s decision to create a Producers’ Organization Development and Upliftment Corpus (PRODUCE) Fund with a corpus of Rs.200 crore in NABARD, for the promotion of 2,000 farmer producer organizations (FPOs) by March 2016, was a major intervention aimed at facilitating aggregation of inputs supplies and output marketing, besides village level value addition. Further, GoI has announced an ambitious programme to promote 10,000 FPOs by 2024 and to provide hand holding support to each FPO for a period of 5 years. The scheme envisages not only the formation and promotion through Cluster Based Business Organizations (CBBOs) but also to provide matching equity support @ Rs.2000/- per eligible member and credit guarantee for loans upto Rs.2.00 crore.
- iii. Creation of Micro irrigation fund with initial corpus of ₹ 2000 crore - MIF with a corpus of Rs.5,000 crore operationalized in NABARD from 2019-20 - The objective of the fund is to facilitate State Govt. efforts in mobilizing additional resources for expanding coverage under

- micro irrigation and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana-Per Drop More Crop.
- iv. NABARD is also providing grant support for up-liftment, capacity-building and empowerment of rural poor through various promotional / credit linked / livelihood activities such as SHG BLP, JLG linkage, Farmers Clubs, FPOs, LEDP / MEDP/ Skill building projects/CAT & Exposure visits etc.
 - v. As announced in the Union Budget 2016–17, a dedicated LTIF was instituted in NABARD with an initial corpus of Rs 20,000 crore for fast tracking the implementation of incomplete major and medium irrigation projects under Pradhan Mantri Krisahi Sichai Yojana (PMKSY).
 - vi. Government of India's decision to create a Producers' Organization Development and Upliftment Corpus (PRODUCE) Fund with a corpus of Rs.200 crore in NABARD, for the promotion of 2,000 farmer producer organizations (FPOs) by March 2016, was a major intervention aimed at facilitating aggregation of inputs supplies and output marketing, besides village level value addition. Further, GoI has announced an ambitious programme to promote 10,000 FPOs by 2024 and to provide hand holding support to each FPO for a period of 5 years. The scheme envisages not only the formation and promotion through Cluster Based Business Organizations (CBBOs) but also to provide matching equity support @ Rs.2000/- per eligible member and credit guarantee for loans upto Rs.2.00 crore.
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 - ix. As announced in the Union Budget 2016–17, a dedicated LTIF was instituted in NABARD with an initial corpus of Rs 20,000 crore for fast tracking the implementation of incomplete major and medium irrigation projects under Pradhan Mantri Krisahi Sichai Yojana (PMKSY).
 - x. NABARD, Lucknow has been supporting formation and promotion of FPOs since 2014 under three funds as follows:
 - PRODUCE
 - “Producer Organization Development Fund (PODF
 - Central Sector Scheme on formation and promotion of 10,000 FPOs.
 - xi. Creation of Micro irrigation fund with initial corpus of ₹ 2000 crore - MIF with a corpus of Rs.5,000 crore operationalized in NABARD from 2019-20 - The objective of the fund is to facilitate State Govt. efforts in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana-Per Drop More Crop.
 - xii. NABARD is also providing grant support for up-liftment, capacity-building and empowerment of rural poor through various promotional / credit linked / livelihood activities such as SHG BLP, JLG linkage, Farmers Clubs, FPOs, LEDP / MEDP/ Skill building projects/CAT & Exposure visits etc.

3.15 Integrated Farming Systems

Integrated farming system can be explained as “*A judicious mix of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management aiming for sustainable and environment friendly improvement in farm incomes, family nutrition and ecosystem services*”

Preservation of bio-diversity, diversification of cropping/farming system and maximum recycling is the base for success of the farming systems. Components of Integrated Farming Systems

1. Crops & Cropping Systems Management
2. Horticulture management
3. Livestock management
4. Fisheries management
5. Processing & Value addition

6. Others (apiary, mushroom, kitchen garden, biogas unit etc.)

Assessment of the income from existing farm systems practiced by the farmers indicated that diversified farms having more than two enterprises are having more than two times the income than the farms having two or less enterprises. Therefore, diversification of one and two component systems on the small farms is very much essential to augment the per capita income. Integrated farming systems are the one which address the multiple objectives of increased production, profit, cost reduction through recycling, family nutrition, sustainability, ecological security, employment generation, economic efficiency and social equity.

Integrated Farming Systems recommended for Uttar Pradesh are:-

- a. Crop + Dairy Integrated Farming System Model (1 Ha) for improved income and employment generation
- b. Crop + Livestock Integrated Farming System Model (1 Ha) for sustainable Livelihood
- c. Horticulture + dairy Integrated Farming System Model (0.70 Ha)for marginal farmers of Western Plains
- d. Dairy based Integrated Farming System Model (1 Ha) for improved income and employment generation
- e. Crop + Orchard based Integrated Farming System Model (1.5 Ha) for western plains
- f. Exotic vegetable based Integrated Farming System Model (0.4 Ha)

Schemes supporting Integrated Farming System

National Mission for Sustainable Agriculture (NMSA), a mission under National Action Plan on Climate Change (NAPCC), has one of the components of Rainfed Area Development being implemented by RFS division. RAD focuses on Integrated Farming System (IFS) for enhancing productivity and minimizing risks associated with climatic variability's. The impact evaluation carried out by Agricultural Corporation Finance Ltd in 2017 has found that the annual income from cows increased and beneficiaries were benefitted by 49% in Uttar Pradesh. The scheme has helped the farmers in increasing their income by 20% to 30% depending on different interventions under IFS and supplementary activities

NABARD has been promoting Integrated Farming System among farmers through demonstration of such projects in DPR mode under Farm Sector Promotion Fund in some districts of UP. In Uttar Pradesh, during the FY 2021-22, 04 projects on Integrated Farming System have been sanctioned in Banda, Raebareli, Mahoba & Bareilly districts with a financial assistance of Rs.52.36 lakh.

The main objective of the projects is to enhance the income and employment opportunities of small and marginal farmers by integrating various farm enterprises such as agriculture (cultivation of cereals, pulses & oilseeds etc.), dairy, poultry, fisheries, vegetable cultivation, horticulture, azolla cultivation, vermi compost preparation, mushroom cultivation & apiculture etc. such that recycling crop residues and by products within the farm itself will lead to reducing input cost & subsequently to enhanced net income & decreased risks of crop failure. Blending of IFS with appropriate components which are geo-demographically, climatically & socio-economically feasible & practically adoptable is the key solution for bringing agricultural prosperity.

3.16 Agroforestry

Agroforestry is a sustainable land-use system that maintains or increases total yields by combining food crops (annuals) with tree crops (perennials) and/or livestock on the same unit of land, either alternately or at the same time. It uses management practices that suit the social and cultural characteristics of the local people and the economic and ecological conditions of the area for improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income.

Policy Support for Agroforestry

Identifying the importance of agro-forestry practises, Uttar Pradesh Govt. in its State Forest Policy 2017 has incorporated promotion of agro-forestry on farmland for increasing tree cover as well as income augmentation for farmers.

Sub-Mission on Agroforestry (SMAF) under National Mission for Sustainable Agriculture (NMSA) setup in 2016 is operational in the state. Under the mission agro-forestry practices are promoted with the help of financial support with an aim to expand the tree coverage on farmland in complementarity with agricultural crops with interventions covering capacity building, nursery development, peripheral & boundary Plantation, low density plantation, high density block plantation.

It is being operated with funding pattern 60:40 (GoI : State Govt) basis for Uttar Pradesh. Farmers would be supported financial assistance to the extent of 50% of the actual cost of the interventions (limited to 50% of the estimated cost). The estimated costs are as under:

S.N	Activity	Est. Costs	Remarks
A	Nursery		
i	Small Nursery (0.5 ha)	10	Min. capacity - 25,000 plants/year
ii	Big Nursery (1.0 ha)	16	Min. capacity - 50,000 plants/year
iii	Hi-tech Nursery(2.0 ha)	40	Min. capacity - 100,000 propagules/year
B	Peripheral/Boundary Plantation	Rs. 70/plant	On actual no. of plants planted
C	Low Density Block Plantation		Going for plantation without sacrificing the yield of existing crops/cropping systems
i	Upto 100 trees/ha	Rs. 70/plant	
ii	101 -500 trees/ha	Max. 28000/-	Actual of planting Intensity
C	High Density Block Plantation		Intermediate blocks /strip plantations /shelterbelt/wind breaks in waste and degraded land not suitable for growing crops
i	501 – 1000 plants/ha (spacing norm 3.5 m x 3.5 m)	Max. Rs. 30,000	
ii	1001 – 1200 plants/ha (spacing norm 3 m x 3 m)	Max. Rs. 35,000	
iii	1201 – 1500 plants/ha (spacing norm 2.5 m x 2.5 m)	Max. Rs. 45,000	
iv	>1500 plants/ha (spacing norm less than 2.5 m)	Max. Rs. 50,000	

Institutional Support

ICAR – Central Agroforestry Research Institute (CAFRI) situate in Jhansi district of Uttar Pradesh is the premier institute for R & D in the field of agroforestry with the aim to improve quality of life of rural people through integration of perennials on agriculture landscape for economic, environmental and social benefits.

Issues in Agroforestry in Uttar Pradesh

- Most of the farmers have small / fragmented land holding.
- Difficulty in obtaining requisite permissions for harvesting and transport of trees.
- Complex agreement conditions with companies under buyback arrangements.
- Lower crop productivity under trees impacting income till harvest of tree crop.
- Lack of awareness and practical aspects about new technology in the field of agroforestry.

Promising Tree Species under Agroforestry

Uttar Pradesh lies in the northern India expanding over 9 agro-climatic zones consisting of prominent agro-forestry species including *Eucalyptus spp.*, *Tectona grandis*, *Dalbergia latifolia*, *Pongamia pinnata*, *Populus deltoids*, *Dalbergia sissoo*, *Eucalyptus spp.*, *Tectona grandis*, *Dalbergia latifolia*,

Pongamia pinnata, Casuarina equisetifolia, Albizia lebbeck, Emblica officinalis, Leucaena leucocephala, Acacia nilotica, Azadirachta indica, Tectona grandis, Tamarindus indica, etc.

Initiatives

- Sanctioned 08 new Watershed development projects with a grant assistance of Rs.110.90 lakh under WDF in Agra, Auraiya, Etawah, Jhansi, Mahoba and Sonbhadra districts while 04 ongoing watershed development projects graduated to Full Implementation Phase with a grant assistance 1033.53 lakh under WDF in Hamirpur, Jhansi, Lalitpur and Sonbhadra.
- Six projects with a grant assistance of approx. Rs.1077.39 lakh have been sanctioned under Tribal development funds covering 3000 households as beneficiaries in Balrampur, Mirzapur and Sonbhadra districts.
- 06 FPO proposals under PODF-ID and 86 proposals under CSS 10000 FPO scheme have been sanctioned to the agencies/ CBOs covering the activities of production of vegetables, flowers and fruits, spices, seeds, fertilisers, animal husbandry, fisheries, vermicompost, bio-pesticides, bee-keeping, etc.
- 07 DPR based projects in 05 districts with a grant assistance of Rs.162.58 lakh have been sanctioned under Farm sector Promotion Fund so far during the current financial year.
- The new initiatives/activities taken up under these projects are
 1. End to end traceable precision farming solution with ICT and IoT based tools to establish Smart Farms
 2. Promotion of Mixed Farming System (Biofloc Fish Farming, Sweet Corn, Broccoli & Turmeric) for income enhancement and sustainable agricultural practices through Farmer Producer Organization
 3. Development & promotion of IoT Based Smart Fish-Pond Water Quality Monitoring System
 4. Development and evaluation of pomegranate based agroforestry system in Bundelkhand region for higher productivity and economic returns.
 5. Crop Diversification through cultivation of medicinal plants and its marketing" for improving farm income

The benefits accrued from DPR projects are:

- To create awareness among the farmers about the benefits and advantages of using latest/ modern technologies i.e. Agricultural drones, use of Internet of Things, Automatic Wireless Weather Station, Automatic and semi-automatic Irrigation System, Soil Moisture Sensors, Remote Sensing etc. in agriculture and allied activities.
- The project creates good demonstrative effect among non-beneficiary farmers, as farmers from the nearby areas also show their interest in adopting these technologies at their field.
- Capacity building & training of farmers in scientific cultivation of crop, adoption of new agro technologies etc.
- Increase in annual income
- Increased understanding regarding agricultural diversification
- Farmers became more aware of the ongoing project of Agriculture Department, Horticulture Department, Krishi Vigyan Kendra and other departments.

3.17 Watershed development initiatives in the State – Banking Plan and increase in credit Flow

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects known as "wadi" for improving the socio-economic status of the tribal families across the countries for more than two decades. All these projects are implemented with grant/ grant-cum-loan assistance by NABARD with the help of local NGOs. These developmental initiatives have transformed the natural and human resource

endowments in compact areas and are conducive for absorption of higher capital and economic avocations. In order to make efficient use of conserved resources, further investments by the farmers/tribal, for taking up appropriate economic activities are required.

Further, on account of lockdown due to onset of COVID-19, millions of the rural people lost their employment and livelihood opportunities. The severity of this problem further increased due to reverse migration of labour force from urban areas to rural areas, necessitating the need to create investment opportunities for rural youth in agriculture.

In order to take up additional economic activities in watershed and wadi project areas, NABARD has decided to extend concessional refinance support to all eligible banks/FIs to enable them to deepen institutional credit to beneficiaries in these project areas. **NABARD has earmarked a refinance amount of Rs.5000 crore under this special dispensation during 2020-21 to 2022-23.**

Objective

- To promote sustainable economic activities in NABARD supported watershed and wadi project areas.
- To give a boost to the agriculture and rural sector in post-COVID era through credit intensification.
- To enable banks to extend financial support at concessional rate to the beneficiaries for taking up economic and livelihood activities.
- To address the issues related to reverse migration due to Covid-19.

Eligible beneficiaries

The scheme will cover all the eligible beneficiaries of watershed projects and TDF projects supported by NABARD as also the small and marginal farmers, tenant farmers, oral lessees, reverse migrants; SHGs, FPOs, JLGs, cooperatives, partnership/proprietorship firms etc.

Eligible financial institutions

All Commercial Banks, SFBs, RRBs, Cooperative Banks and NABARD subsidiaries complying to refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes

All priority sector loans extended by the banks in watershed development project areas and agro processing activities for tribal farmers will be eligible for refinance

Refinance assistance

Refinance assistance is provided to the banks/FIs under Automatic Refinance Facility (ARF).

Interest rate on refinance will be at 3% and the ultimate lending rate to be charged by banks/FIs should not be more than 06 months MCLR+ 1% or EBLR+2.5%, whichever is lower. For RRBs, the ultimate lending rate to be charged should not be more than 2% of their cost of funds. The Refinance shall be repaid within a maximum period of 5 years.

3.18 PACS as Multi –Service Centre

The Scheme of “PACS as Multi-Service Centres” was launched by Hon’ble PM at National level. In UP also, the Scheme was launched by Hon’ble Minister for Cooperation. A total no. of 804 PACS have been given sanction for diversified business projects under the Multi Service Centre. NABARD is also associated in implementation of the Scheme by finalizing the PACS as well as extending refinance at 3% which would be availed by the PACS at 4%.

- Out of the 804 PACS, 704 PACS also qualify under AIF for interest subvention @ 3%.
- NABCONS (wholly owned subsidiary of NABARD) can also provide service for preparation of DPR.
- The PACS have also been approved on AIF portal for AIF interest subvention

3.19 Skill India Scheme related to Agriculture and Non-Agriculture

Skill India is an initiative launched by the Government of India in 2015 to train over 40 crore Indians in different industry-related jobs. The vision is to create an empowered workforce by 2022 with the

help of various schemes and training courses. Part of the Skill India mission is to cater to skill development in India through a result-oriented framework that corresponds with the needs of the industry.

With proper skill development, the youth of India can access better-paying jobs and experience a higher standard of living. Further, with proper development at the grass root level, every sector within the economy will experience equal growth. Lastly, with trained Indians entering the workforce, better results can be achieved at a quicker pace, which has the potential to boost the country's economic growth.

3.19.1 Objectives

The main objective of the Skill India programme is to provide adequate training in market-relevant skills to over 40 crore youth by 2022. It also aims to create opportunities for the development of talent within the country and improve the overall scope and space for underdeveloped sectors. It does so with assistance from the National Skill Development Corporation or NSDC.

3.19.2 Key components of the scheme

- a. Short term training:** Under this module, training is provided to college/school dropouts and the unemployed. People are empowered as per the National Skills Qualification Framework and also in fields like soft skills, digital literacy and entrepreneurship.
- b. Kaushal and Rozgar Mela:** This module encourages active participation from the community to foster transparency and accountability.
- c. Recognition of prior learning:** Individuals with prior experience get certified and receive access to Bridge Courses to cater to knowledge gaps.
- d. Special projects:** Those training programmes that deviate from the standard framework find a place within this facet of the scheme.
- e. Monitoring guidelines:** To ensure that quality is maintained at the designated training centres, the scheme undertakes proper monitoring of the centres.
- f. Placement guidelines:** To ensure that a skilled workforce is guided into the right field as per the demands of the market, the scheme follows strict placement rules.

3.19.3 Under Skill Development Mission, GoI has launched various schemes:

a. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) – It is the flagship scheme of under Skill Development initiative implemented by National Skill Development Corporation (NSDC). The objective of this Skill Certification Scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning.

b. Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP)
To strengthen institutional mechanisms for skill development and increase access to quality and market-relevant training for youth across the country, Launched on 19th January 2018, SANKALP has a six-year implementation period till March 2023.

SANKALP aims to address the ongoing challenges like bringing about convergence, infusing quality in skill development programs and making them market relevant and accessible while ensuring private participation in the context of short-term training.

c. UDAAN - The Special Industry Initiative (SII) for Jammu and Kashmir (J&K) is funded by Ministry of Home Affairs and implemented by National Skill Development Corporation (NSDC).

d. Standard Training Assessment and Reward Scheme (STAR) - The scheme encourages the youth by providing a training program to incorporate market-driven skills and increase problem-solving methods to meet the demand of highly competitive markets. Upon successful completion of the training, the members are provided with monetary rewards and certificates.

e. Polytechnic Schemes - Scheme envisages providing non formal, short term, employment oriented skill development programmes, through AICTE approved Polytechnics, to various sections of the community, particularly the rural, unorganized & disadvantaged sections of the society, to enable them to obtain gainful self / wage employment.

f. Vocationalization of Education - efforts by schools to include in their curriculum those practical subjects which are likely to generate among students some basic knowledge, skills and dispositions that might prepare them to think of becoming skilled workers or to enter manual operations.

3.19.4 Skill Development Initiatives

- In tune with GOI goal, NABARD has developed a structured approach for addressing the skill gap in rural India through demand and outcome based programmes in skill development ecosystem leading to wage/self-employment. NABSKILL, the digital platform developed by NABARD has enabled complete digitisation of skill interventions right from submission of applications settlement of claims to effective implementation, monitoring/tracking, placement & building candidate wise data.
- NABARD has so far extended support for training 9.74 lakh rural youth through 35,950 programmes with a grant assistance of Rs.186.20 crore at all India level by gainfully engaging rural youth both in wage as well as self-employment. During the last year i.e 2021-22, ₹1,183.86 lakh was sanctioned for 393 programs for skill development of 15,966 rural youth from all over India. . NABARD supports imparting of skills to unemployed rural youth through RUDSETIs, RSETIs, CSR partners, NGOs etc.
- The trained youth are encouraged to set up their units/ enterprises. Focus is on Outcome based approach. The Proposal are submitted as per HO Guidelines (in the NABSKILL Portal) and our routed through our DDMs with their specific comments on the utility and effectiveness of the programmes, and further scope for income generation by the trained youth.
- Presently there are 72 RSETIs in UP of which 60 are AA rated, 4 are BB rated and 8 are BA rated. Out of the total 72 RSETIs established, 13 are sponsored by Bank of Baroda, 13 by Indian bank, 6 by Bank of India, 2 by Central bank, 9 by Canara Bank, 7 by Punjab National Bank, 6 State bank of India, 4 by Union Bank.

3.19.5 Skill Development Programmes by NABARD in State during last 02 years

During the year 2021-22, 32 Skill Development Programmes to 05 RUDSETI/RSETI have been sanctioned with primary focus on Reskilling of families of Reverse Migrants/ ODOP Products. IIT Kanpur was sanctioned 12 programs in women tailoring and Olive Foundation was sanctioned 5 training programs on menstrual hygiene.

During the year 2022-23, 4 Skill Development Programmes to 02 RUDSETI/RSETI have been sanctioned. 11 Other programmes like Fitter Fabrication and Sarathi Home Caregivers, training to Jail Inmates has also been sanctioned.

3.19.6 Promoting Rural Livelihoods through Off-Farm Activities – NABARD Initiatives

One of the major challenges of rural economy has been to develop gainful and productive rural employment opportunities to a large rural populace. While the rural employment and income generating opportunities have been on the decline in the agriculture sector, a vibrant and modern approach is needed for developing the rural employment opportunities in the off-farm sector.

The Off-farm sector comprising cottage/village industries in rural areas, is an important constituent of rural economy providing employment opportunities, supplementary income, and livelihood to rural artisans/craftsmen, educated/uneducated youth/women and rural poor.

NABARD through its promotional activities has been working in this direction to expand the off-farm employment opportunities and promote income generation through sustainable livelihoods in rural areas. NABARD has evolved several credit and promotional schemes for the development of Off-Farm sector since its inception and has been making continuous efforts in refining /rationalizing the programmes in response to field-level needs. Support under the Off-Farm Sector is provided through the **Gramya Vikas Nidhi (GVN)**.

Rural Haat and Rural Mart

- During the year 2021-22, 7 Rural Haat and 10 Rural Mart has been sanctioned in Uttar Pradesh.
- During the year 2022-23, 1 Rural Haat and 4 Rural Mart has been sanctioned in Uttar Pradesh, out of which 2 are Mobile Vans.

Promotion of Rural Enterprises and Local Employment through OFPOs

- Off-Farm Producer Organisations (OFPOs) play an important role in promoting rural enterprises in handloom, handicraft and agro-processing sector so as to generate local employment through value addition, design innovation and development, processing, brand building, creation of storage and logistics infrastructure, mechanization and development of technology plus strong forward and backward linkages. This ultimately brings in sustainable and inclusive development through collectivization and formalization. Three OFPOs (Off Farm Producers' Organisation) functioning in Uttar Pradesh:
- At Baghpat, Khekra handloom Producer Company Ltd, has successfully implemented the programme.
- At Varanasi Vishwakarma Wood Carving Producer Company Ltd. is under implementation.
- At Gorakhpur Gorakhpur Terracotta Products is under implementation.
- The OFPO products are similar to ODOP product of the district, i.e. Home furnishings' and Gorakhpur Terracotta

Promoting GI registrations:

- During the year 2021-22 and 2022-23, 10 products have been respectively supported for registration under GI.
- NABARD has pioneered GI Registration by supporting 54 products from Uttar Pradesh covering major crafts in the State and ODOP products. 14 out of them have got registration certificate and remaining are in various stages of registration.
- This initiative has helped rural artisans to ensure consistence in quality, brand building and marketing, enforcement of rights and provided an opportunity to preserve the old craft by creating its brand value in the market.

Exhibitions and Mela

- During the year 2021-22, Handloom & Handicraft Mela was organized in a prominent Mall in Lucknow from 11 August to 21 September 2021. Artisans/ FPOs/ SHGs from almost all the districts of the State participated in the Mela on rotational basis, covering more than 100 artisans. This Mela facilitated members of SHGs, OFPOs, FPOs, artisans, etc. and a record sale of more than 30 lakhs was recorded during the event.
- During the year 2022-23, Gramin Hastkala Pradarshni, an exhibition was organized from 24th June to 5th July 2022 by the Uttar Pradesh Regional Office at Saharaganj Mall, Hazratganj. This Mela facilitated members of SHGs, OFPOs, FPOs, artisans, etc. and a sale of more than 20 lakhs was recorded during the event. Further, a 6 Day Handloom Exhibition was organised at Varanasi during August 10-15, 2022 to commemorate National Handloom Day- August 7, 2022.

3.20.1 Potential for cultivation of Millets

Millet is a common term to categorize small-seeded grasses belonging to Gramineae family that are often termed nutri cereals or dryland-cereals, and includes sorghum, pearl millet, ragi, small millet, foxtail millet, proso millet, barnyard millet, kodo millet and other millets.

India produced around 173 Lakh tonnes of millets in the year 2019 which is 80% of Asia and 20% of world's millet production. Average millet productivity of India is 1239 Kg/ Ha which is higher than the world productivity i.e 1229 Kg/ Ha. (National Conference on Kharif Campaign, 2022, Ministry of Agriculture & Farmers Welfare). The three major millet crops currently grown in India are jowar (sorghum), bajra (pearl millet) and ragi (finger millet). Along with that, India grows a rich array of bio-genetically diverse and indigenous varieties of "small millets" like kodo, kutki, chenna and sanwa. India's top five millet producing states are Rajasthan, Maharashtra, Karnataka, Gujarat & Madhya Pradesh.

Total production of millets in Uttar Pradesh was 22.25 Lakh tonne millets (mainly Jowar, Bajra and small millets) covering an area of 10.82 Lakh Ha in the year 2021-22 (Agriculture Dept, GoUP). Bundelkhand region is highly suitable for promotion of millet crop in UP.

Millets are rich in protein, fibre, vitamins and minerals like iron, calcium and magnesium and can provide nutritional security and act as a shield against nutritional deficiency, especially among children and women. Its high iron content can fight high prevalence of anaemia in India women of reproductive age and infants. Apart from health benefits, millets are resilient to climate change as they are adapted to a wide range of temperatures, and moisture regimes, and demand less input to grow. It can sustain drought and even 350-400 mm of rainfall is sufficient for millets. Millets grow faster, putting less stress on the environment. Millets are often referred to as Superfood and its production can be seen as an approach for sustainable agriculture and a healthy world.

The Govt. has taken several steps for promotion of millets. The National year of millets was celebrated in 2018. In view of the nutritional value of the millets, the Govt. also notified millets as nutri- cereal in April 2018.

With the aim to create awareness and increase production & consumption of millets, United Nations, at the behest of the Government of India, declared 2023 the **International Year Millets**.

Over 500 startups are working in millet value chain while the Indian Institute on Millet Research has incubated 250 startups under RKVY-RAFTAAR.

Millets are the backbone for dry land agriculture. They are hardy, resilient crops that have a low carbon & water foot print, can withstand high temp & grow on poor soils with little or no external inputs & thus termed as the 'miracle grains' or crops of the future. In times of climate change, they are often the last crop standing and thus are a good risk management strategy for resource poor marginal farmers.

Strategies for enhancing production & productivity of millet in Uttar Pradesh:

- a. Frontline technology demonstration/ cluster demonstration
- b. Demand creation through increase in consumption
- c. Crop diversification focus in favour of millets
- d. States to take steps for procurement
- e. Expansion of the area of millet cultivation through setting up of common seed distribution and free seed minikit distribution.
- f. Focusing on research and innovation in developing new varieties and crop improvement etc.
- g. Providing seed kits and inputs to farmers, building value chains through Farmer Producer Organisations and supporting the marketability of millets.
- h. Promotion of processing of millet for the national and global market. Food processing units including biscuit factory, bread factory, among others may be established.

3.20.2 Scope of Promotion of Organic Farming

Organic farming is a sustainable agriculture system that excludes the use of synthetic inputs in farming and relies on on-farm inputs such as crop residues, farmyard manure, enriched composts, vermi-compost, oil cakes, bio-fertilizers etc. for nutrient management of crops. Similarly, pests and diseases are managed by eco-friendly farming practices of crop rotation, trap crops, bio-pesticides like neem-based formulations, bio control agents, mechanical traps, stale seed bed etc. Adoption of organic farming practices produces safe food, reduces cost of production, improves soil health and helps in mitigating the climate change and global warming by reducing dependence on chemical fertilizers.

Organic crops are a better source of nutrients than their corresponding conventional forms. Organic

systems give higher animal immunity and increases disease resistance to plants, with 50 % less mycotoxins in crops and a persistent shelf life. Organic foods have more plant secondary metabolites, higher micronutrient content, and more conjugated fatty acids for better human health, including lower incidences of non-communicable diseases.

In India, a cumulative area of 29.41 lakh ha, 38.19 lakh ha and 59.12 lakh ha have been brought under organic cultivation in the last three years (2019-20, 2020-21 and 2021-22) using organic manure and other organic inputs.

At present, 59.12 lakh ha area has already been brought under organic farming as certified by National Programme for Organic Production (NPOP) and Participatory Guarantee System (PGS). India ranks at 4th place in terms of certified area globally as per the report published by Research Institute of Organic Agriculture (FiBL) and the International Federation of Organic Agriculture Movements (IFOAM) Statistics 2022.

Government has been promoting organic farming through dedicated schemes of Paramparagat Krishi Vikas Yojana (PKVY) and Mission Organic Value Chain Development in North East Region (MOVCDNER). Apart from this, support is also provided for group/ Farmers Producers Organization (FPO) formation, training, certification, value addition and marketing of their organic produce. In addition, Organic cultivation on either side of River Ganga and Large Area Certification have also been introduced under PKVY to increase acreage under organic cultivation using organic manure / bio-fertilizers. Individual and small organic farmers groups (5-50 farmers) may also get registered with State Agriculture Department and nearby Regional Council (RC) of Participatory Guarantee System- India (PGS-India) to certify their farm as organic under PGS.

In Uttar Pradesh, a total of 1.46 lakh Ha area has been bought under Organic Farming through National Program of Organic Produce (NPOP), Parampragat Krishi Vikas Yojana (PKVY) & National Mission on Clean Ganga (NMCG).

NABARD through its Farm Sector Promotion Fund (FSPF) has been promoting organic farming in different districts of the state through DPR based Projects on promotion of organic farming through vermi-wash for upliftment of farmer's income and appropriate organic integrated farming system (OIFS) model for livelihood security of poor farmers.

3.20.3 Promotion of 'Digital Technological Innovations in Agriculture'

Digital agriculture is the use of new and advanced technologies, integrated into one system, to enable farmers and other stakeholders within the agriculture value chain to improve food production.

Most of today's farmers make decisions such as how much fertiliser to apply based on a combination of rough measurements, experience and recommendations. Once a course of action is decided, it is implemented but the results are normally not seen until harvest time. In contrast, a digital agriculture system gathers data more frequently and accurately, often combined with external sources (such as weather information). The resulting combined data is analysed and interpreted so the farmer can make more informed and appropriate decisions. These decisions can then be quickly implemented with greater accuracy through robotics and advanced machinery, and farmers can get real-time feedback on the impact their actions.

Technologies used include sensors, communication networks, Unmanned Aviation Systems (UAS), Artificial Intelligence (AI), robotics and other advanced machinery and often draws on the principles of the Internet of Things. Each one of these brings something valuable to farming from data collection, through to management and processing, as well as guidance and direction. This integrated system offers new insights that enhance the ability to make decisions and subsequently implement them.

Digital agriculture has the potential to make agriculture more productive, more consistent and to use time and resources more efficiently. This brings critical advantages for farmers and wider social benefits around the world. It also enables organisations to share information across traditional industry boundaries to open up new, disruptive opportunities.

While several countries, such as the Netherlands, the US, Australia and Israel, have successfully adopted and exploited digital solutions to revolutionise agriculture, their adoption in India is still in its infancy. The future adoption of digital agriculture in India is anticipated to nurture under the Public-Private Partnership (PPP) mode. Government is taking several initiative to promote and popularise digital agriculture technologies among farmers.

GoI under National e-Governance Plan in Agriculture (NeGP-A) is funding the State(s)/UT(s) for project involving use of modern technologies viz. Artificial Intelligence (AI), Machine Learning (ML),

Robotics, Drones, Data Analytics, Block Chain etc.

In September 2021, the Union Minister of Agriculture & Farmers Welfare, Mr. Narendra Singh Tomar, announced the initiation of the Digital Agriculture Mission 2021–2025, while signing five memorandum of understandings (MoUs) with CISCO, Ninjacart, Jio Platforms Limited, ITC Limited and NCDEX e-Markets Limited (NeML), to forward digital agriculture through pilot projects. The Digital Agriculture Mission 2021–2025 aims to support and accelerate projects based on new technologies, like AI, block chain, remote sensing and GIS technology and use of drones and robots.

GoI under “Sub-Mission on Agricultural Mechanization” (SMAM) envisages granting upto 100% of the cost of agriculture drone or Rs. 10 lakhs, whichever is less, as grant for purchase of drones by the Farm Machinery Training & Testing Institutes, ICAR institutes, Krishi Vigyan Kendras and State Agriculture Universities for taking up large scale demonstrations of this technology on the farmers’ fields.

The Farmers Producers Organizations (FPOs) would be eligible to receive grant up to 75% of the cost of agriculture drone for its demonstrations on the farmers’ fields.

A contingency expenditure of Rs.6000 per hectare would be provided to implementing agencies that do not want to purchase drones but will hire drones for demonstrations from Custom Hiring Centres, Hi-tech Hubs, Drone Manufacturers and Start-Ups.

MoCA has published ‘Drone Rules 2021’ vide GSR No. 589(E) dated 25th August 2021 to regulate the use and operation of Drones in India. The Department of Agriculture & Farmers Welfare has also brought out Standard Operating Procedures (SOPs) for use of Drone application with pesticides for crop protection in agricultural, forestry, non-cropped areas, etc. and for Drone Application in Spraying for Soil and Crop Nutrients. The demonstrating institutions and all the providers of agricultural services through drone application have to comply with these rules/regulations and SOPs.

NABARD is promoting use of digital agriculture technologies by providing grant assistance for implementation of DPR based project on use of IOT in agriculture & fisheries and demonstration of use of agricultural drones for sparying pesticides in some districts of the state to bring awareness in the farming community about the benefits and advantages of cultivating crops and additionally intimating the farmers about the efficiency of such advanced technologies i.e Drone, IOT devices in AWWS, Irrigation System, Soil Moisture Sensors, Remote Sensing etc. in regular agricultural practices

3.20.4 Fintech Companies and NBFCs / MFIs in the state

Fintech Companies

In broad terms, Fintech (Financial technology) describes any company that uses the internet, cloud services, mobile devices, or software technology to either connect with financial services or to use them.

The Uttar Pradesh government’s move to set up a Fintech City, sprawling over 100 acres across Noida and Greater Noida, is set to provide a platform for financial technology (fintech) startups and will go a long way in creating new job opportunities. There are 239 fintech start-ups in Noida working largely in:

- Digital lending
- Payments
- Blockchain
- Digital Wealth Management

Companies like Pine Labs, Spice Money, Paytm Payments Bank, Advisorymandi etc. have been doing business in Uttar Pradesh for many years.

In view of Noida and Greater Noida being chosen as the first choice for setting up Fintech companies, the sector is bound to grow rapidly in future, creating thousands of employment opportunities every year.

NBFCs / MFIs

NBFCs / MFIs have been a vital cornerstone of the Indian financial ecosystem as important financial intermediaries channelizing savings and investments, especially for small-scale and retail sectors as well as underserved areas and unbanked sectors of the Indian economy.

Microfinance initiatives are creating tremendous socio-economic impact on empowerment of the marginalized. Group-mode of financing through SHGs and JLGs has been established as a cost-effective and viable means to link this segment to formal credit system and provide them capital for livelihood planning. Microfinance is developed in a big way in India and it has become a movement in India. The SHGs which started their movement in rural India has spread its wings to cities.

Uttar Pradesh Microfinance Association (UPMA) formed on 17th December 2013 with its Head Quarter at Lucknow works with a vision to be an engine of inclusive growth for Uttar Pradesh and help provide financial services to 20 million low-income households in a responsible and transparent manner, thereby helping them build sustainable livelihoods.

NABARD's support

- Refinance support to NBFC/MFIs to supplement their resources for providing adequate credit.
- Grant support for conduct of microfinance related conference. In 2022-23, grant support under R&D fund was given to UPMA for conduct of “The Vth State Microfinance Conference – 2022”

3.21 State specific relevant Issue / sector

- To increase the manufacturing sector's contribution to GSDP
- Since coarse grains require less water and economical to grow comparatively, they should be promoted.
- Natural Farming needs to be promoted on a big scale in the state.
- Efforts need to be made in reducing pollution by preventing burning of municipal waste, agri & mandi waste and sugar mill waste.
- Banks to take up SHG and JLG financing as a corporate agenda and closely monitor its implementation at various levels.
- Much needed focus to be given on converting the SHGs/ JLGs into agripreneurs/ entrepreneurs thereby increasing their income level. In districts where MEDP/ LEDP projects are being implemented, banks may consider credit deepening for up scaling the existing interventions. Area Development Schemes may also be promoted through mature SHGs.
- Most of the farmers have small / fragmented land holding.
- Lack of awareness and practical aspects about new technology in the field of agroforestry.

The Uttar Pradesh “Madhurmithas” Brand added to the already expanding portfolio of ODOP brands launched on 5th May,2020 under the Scheme Formalisation of Micro food processing Enterprises (PMFME) by Union Ministry of Food Processing Industries.

The Ministry has signed an agreement with NAFED for developing 10 brands of selected 20 ODOPs under the branding and marketing component of the PMFME scheme.

Brand - Madhumantra (Saharanpur, UP, Product: Multiflora Honey) was launched in January 2022. The Brand Madhurmithas has introduced Jaggery Powder and has been exclusively developed under the ODOP concept for the district Muzaffarnagar, UP. The product is a sweetener without any chemicals and also healthier and more delicious than sugar. The 500g standy zip pouch is resealable to allow convenient & safe storage.

Chapter – 4

Potential Credit Outlay

NABARD initiated the process of potential assessment for the priority sector activities in the year 1989 through a consultative process with the line depts., bankers, social organizations, farmers and other stakeholders. The document has been well accepted and recognized at all fora and has been the basis for preparing Annual Credit Plan (ACP) at district level and consolidated as the State Credit Plan. The sub-sector wise potential assessed and projections made for 2023-24 for each district have been aggregated at State level and discussed in this chapter followed by identification of certain constraints/bottlenecks which needs to be addressed for enabling harnessing of potential to the maximum. Further, it offers some solutions in the form of suggestion/action points and identifies critical infrastructure gaps for the use of all stakeholders in the development of the state.

Total Priority Sector

The aggregate credit potential for 2023-24 for overall priority sector for the state of Uttar Pradesh has been assessed at **Rs. 375386.56 crore**. The sub sector-wise credit projection assessed for the year are given in Table 4.1.

Table 4.1- Sub-Sector wise Credit Projection for 2023-24

S. No.	Sector/ Sub-sector	Credit Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance & Marketing	168334.90
ii	Water Resources	4022.97
iii	Farm Mechanisation	9392.76
iv	Plantation and Horticulture including Sericulture	2534.26
v	Forestry & Waste Land Development	668.67
vi	Animal Husbandry – Dairy	16092.71
vii	Animal Husbandry – Poultry	3292.42
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	2057.50
ix	Fisheries	979.81
x	Others – Bullocks, carts, two wheelers etc.	1655.47
xi	Integrated Farming	254.23
	Total Farm Credit – A (i to xi)	209285.69
B	Agriculture Infrastructure	
i	Storage Godowns, Market Yard, Silos, Cold Storage Units / Cold Chains	8204.77
ii	Land Dev., Soil Conservation and Watershed Development	874.03
iii	Others –Tissue Culture, Biofertilizers etc.	2580.11
	Total Agriculture Infrastructure – B (i to iii)	11658.91
C	Agriculture – Ancillary Activities	
i	Food and Agro Processing	8846.09
ii	Others Loans to Farmers' Coop. Societies etc.	2846.63

S. No.	Sector/ Sub-sector	Credit Projections
	Total Ancillary Activities – C (i to ii)	11692.72
	Total Agriculture (A + B + C)	232637.32
II	MSME	105752.64
III	Export Credit	6203.66
IV	Education Loan	3986.59
V	Housing Loan	18442.62
VI	Renewable Energy	764.38
VII	Others – Loans to SHG/JLG, PMJDY etc.	4460.24
VIII	Social Infrastructure involving Bank Credit	3139.11
	Other Priority Sector (III-VIII)	36996.60
	Total Priority Sector (I – VIII)	375386.56

4.1 Credit Potential for Agriculture

4.1.1 Farm Credit

As defined in the priority sector lending guidelines of the Reserve Bank of India, Farm Credit includes loans to (a) Individual farmers (including SHGs/JLGs, provided banks maintain disaggregated data of such loans), and (b) corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers (with a limit of Rs.2 crore per borrower) directly engaged in Agriculture and Allied Activities, viz., dairy, fishery, animal husbandry, poultry, bee-keeping, sericulture etc.

The gamut of loans under the sector includes: (i) Crop loans, Medium and Long-term loans for agriculture and allied activities (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm, and developmental loans for allied activities.); (ii) loans for pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting;

(iii) loans up to Rs.50 lakh against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months; (iv) loans to distressed farmers indebted to non-institutional lenders; (v) loans to farmers under the Kisan Credit Card Scheme and (vi) loans to small and marginal farmers for purchase of land for agricultural purposes.

4.1.1.1 Crop Production, Maintenance and Marketing

The agriculture sector is one of the most important sectors for the country's economy as it provides employment to a significant proportion of the population along with food security. The estimated real agri-gross value added (GVA) of 21.1 lakh crore in FY2022 accounted for 15.5% of total GVA and is 6.4% higher than the pre-pandemic level. The crop income with a share of 37% continues to be an important source of farmer's income although there is a visible diversification in the sources of income of the farmers.

Agricultural sector's performance has been impressive during the last few years, with reporting a Compounded Annual Growth Rate (CAGR) of 3.7% between FY2018 and FY2022. Total Agri-production in 2020-21 (as per the fourth advanced estimate): record 308.65 million tonnes. As per the First Advanced Estimates for 2021-22 (Kharif only), total foodgrains production in the country is estimated at a record level of 150.50 million tonnes which is higher by 0.94 million tonnes than 2020-21 Kharif production.

Uttar Pradesh, traditionally known as the 'Granary of the Nation', not only produced 61.95 million tonnes (2020-21) of food grain but also occupied first position in food grain production. In 2020-21, the state was major producer of wheat and sugarcane i.e 35.50 MT and 177.67 MT respectively, which accounts for 32.41 % and 44.5 % share of country's total production. The major kharif crops of the state include paddy, maize, sorghum, pearl millet and groundnut, while wheat, barley, chickpea, rapeseed, mustard and potato are the major rabi crops.

However, the average landholding size of 0.73 ha in the state presents various challenges for improving productivity, adopting modern agricultural methods or advanced irrigation techniques.

Emerging and Potential areas

a. Crop Credit Flow through Credit Card (KCC) Scheme

There are total about 2.33 crore farmers in state, of which only 1.52 crore farmers have been covered under the KCC scheme (SLBC, June 2022). Thus, there is a huge gap of around 81 lakh farmers who are yet to be covered under this scheme.

A special credit flow campaign has been started by the state government to provide crop loan distribution through Kisan Credit Card for 100 days, 6 months and 1 year for credit flow in the state to cover maximum farmer in state.

Table 4.2 : KCC issued in Uttar Pradesh by 30th June 2022 (FY 2022-23) (Rs. in crore)

Bank	New KCC issued		KCC renewed		Total KCC	
	No.	Amount	No.	Amount	No.	Amount
Commercial Bank	518124	7614	99358	2577	617482	10191
Rural Bank	545601	5557	112848	1739	658449	7296
Cooperative Bank	0	0	15051	88	15051	88
Total	1063725	13171	227257	4404	1290982	17575

(Source: SLBC)

KCC issued for Animal Husbandry and Fisheries

- KCC issued for Animal Husbandry: 72670 (FY 2022-23)
- KCC issued for Fisheries: 5447 (FY 2022-23) (Source: SLBC June 2022)

b. Crop Insurance Schemes

In a bid to protect farmers against losses incurred because of frequent changes in weather patterns, the PMFBY was launched in Feb 2016 and was implemented from Kharif 2016 (June 2016). It replaced the earlier crop insurance schemes viz. NAIS and MNAIS. The scheme supports sustainable production of Agriculture sector by way of financial support; stabilizing income; promoting adoption of innovative and modern practices; ensuring flow of credit to agriculture sector. The key features of PMFBY are:

- i. Enrolment under the scheme is 100% voluntary for all farmers from 2020 Kharif.
- ii. More Flexibility to states/UTs to implement PMFBY with the option to select any number of additional risk covers/features like prevented sowing, localized calamity, mid-season adversity, and post-harvest losses.
- iii. The Central subsidy is limited to premium rates up to 30% for unirrigated areas/crops and 25% for irrigated areas/crops. Districts having 50% or more irrigated area will be considered as irrigated area/district.
- iv. Provisions for quick settlement of claims, PMFBY require state governments to carry out at least four CCEs in every village panchayat for every notified crop and submitted the yield data to insurance companies within a month of the date of harvest. The companies have to settle the claims within three weeks of receiving CCE data.
- v. In addition, the Department of Agriculture, Cooperation and Farmers Welfare will prepare state-specific alternative risk mitigation programs for crops/areas with higher premium rates in consultation with other stakeholders/institutions.

As of July 2021, claims worth Rs. 95,000 crores have already been paid under the Scheme. Even during COVID-19 pandemic, nearly 70 lakh farmers benefitted and claims worth Rs. 8741.30 crores were transferred to the beneficiaries.

Table 4.3 : Status of Pradhan Mantri Fasal Bima Yojana in Uttar Pradesh

Crop Season	Farmers Insured	Area Insured (hectare)	Insurance Amount (Rs. in Crore)	Total Premium (Rs. in Crore)
Kharif	2160222	1561999.05	7851.19	786.50
Rabi	1992536	1423368.83	8909.68	750.76
Total	4152758	2985367.88	18186.93	1620.36

(Source: SLBC)

c. Interest subvention under crop loan

The Interest Subvention (IS) scheme envisages providing crop loans up to Rs. 3 lakh at 4% interest to farmers for agricultural activities. Interest Subvention of 1.5% will be provided to lending institutions for the financial year 2022-23 to 2024-25 for lending short-term agriculture loans.

Table 4.4: Interest subvention claimed by banks in UP during last 03 years (Rs. in crore)

Year	Interest subvention claimed by Rural banks	Interest subvention claimed by cooperative banks	Total interest subvention
2019-20	172.22	73.10	245.32
2020-21	244.31	55.66	299.97
2021-22	484.32	95.22	579.54

(Source: NABARD)

d. Loan against Negotiable Warehouse Receipts (e-format)

In order to reduce post-harvest losses and encourage farmers to store their produce in Accredited Warehouse, GoI in 2011-12 introduced a scheme to extend concessional loan upto Rs. 3 lakh to small and marginal farmers owning Kisan Credit Cards (KCCs,) for a period of upto six months at an interest rate of 7 per cent, against Negotiable warehouse Receipts (NWR) issued by accredited warehouses.

In 2017, e-format for issuing receipt was introduced. The e-receipt is uploaded online eliminating the worry of loss of receipt and is accessible to banks while sanctioning loan and prevent multiple bank loans on a single receipt. Warehouses can register online through the new portal where the process of registration with WDRA has been simplified and fastened.

As per recent RBI notification dated 07 April 2021, to ensure greater flow of credit to the farmers against pledge/hypothecation of agricultural produce and to encourage use of NWR/eNWR issued by regulated warehouses, it has been decided to enhance the Priority Sector Lending (PSL) limit for loans against NWRs/eNWRs from Rs.50 lakh to Rs.75 lakh per borrower.

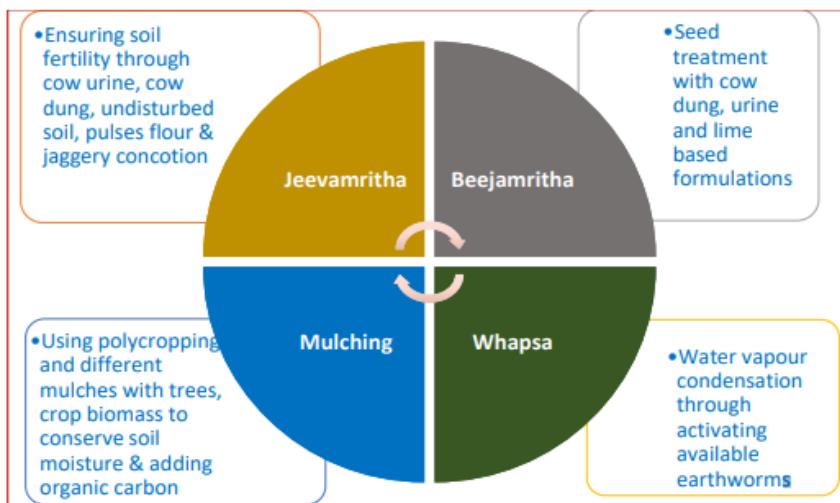
Table 4.5: Year-Wise Details of Registered Warehouses

Sl. No.	Year	Registered warehouse (no.)	NWR/e-NWR receipt issued (no.)	Total Stock under NWR/e-NWR (Lakh Tonne)	Loan amount disbursed under NWR (Rs. Crore)
1	2019-20	1005	273576	18.482	817.723
2	2020-21	337	88480	7.7974	731.798
3	2021-22	123	17975	1.6900	176.815

(Source :Department of Consumer Affairs)

e. Emerging technology to propel Agriculture and allied sectors

- **ZBNF a new approach of Natural Farming** - Natural Farming and Zero Budget Natural Farming (ZBNF) are used interchangeably and the practices propagated by Sh. Subhash Palekar has been considered as a reference point. The ZBNF/NF has following 4 essential components:

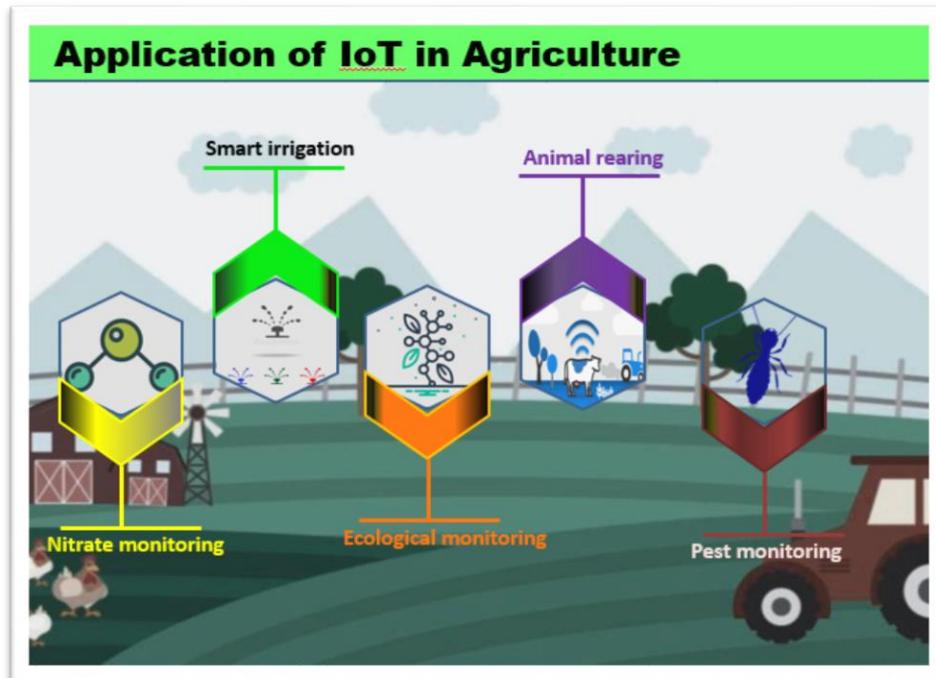


- **Financial Support for use of Drone under ‘Sub-Mission On Agriculture Mechanization’** - Agriculture Ministry to provide grant up to Rs. 10 lakh (or upto 100% of the cost whichever is less) for purchase of drones to agricultural institutes. These include Farm Machinery Training and Testing Institutes, ICAR institutes, KVKs, and State agriculture universities for taking up large-scale demonstration of drone technology on the farmers' field. FPOs would also be eligible to receive grant up to 75% of the cost of agri-drones for its demonstration on the farmer's fields.
- **Bhartiya Prakritik Krishik Padhati (BPKP)** - The scheme is introduced as a sub-scheme of Paramparagat Krishi Vikas Yojna (PKVY) since 2020-21 for the promotion of traditional indigenous practices including natural farming with emphasis on exclusion of all synthetic chemical inputs. Under BPKP, financial assistance of Rs. 12,200/ha is provided for 3 years for cluster formation, capacity building and handholding by trained personnel, certification and residue analysis.
- **Internet and Artificial Intelligence applications in agriculture**

Automation in agriculture has been the buzz word with Artificial Intelligence (AI) powered solutions not only enabling farmers to do more with less, but also helping improve quality and ensuring faster go-to-market for crops. Proximity sensing, remote sensing, Internet of Things (IoT) and image based Precision Farming are being used for intelligent data integration related to historical meteorology, soil reports, recent research, rainfall, insect infections and along with drone imagery is being used for in-depth field analysis, crop monitoring and field surveys.

- Kochi-based Brainwired has developed a livestock health monitoring and tracking system that uses Internet of Things (IoT) ear tags to track the vitals, and the estrous cycle of cattle. The data is then put through an ML algorithm to detect and alert farmers about illnesses and pregnancy.
- Chitale Dairy from Maharashtra is using Radio Frequency Identification (RFID) tags to identify thousands of animals on its many farms. It has also moved its entire application stack to the cloud. It has improved access to real-time information about animals, their health, as well as milk processing plants.
- Bengaluru-based Hydrogreens Agri Solutions employs IoT sensors to monitor temperature and humidity levels in warehouses and regulate water and airflow to provide high-quality fodder for farmers.

Picture depicted important application of IoT in Agriculture



f. State Government support for Crop Production and Maintenance

- **Pradhan Mantri Kisan Samman Nidhi (PM KISHAN)** Uttar Pradesh ranks first by providing financial assistance of Rs. 6000 to 2.55 crore farmers.
- **For current FY 2022-23** state government targeted 15,000 solar pumps on farmers' field.
- **Chief Minister minor irrigation scheme** - The state government allocated Rs. 1000 crore in FY 2022-23 for developing irrigation in state.

g. One District One Product (ODOP)

The UP government's One District, One Product Programme aims to encourage such indigenous and specialized products and crafts. There are products in UP that are found nowhere else – like the ancient and nutritious 'Kala namak' rice, the rare and intriguing wheat-stalk craft, world-famous chikankari and zari-zardozi work on clothes, and the intricate and stunning horn and bone work that uses the remains of dead animals rather than live ones, a nature-friendly replacement for ivory.

Kalanamak Rice

On 21 April 2022, Siddharthnagar District received "**Prime Minister Award for Excellence in Public Administration, 2021**" for best performance in the Holistic development of Kalanamak Rice through "One District One Product" Scheme.

NABARD in Siddharthnagar District for Kala namak rice has shown its major efforts in the creation of Farmers Producer Organization (FPO), capacity building through exposure visits, and creating awareness through **co-sponsoring Kapilvastu Mahotsava**.

Credit potential assessed for the year 2023-24

The aggregate credit potentials assessed for different activities under the sector in all districts of the State for 2023-24 is **Rs. 168334.90 crore** as against Rs. **156986.02** crore assessed for the year 2022-23, recording a growth of 7.23 %.

Issues and Suggested Action Points

- U.P. has a much smaller average landholding size (0.73 ha) as compared to Punjab (3.62 ha) and Haryana (2.22 ha) resulting in low food grain productivity at 280.3 qtl/ha as compared to neighboring states like Punjab (465.80 qtl/ha) and Haryana (398.10 qtl/ha). The small landholdings cause inefficient and uneconomical use of land resulting in low crop yields.
- The large number of tenant/ landless farmers or oral lessees and inadequate institutional credit availability hampers productivity levels. Banks need to explore the Joint Liability Group (JLGs) mode of financing to tenant farmers. The state can frame a policy to allow the tenant/landless farmers or oral lessees to become eligible for institutional finance.
- Due to un-ecological farming, there is a rapid decline in the groundwater table. Like, the annual average water requirement of rice and sugarcane is 180 cm and 260 cm respectively. However, the region receives only 140 cm of annual rainfall. Advanced and modern agricultural or irrigation techniques may be deployed to reduce water usage.
- The quantum of post-harvest losses due to inefficient storage or supply chain management in the State is a concern. Such huge losses are attributed to lack of scientific storage facilities and improper transportation, poor front-end infrastructure, like inadequate warehousing facilities, redundant food processing technology, and inaccessibility to value-added services.
- Due to the prevalent practice of canal irrigation, there is a rise in soil salinity, making the soil infertile and unsuitable for crop production. More than 8.67 per cent of the total geographical area of the western UP is affected by soil salinity and alkalinity (UP Land Development Corporation, GoUP). Therefore, farmers need to be made aware about the ill effects of over usage of fertilisers on the soil health, to promote a sustainable and conservative approach.
- Promoting location and crop-specific integrated nutrient management practices for improving soil health, enhancing crop productivity and maintaining quality and productivity of land are all important. Accordingly, more thrust may be given under "Paramparagat Krishi Vikas Yojana" to promote organic farming in the state.

- Diversification from traditional agricultural crops to cash crops, new crops suited to agro-climatic zone will expand production level of various crops and enhance the farmers' income.
- Modern production techniques like System of Rice Intensification (SRI) and System of Wheat Intensification (SWI) can be taken up to increase production, reduce the cost of cultivation and enhance farm income. In addition, new technology, agricultural implements and precision agriculture techniques may also be made available to farmers.

Critical Infrastructure Gaps

- Inadequate supply of improved quality High Variety Yield seeds, fertilizers and other inputs are a big constraint for enhanced crop productivity. Thrust can be given to ensure availability of quality seeds through Research Institutes, KVKs, etc., especially in the eastern region of UP, to improve overall production.
- Though some modern agriculture technologies like laser land levelling (LLL), zero tillage, bed-furrow, high-efficiency irrigation technologies (sprinkler & drip), precision surface irrigation, etc. have shown considerable increase in land productivity but still these technologies have not been up-scaled. The lack of financial resources, timely availability, training, preference combined with limited size of farm landholdings are some of the major constraints to accelerate the adoption of these technologies, especially amongst marginal/small farmers.
- Many districts in Bundelkhand region and Eastern UP have inadequate irrigation facilities. Many of the present canal irrigation systems have gone defunct. This has led to decreased crop productivity in these regions. Adequate infrastructure planning and construction along with water conservation approach to boost efficiency of irrigation facilities is highly desired.

Box no.3 : 2023- International Year of Millets

The United Nations General Assembly has declared the year 2023 as the International Year of Millets. This was adopted by a UN Resolution for which India took the lead and was supported by over 70 nations. This will help to create awareness throughout the world of the importance of millets, its role in sustainable agriculture, and its benefits as a smart and super food. India is poised to become the global hub for millets with a production of more than 170 lakh tonnes and producing more than 80 % of the millets produced in Asia. Earliest evidence for these grains have been found in Indus civilization and were one of the first plants domesticated for food. It is grown in about 131 countries and is the traditional food for around 60 crore people in Asia & Africa.

4.1.1.2 Water Resources

Introduction

Management of water resources assume a more significant role for a State like Uttar Pradesh in context of its main livelihood activity being agriculture, increasing population posing challenge to food security, levelling of growth in net sown area and spatial variation of water resources. As there is a strong correlation between farm productivity and availability of assured irrigation, a focus is required on harnessing of untapped irrigation potential, improving management of water resources and increasing water use efficiency of existing infrastructure/devices with an objective to ensure regular, timely and safe delivery of irrigation facility to our farmers. The State has exploitable Surface Water Resources and Ground Water Resources to the tune of 161.70 BCM and 77 BCM respectively. A major part of these resources is used in irrigation sector.

Surface Water Resources of the State

- The State forms a part of the Ganga basin. Out of 55.03 m ha m of water available in entire Ganga basin, 33.55 m ha m (61%) flows in 8 sub basins (Gandak, Ganga, Ghagra, Gomti, Ramganga, Rapti, Son and Yamuna basins) of UP. It is estimated that out of 33.55 m ha m, 19.95 m ha m is utilizable.
- UP has 28,500 km of rivers (largest in India) supplying water to 73051 km of canals, 1.38 lakh ha of reservoirs, 1.61 lakh ha of Tanks/ Ponds and 1.33 lakh ha of lakes. As on December 2017, live storage capacity of 14.263 BCM has been completed. The main canal system of the State are Upper Ganga Canal, Eastern Ganga Canal, Lower Ganga Canal, Sharda Canal and Sarda Sahayak Canal. Further as on 31 March 2021, the State had 28 major and medium lift irrigation schemes having CCA of 10.98 lakh ha.

- Presently, of the 161.70 BCM of surface water, 43.8 BCM is used for irrigation. Considering the ongoing projects (27.80 BCM), non-utilizable surface water (43.20 BCM), charges towards drinking, industry and ecology (24.70 BCM); there remains only about 22.20 BCM of surface water for future irrigation uses.

Ground water Resources of the State

Ground Water Resources of the State conform to the two geomorphic units viz.

- Ganga Plains,
- Bundelkhand Plateau.

The Ganga plain which covers nearly 85% area are underlain by a thick pile of unconsolidated alluvial sediments. Being porous and having good permeability, these sediments are one of the richest ground water repositories of the world.

The Bundelkhand Plateau region is underlain by mostly granite and granite gneisses, Vindhyan sandstone, limestone & shale; under a thin alluvial cover or without alluvial cover. These formations are hard and compact and devoid of any primary porosity. The ground water in these formations occurs in the secondary porosity.

The Hydrological Set up of the State is as under:

- Bhabhar and Terai** –the recharge zone having deeper water level. Main MI structures are Handpumps, Dugwell, Dug cum Bore well and shallow Tube Well. Yield is 40-60 lps. Terai, a belt of variable width (8-15 km) which lies in south of Bhabhar has Ground Water under unconfined State in shallow zone. In terai region, average yield of tubewell varies from 30-60 lps at moderate drawdown.
- Central Ganga Plain**- between Terai Zone in the north and Marginal Alluvial Plain in the south, this zone constitutes the most promising GW repository characteristics by multi layered aquifer system. Main MI structures are TW/Bore well with yield of 20-28 lps at 6-8 m drawdown.
- Marginal Alluvial Plain**- Spread over in parts of Mathura, Agra, Etawah, Jalaun, Hamirpur, Banda, Prayagraj and Mirzapur districts. Ground water occurs in semi confined condition. Capable of yielding 15-40 lps of fresh water at a drawdown of 8-15 m. Quality is a concern in this zone.
- Southern Plateau Region**- Constitutes extreme southern part of the State. Ground Water occurs in secondary porosity of hard rocks under unconfined State. Wells tapping sedimentary formation yields between 2-8 lps.

In the State of Uttar Pradesh, Ground water has an important role in meeting the water requirements of agriculture, industrial and domestic sectors. Due to its universal availability, dependability, and low capital cost, 70% of irrigation, 80 % of drinking water and 85% of industrial demands are being met from the ground water. However high rate of population growth contributing to soaring demand for water for industrialization, urbanization and modern farming practices have put an immense pressure on quantity & quality of water resources of the State.

Total Annual Ground Water Recharge of the state has been assessed as 72.19 bcm and Annual Extractable Ground Water Resource as 66.88 bcm. The Annual Ground Water Extraction is 46.03 bcm and Stage of Ground Water Extraction is 68.83 %.

Ground Water Development in the State

- From 2000 to 2020, stage of ground water development increased from 54.31% to 68.83%. Estimates for 2020 also point out at the success of the various efforts being made by State Govt. towards ground water management.
- As per estimates of Ground Water resources in the State as per latest published data (June 2021), out of 830 assessment units, 66 blocks are overexploited, 49 critical, 174 semi critical and 541 safe. Decrease in number of over-exploited blocks from 91 in 2017 to 66 in 2020 is a positive sign for ground water scenario of the State. Further analysis shows that from 2017 to 2020, ground water status improved in 77 blocks while it deteriorated in 31 blocks.
- Region-wise analysis shows that within ground water development also, there has been skewed exploitation giving rise to situations similar to water logging in Eastern UP and water scarcity in western UP. Western UP, which has maximum share (42%) in total ground water draft of the State, contributes only 35% to net ground water availability of the State. Conversely, Eastern UP

contributing maximum (38%) to net ground water availability drafts only 34% of the total ground water draft. This indicates at the skewed development of irrigation infrastructure in western UP as well as adoption of cropping pattern, which is not concomitant to ground water regime of the region.

- State Government has enacted Uttar Pradesh Ground Water (Management and Regulation) Act 2019 for regulation of extraction and management of ground water. This Act is effective from 02.10.2019.

Quality of Ground water

The main contaminants are Fluoride, Arsenic, Iron and Nitrate. Fluoride content is found in 7 districts- Unnao, Agra, Meerut, Mathura, Aligarh, Raebareli and Sonebhadra while Arsenic has been found in 5 districts- Ballia, Lakhimpur Kheri, Balrampur, Gonda and Siddharthnagar

Status of Irrigation in Uttar Pradesh – Irony of Situations

About 86% of the net sown area of the State is irrigated. GOUP has prepared an action plan covering 9 sectors including irrigation and water resources whereby it plans to increase the irrigation facilities in additional 60,000 ha by March 2018.

Percentage of GIA to GSA which remained more or less constant from 2008-09 to 2011-12 showed an increasing trend from 2012-13. However, the fact that 22.10 lakh ha of net sown area is still unirrigated and a delay in rains causes productivity loss is a concern in view of the fact that the State has created irrigation infrastructure with potential almost equal to the ultimate irrigation potential of the State.

Of the total net irrigated area, 83.7% is through tubewells/wells as this enables farmers to have better control over irrigation. However, this is putting pressure on Ground water. Trend Analysis of ground water level from 2002 to 2012 shows that in as many as 41 blocks, yearly decline in water level was more than 60 cm.

UP has the distinction of having largest no. of tube wells in the country (about 45 % of private MI irrigation tubewells in the country). However, low level of electrification has given rise to energy crisis in the irrigation sector, which has not only increased the cost of cultivation but also degrading environment through carbon footprints of diesel driven pump sets. Under Surface water, there are 249 minor lift irrigation schemes having CCA of 1.75 lakh ha.

As per Vth MI Census, there has been a reduction in number of minor irrigation schemes. Most of shallow tube wells became dysfunctional due to fall in ground water level and have been removed by the cultivators. Apart from this, shallow bore-wells generally having a life span of 10 years have become dysfunctional. Further, in some of the districts, duplicate data in previous census was found.

The low irrigation potential utilized vis-à-vis irrigation potential created has been attributed to the fact that agriculture year 2013-14 was a good rainfall year and it may be a reason for less utilization. Another reason for less utilization may be fragmentation of agriculture land holdings.

Irrigation Potential of the State and its utilization

The Ultimate Irrigation Potential (UIP) of the State, vis-a-vis the Irrigation Potential Created (IPC) up to 2015-16 and its utilization (IPU) is given in the table below.

Table 4.6: Irrigation Potential of the State

Scheme	UIP (mha)	IPC (mha)	IPU (mha)
Major & Medium irrigation	12.5	9.07	6.45
Minor			
Govt.		3.09	2.60
Private		25.01	20.01
Total Minor	18.0	28.75	21.99
Grand Total	30.50	37.16	29.05

(Source: Statistical Diary UP- 2020)

From 2011-12 to 2019-20; increase in irrigation potential created under major and medium irrigation as well as for minor irrigation is to the tune of 4.52% and only 78.17 % of the created potential has been utilized at present.

According to an estimate by Central Water Commission, the various irrigation systems irrigate at an efficiency level of 30-45% and there is scope for improving efficiency, effectiveness, economy and equity of water use in agriculture, thus making it available to other development sectors and environmental

needs. Pradhan Mantri Krishi Sinchai Yojana of Govt. Of India also focuses on water use efficiency in a focused manner with end-to-end solution on source creation, distribution, management, field application and extension activities. The scheme which is being implemented from 2015-16 to 2019-20 has 4 components-

- (i) Accelerated Irrigation Benefit Programme (focus on source efficiency)
- (ii) Har Khet ko Pani (focus on conveyance efficiency)
- (iii) Per Drop More Crop (focus on application efficiency)
- (iv) Watershed (focus on management of water resource)

Upto 31.03.2018, irrigation potential of 12.23 lakh ha has been developed under PMKSY.

Long Term Irrigation Fund (LTIF): LTIF has been set up to ensure completion of major and medium identified irrigation projects. The increased focus on irrigation could be seen in enhanced investments in irrigation support and asset creation by farmers. In total, 99 identified projects and another 2 projects, namely Polavaram and North Koel Reservoir, have been prioritized for financing by NABARD. These investments have potential to spur further investment –both public and private, and bring in positive externalities such as recharging groundwater and crop diversification.

NABARD would provide loan assistance from LTIF to NWDA (a SPV floated by GoI under MoWR, RD & GR) and various State Govts. to meet their respective shares in the projects. Among 99 identified projects, UP has 4 projects namely Ban Sagar Canal (only central share), Arjun Sahayak, Madhya Ganga Canal, Phase II and Saryu Nahar. State share involving loan of Rs.6431.34 lakhs has been sanctioned for only 3 projects against which Government has availed a loan of Rs.6431.18 crore. There is a need to complete the important canal projects to harness the irrigation potential.

Micro Irrigation Fund (MIF): Micro Irrigation Fund has been set up with an initial Corpus of Rs.5,000 crore with NABARD. This Fund would supplement the efforts of Per Drop More Crop Component (PDMC) of Pradhan Mantri Krishi Sinchayee Yojana in an effective and timely manner. With the additional investment for micro irrigation accessing MIF, innovative composite/ commodity/ community/ cluster based micro irrigation projects/ proposals will bring about 10 lakh ha under micro irrigation with more focus on water stressed Bundelkhand region.

The Task Force on Micro Irrigation had estimated a potential of 69.5 m ha under micro irrigation, whereas the area covered so far is only about 10 m. ha (14%). With the operation of MIF, it is expected that the States which are lagging behind in adoption of Micro Irrigation would also be encouraged to take advantage of the fund for incentivizing farmers as being done by the good performing States. Besides, community driven and innovative projects to be taken up by the States would bring additional coverage of Micro Irrigation.

In Uttar Pradesh, as against a target of 1.85 lakh ha, an area of 2.51 lakh ha has been brought under micro irrigation out of which 0.32 lakh ha is under drip irrigation and 2.19 lakh ha is under sprinkler irrigation.

State Government Schemes

- Minor Irrigation Department, GoUP provides grant based support for boring, installation of HDPE pipe (with boring), construction of medium Deep TW, Deep Tube Well, community Tubewell, in well ring boring (in plateau areas), surface pump sets, blast wells (8 districts of Bundelkhand and Vindhya Region).
- Minor Irrigation Department, GOUP has formulated a new scheme named as Redevelopment and Management of Ponds larger than 1 ha falling in the area of exploited and critical blocks, Formation of water Panchayat for maintenance and management of each pond and work of bio energy plantation are main focal points of the scheme.
- Ground Water Department, GoUP has launched a ground water conservation mission from 2017-18 in 22 cities and 271 blocks (217 over exploited blocks as per 2013 data and all blocks of Bundelkhand and Vindhya Region) of the State. Spanning over a period of five years, the mission will focus on 25 blocks in 1st year. The objective is to implement location specific strategies for rainwater conservation, ground water recharge, ground water conservation and effective use of ground water in identified blocks/areas.
- Agriculture Department of Govt. of UP provides subsidy for Solar Pump under Central sponsored scheme..

- Horticulture Department, GOUP is the nodal agency for providing subsidy to the tune of 90 % and 80% to SF/MF and other farmers respectively for adoption of micro irrigation techniques.

Credit potential assessed for the year 2023-24

The aggregate credit potentials assessed for different activities under the sector in all districts of the State for 2023-24 is **Rs. 4022.97 crore** as against Rs. 3741.60 crore assessed for the year 2022-23, recording a growth of 7.52 %.

Issues

- Distribution of the irrigation infrastructure is skewed. 83.60 % irrigated area is dependent on ground water source despite the fact that abundant surface water is available for irrigation (8.79 mha surface water available for irrigation).
- Rate of ground water development in UP increased from 54.31% in 2000 to 68.83% in 2020 putting undue pressure on ground water resources.
- Only 11% of the private tubewells are energized with low quality supply of electricity. Dependency on diesel for operation increases the cost of cultivation and, therefore, farmers provide only supplementary irrigation during the critical conditions of base period of crops, resulting low productivity.
- State tube wells are unable to provide assured irrigation due to the mechanical and electrical failure, erratic electrical supply along with dilapidated and inadequate distribution system.
- A large canal network was developed in UP to provide assured irrigation which are not dependable now due to maintenance and operational issues and its share has just halved in 40 years. Canal network of 74,000 km is very old, less efficient and need restoration and rehabilitation. Siltation of canals and inadequate distribution network also leads to non-reaching of water till tail end.

Suggested Action Points

- One of the reasons for mechanical failure in Tube Wells is frequent voltage fluctuations, which affects the quality of power supply. At the same time to address the issue of energy squeeze in the irrigation sector, there is an urgent need to popularize solar pumping system. Since the initial capital cost of the project is very high hence it is not possible to outreach it without credit support. State Government is giving back and front ended assistance with credit support on these systems. State Government may consider operation of State Tube Wells by solar energy. If required, funding under RIDF/NIDA may be availed for the purpose.
- Conjunctive use of Surface and Ground water, especially in canal irrigated areas to provide alternative irrigation facility, can be promoted. Different ratio for ground water and surface water may be adopted in view of water table level.
- Recharging of Ground water from canal water when not in use needs to be explored. In such cases geological formation and quality of water needs to be kept in consideration.
- Micro Irrigation should be taken up in a mission mode and its role in yield improvement may be emphasized along with its significance in water saving. There should be a policy guideline to adopt a programme approach for helping sugarcane farmers to shift to drip irrigation in the districts where groundwater exploitation has crossed 85%. Agriculture Department and Irrigation Department to organize programmes to bring area of orchards and sugarcane under micro irrigation gradually. Per Drop More Crop under PMKSY (Pradhan Mantri Krishi Sinchai Yojana) will surely give a boost to micro irrigation in the State.
- In Rocky areas, bore blast technique, trenching, percolation tank, hydro fracturing for increasing discharge of tubewell may be resorted to.
- A planned approach to increase use of artificial recharge measures through construction of rain water harvesting structures like rain water storage tanks, percolation tanks, farm ponds, check dams etc. mainly to be considered in Bundelkhand region and those blocks where water table has declined considerably. For recharge shaft/DW/TW, adequate steps are required in terms of capacity building so as to ensure that no harm is done to aquifers. CGWB has identified area of 110783 sq.km in the State for artificial recharge. Volume of water to be harnessed- 5185 MCM.
- Encouraging farmers to go for less water intensive production techniques like SRI, ridge and furrow technique.

4.1.1.3 Farm Mechanization

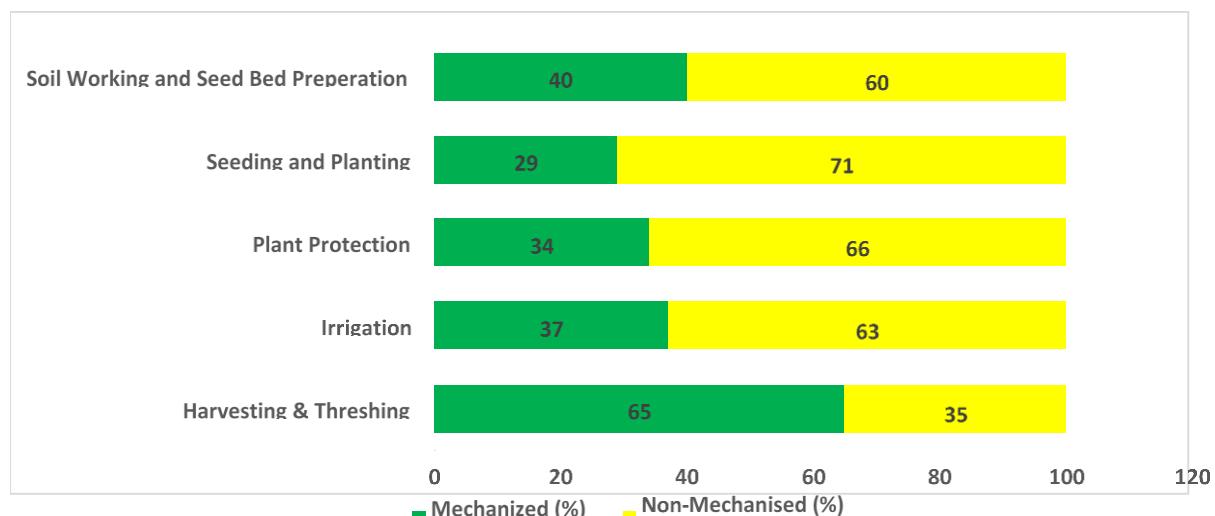
Government of India (GoI) has executed various schemes and policies supporting greater mechanization of Indian agriculture. The Sub Mission on Agricultural Mechanization (SMAM) is a significant initiative by GoI in this direction. GoI has set an ambitious target of increasing the availability of farm power from 2.02 kW/ha (2016-17) to 4.0 kW/ha by the end of 2030.

The availability of draught animals power has come down from 0.133 kW/ ha in 1971-72 to 0.094 kW/ha in 2012-13, whereas the share of tractors, power tillers, diesel engines and electric motors has increased from 0.020 to 0.844, 0.001 to 0.015, 0.053 to 0.300 and 0.041 to 0.494 kW/ha, respectively during the same period. The total power availability on Indian farms has increased from 0.293 to 1.841 kW/ha at a CAGR of 4.58 per cent during the last forty one years (Mehta et al., 2014).

The level of mechanization in India is still lower than United States (95%), Western Europe (95%), Russia (80%), Brazil (75%) and China (57%) (Renpu, 2014). The farm power input per unit cultivated land in India is still very low as compared to South Korea (7 kW/ha), Japan (14 kW/ha) and United States of America (6 kW/ha) (Singh, 2006).

The overall mechanization level in India is only 40-45% in which 90% of the total power is contributed by mechanical and electrical power sources. One of the major constraints of increasing production and productivity is the inadequacy of farm power and machinery with farmers. Though the farm power needs may vary from region to region. Extent of farm mechanization (%) at different level of value chain process is illustrated in Fig 4.2

Figure 4.1- Extent of Farm-Mechanization across the Agriculture Value Chain



After aggregation of the animal, mechanical and electrical including solar power it is estimated that existing availability of farm power in the State is about 3.80 HP per ha net sown area compared to the target of 4.68 HP/ha (for intensive agriculture requirement may be 5 HP/ha or more). Hence, there is considerable gap in the gross farm power availability for the State. Potential for Farm Mechanization in the State is indicated in table 4.10.

Table 4.7: Potential of Farm Mechanization in Uttar Pradesh

S. No.	Particular	Unit	Gross Potential	Remark
1	CCA / NSA of State	Lakh Ha	165.98	
2	Farm power required for State as a whole	HP/ha	4.68	Monitoring, Concurrent Evaluation and impact Assessment of sub-mission on Agricultural Mechanization, WAPCOS, May 2018 (pg. 5-56)
3	Present level of farm power available in State	HP/ha	3.80	[https://farmech.dac.gov.in/SMAM/Evaluation%20Report%20SMAM/Final%20Report%20M&E%20SMAM%20.pdf]

S. No.	Particular	Unit	Gross Potential	Remark
4	Present Farm power potential for the State	HP/ha	0.88	
5	Total farm power potential for the State	Lakh HP	146.06	
6	Out of total farm power potential (row 5) for animate power	Lakh HP	7.30	Labour and Animal power along (hand and animal power operated tool/implements/devices)
7	Potential for mechanical power	Lakh HP	102.24	Tractor, Power Tiller, Power thresher, Diesel Engine along with power driven implements except driven by electric power
8	Potential for electrical power / Solar power	Lakh HP	36.52	Electric/ Solar operated motors along with electric power driven tool/implements/devices

Government of India is implementing various schemes to increase the levels of farm mechanization in the country. Government of India has set an ambitious target of increasing the farm power availability from the current level of 2.02 2 kilowatt per hectare to 24 KW per hectare by 2030. By achieving the above level of farm power availability the agriculture productivity can be increased to 24.2 metric ton per hectare. Some of the major schemes being implemented are as under:

(i) Sub Mission on Agricultural Mechanization Scheme (SMAM)

Sub Mission on agricultural mechanization scheme was launched to ensure that farm mechanization reaches the small and marginal farmers of the country. The major aspects of the scheme are as under:

- Increase of farm mechanization through training testing and demonstration
- Financial support for the purchase of farm machinery - 40 to 50% subsidy
- Farm machinery bank for custom hiring centre - 40 to 50% subsidy

(ii) Central sector scheme on promotion of Agricultural mechanization for in situ management of Crop Residue

In order to address the problem of burning crop Residue in the states of Uttar Pradesh, Haryana, Punjab and Delhi, The Government of India is implementing a new “Central sector scheme on promotion of Agricultural mechanization for in situ management of Crop Residue.” The major aspects of the scheme are as under:

- Establishment of farm machinery Bank for custom hiring centre – 80% subsidy
- Promotion for procurement of farm machinery for crop Residue management - 50% subsidy
- Information education and communication for creating awareness in crop Residue management

(iii) Apart from the above farm mechanization is an important part of the following schemes

- National food security mission
- Bringing green revolution in Eastern India
- National Mission on oilseeds and palm oil

Financial grant support for purchase of small farm machinery is available under the schemes

Credit potential assessed for the year 2023-24

The aggregate credit potential assessed for the year 2023-24 for different activities under the Farm Mechanization sector is **₹9392.76 crore** which is 9.01% higher than ₹8,615.91 crore for 2022-23.

Issues and Suggested Action Points

- Farm Implements like Cono weeder, self-propelled weeders, Markers, and laser land levellers have played a crucial role in the cultivation and inter-culture activities in SRI, SWI and SSI methods and may be popularized; Sub-soilers and equipment for deep tillage for breaking hard pan, increasing percolation and eradication of other perennial weeds need to be introduced;
- For timely farming operations, reduction in the cost of operations and saving energy and time in tillage and sowing/planting/transplanting operations, large scale adoption of rotavators, conservation tillage technologies (promotion of Zero Till Drills, Strip Till Drills, Roto-Drills, Till-

Plant Machines, Raised Bed Planters etc.), need to be ensured/accorded high priority; There is a significant demand for sugarcane grabbler cum loader in Meerut and other sugarcane producing districts;

- Higher economic efficiency of scale of operations may compel farmers to go in for cooperative/contract farming. High capacity but precision equipment is needed for irrigated and dry land conditions. Planters for vegetable seeds and trans-planter for vegetable nursery are of significance;
- Threshing of wheat, rice, sorghum, certain pulses and oilseed crops are fairly mechanized. Mechanised threshing of other crops such as pigeon pea, safflower, sunflower, etc., may be introduced and popularized. Emphasis may be given to popularization of high capacity, energy efficient multi-crop thresher;
- In order to encourage the owners of farm machinery to insure their farm equipment and to provide an insurance cover to the farm labourer, group insurance schemes for equipment like tractors, power tillers, combine harvesters etc., may be started.
- The high cost and energy efficient farm machinery are capital intensive and majority of Indian farmers are not able to acquire these assets due to shortage of capital with them. Small average size of land holding restricts the scope for large scale farm mechanization; custom hiring of farm equipment may be encouraged. Farm Mechanization Hubs may be established in PACS and FPOs. Govt. may incentivize/subsidize the same.
- Aggregation of ‘agriculture services’ may be done through mobile based applications, to develop accessibility of services in a competitive environment. This can help in providing services such as custom hiring of farm machinery, land levelling through laser land leveller, input purchase, transportation, etc.
- Matching equipment for tractors, power tillers and other prime movers are either not available or farmers make inappropriate selection in the absence of proper guidance, resulting in fuel wastage and high cost of production
- Line Departments, Agricultural Universities/ KVKS may arrange frequent Kisan mela Farm equipment melas in different districts so as to create awareness about various equipment to the farmer. Tailor made training and skill development programmes need to be organised for generating awareness and effective utilisation of farm implements. Training-cum-Information Dissemination Centres, manned by technical staff, for improved agricultural machinery need to be established at the district level/ block level with working models;
- Other than tractor financing, financing to power tillers, seed drills, harrow for summer ploughing and combine harvesters may also be explored by bankers; Group approach, financing of Farmers' Clubs, JLGs, SHGs, FPOs, SHG Federations, FC Federations may be encouraged;
- There is an urgent need to design, develop and adopt machinery especially suitable to Indian farming conditions such as machines appropriate for small holdings, dry land farming, paddy transplanting, sugarcane harvesting, potato combining, spraying tall plants such as fruit and forest trees etc.

4.1.1.4 Plantation & Horticulture including Sericulture

With diverse agro-climatic conditions suitable for growing variety of horticultural crops, Uttar Pradesh is a major producer of horticulture crops and occupies a prominent place in the horticulture map of India. The state contributes a noticeable share in production of horticulture crops and accounts for about 12.38% of the country's total horticulture crops production (Largest). Uttar Pradesh has the largest share (8.70%) in terms of area under Horticultural crops. In fact, for more than 92% of small holding farmers, horticultural crops are the main source of higher income, employment and nutrition per unit area. Horticultural crops are diverse which include all kinds of fruits, vegetables, flowers, medicinal and aromatic crops, root and tuber crops, spices and bee-keeping as well as mushroom cultivation as a subsidiary enterprise along with their processing and value addition.

Total area under horticultural crops was 23.95 lakh ha (production of 41.62 million ton) in 2021-22. The State is a leader in production of mango (24%), aonla (40%) and mentha (50%) in the country. The State's total vegetable production in 2020-21 was 29.93 million tonnes with an area of 13.27 lakh ha against the national production of 204.613 million tonnes. Similarly, total fruits and spices production in Uttar Pradesh stood at 11.26 million tonnes and 0.27 million tonnes, respectively; each contributing to about 10.51% & 2.5%, respectively to the all India production.

(Source: MOAFW, Dept. of Agriculture and Farmer's Welfare, Directorate of Economics and Statistics, 2nd Advance estimates 2021-22).

Policy Initiatives of Central and State Governments for Horticulture Production

1. Mission for Integrated Development of Horticulture (MIDH)
2. Commercial Horticulture Scheme of National Horticulture Board
3. National Medicinal Plant Board-'Medicinal Plants' component of the NAM scheme
4. Establishment of drip/sprinkler irrigation system
5. National Mission on Medicinal Plants
6. Development of horticulture in schedule cast/tribe areas
7. Rashtriya Krishi Vikas Yojana
8. Scheme to Promote Quality Betel Production in State
9. Phalpatti development Plan
10. Food processing development schemes.
11. The Directorate of Horticulture, GoUP has 139 Divisional & State Govt. nurseries and 43 Accredited Private State nurseries for production of quality planting material.
12. The Directorate of Horticulture has four (04) bee keeping centres at Saharanpur, Moradabad, Basti and Allahabad. In addition, there are 12 sub centres at Agra, Lucknow, Allahabad, Faizabad, Azamgarh, Jaunpur, Varanasi, Ghazipur, Kanpur Nagar, Gorakpur, Sultanpur and Bareilly, where 3 months long term training, 30-45 days short term training and 6 days trainings are provided to the farmers.

Horticulture Cluster Development Programme-Mango Cluster in Lucknow

The Ministry of Agriculture and Farmers' Welfare (MoA&FW), GoI, has announced the Cluster Development Programme (CDP) for the horticulture sector with a view to enhance the global competitiveness of the Indian horticulture sector in May 2021. It is a Central Sector programme implemented by the National Horticulture Board (NHB) for holistic growth and development of identified horticulture clusters for making them globally competitive. In total, MoA&FW have identified 53 horticulture clusters, out of which 12 clusters have been selected for the pilot launch of the Cluster Development Programme.

Uttar Pradesh has the highest production of Mango with highest productivity of 17.14 MT/ha. In Uttar Pradesh, Lucknow district has been selected for the pilot launch of the Cluster Development Programme for the crop Mango. Regional Food Research and Analysis Centre (R-FRAC), Lucknow, Uttar Pradesh has been identified as the Cluster Development Agency (CDA) for the implementation of the Cluster Development Programme in Lucknow, Uttar Pradesh.

Potential crops/ activities: Economic liberalization opened up a plethora of opportunities for the growth of horticulture in the country and in the State as well. Considering these emerging opportunities coupled with the interventions envisaged by Government of Uttar Pradesh through different programmes, the following potential crops/activities have been identified for development through appropriate credit linkages.

Crop/Activity	Potential districts / belts in Uttar Pradesh
<i>Fruits</i>	<ul style="list-style-type: none">• All districts.• Dryland horticulture crops like guava, mango, aonla, ber etc., in the semi-arid / rainfed tracks/Bundelkhand region of UP.
<i>Vegetables</i>	<ul style="list-style-type: none">• All districts – areas with assured irrigation
<i>Polyhouse cultivation of exotic vegetables/ Hydroponics</i>	<ul style="list-style-type: none">• All districts• Scope and potential is high in districts adjoining Urban peripherals of important towns where demand for vegetables is high.• Thrust may be in water scarce districts where limited water resources could be effectively utilized through micro irrigation under polyhouse cultivation.• Preferable unit size is around 1000 sq m (1/4 acre) considering marketable volumes (e.g. yield from 1000 sq m polyhouse would be around 12 to 15 MT equivalent to about 1 acre of open cultivation)• Factors like market potential for selected crops in near/distant markets and logistics support need to be analysed before assessing the potential.
<i>Vegetable nurseries under shadenets polytunnels</i>	<ul style="list-style-type: none">• In all vegetable growing stretches of respective districts• Unit size depends on the area and cropping intensity under vegetables in the region.

<i>Modern / hi-tech nurseries</i>	Specialized production with multiple crops nurseries
<i>High value cut flower production</i>	<ul style="list-style-type: none"> Under polyhouses/shade nets, it is necessary to critically analyse locational and logistical advantages before projecting the activity. Even smaller units of 250 sq m can be considered but ideal unit size could be 500 sq m.
<i>Tissue culture banana (with propping/ staking)</i>	Cost towards propping needs to be an integral component of unit cost for term loan support.
<i>Horticulture based Integrated Farming Models</i>	<ul style="list-style-type: none"> District / Region specific models developed by Research Stations
<i>Mushroom cultivation & Beekeeping</i>	<ul style="list-style-type: none"> All districts
<i>Integrated Value Chain Financing</i>	<ul style="list-style-type: none"> Crop/Activity specific value chains need to be evolved. Design crop/activity/location specific innovative credit products to cater to diverse credit needs of integrated value chain financing models. Stakeholders especially technology providers, post-harvest service providers, banks and processors/end users need to be clearly identified at conceptual stage.

Sericulture in Uttar Pradesh: UP is the largest consumer of raw silk in the country against which the production is very less. Varanasi silk is world famous and has obtained GI registration. Out of seventy five districts, Mulberry Sericulture is practiced in thirty eight districts and Tasar is practiced in nine districts. Promotion of Tasar and Eri clusters may provide employment opportunities in Bundelkhand and Vindhya regions.

At present, there are about 65 silk co-operative societies in operation in the state. Sericulture can be developed in Uttar Pradesh by modernising the techniques. Silk products from UP are famous across the globe. Although, there exists a strong demand for silk products from UP, the non-availability of raw material is the biggest constraint before the weaving centers in the state. Under this scenario, there is urgent need to develop sericulture as an economically viable industry in the state.

Role of NABARD in Development of Horticulture Sector

1. Mapping potential and credit planning
2. Enhancing the credit delivery and linkage of subsidy scheme
3. Facilitating credit absorption at ground level- ADPs/banking plans etc.
4. Capacity Building of Banks/ Institutions
5. Capacity Building and Promoting producers organization/collectives
6. Piloting innovations through technology transfer
7. Promoting dry and horticulture and watershed approach
8. Climate resilient Horticulture and through climate change adaptation
9. Promoting primary processing
10. R&D for applied research and field demonstration of technologies

Credit Potential Assessment for 2023-24

Keeping in view the growth potential under Plantation & Horticulture and Sericulture sector, impact of MIDH and State Government programmes, the aggregate credit potential for Plantation & Horticulture including Sericulture sector for 2023-24 has been assessed at **Rs. 2534.26 crore** with a growth rate of 7.38 %.

Issues

- Lack of field tested technologies/trained personnel in the areas of high density orchards, exotic vegetable cultivation, protected cultivation, precision farming, etc. Non-availability of important and vital infrastructure facilities like electricity, cold storage, processing units, marketing infrastructure, etc. owing to which a large portion of horticulture produce is being lost.
- Low Productivity - One of the disquieting features of Indian horticulture is the low productivity of fruits, vegetables, flowers and medicinal crops. The reasons for low productivity can be

attributed chiefly to non-availability of quality planting material, dwindling natural resources, resource-poor farmers, low adoption of modern technologies, etc.

- Post-Harvest Losses and Value-Addition- Horticultural crops are highly perishable. In the Indian horticulture sector, substantial pre- and post-harvest losses occur at different stages of handling, transport, storage, processing and distribution of produce. Losses at pre- and post-harvest stages have been estimated at 30%.
- Inadequate Market Linkage and Price Fluctuations- Establishing appropriate supply chain mechanism and upgradation of market infrastructure facilities for obtaining information on fluctuating prices poses a major threat for horticultural producers in realizing higher returns.
- Inadequate credit and Risk mitigation measures- The horticulture crops are risky enterprises especially the vegetables, fruits and flowers due to their perishability and bulky nature of the produce. Absence of appropriate risk mitigation interventions especially insurance cover for several perennial horticulture crops and in-access to institutional credit especially for horticulture crops due to long gestation period are also the areas for concern.
- Sericulture is ideally suited for improving the rural economy of the country, as it is practiced as a subsidiary industry to agriculture, it is hindered by various factors like use of outdated manufacturing technology, primitive and unscientific reeling and weaving techniques, use of poor quality seeds, low production of bivoltine seeds, use of non-graded and diseased seeds, poor knowledge of farm disease amongst farmers, poor supply chain management , huge unorganized and decentralized sector and high production cost.

Suggested Action Points

- Need to give more emphasis on post-harvest management instead of area expansion.
- Need to promote aromatic plants and support in marketing and processing for framers who are already growing the crops.
- Inclusion of small holders under high value horticulture production system by adopting group/cluster approach and supporting formation of FPOs.
- Production and supply of quality planting material will continue to be a high priority area for horticulture development. In this context, special emphasis to be laid for establishment of Hi-tech nurseries having provision for mother/scion blocks of improved varieties, good quality rootstock banks and tissue culture labs.
- High density planting and tree canopy management of orchards, right from establishment stage, to be given focus to derive better yield. Besides, an integrated approach may be encouraged for taking up drip irrigation/mulching and other support systems required for cultivation of fruit and plantation crops.
- An institutional credit facility needs to be made available to growers for investment on modern inputs and practices.
- An effort for technology transfer in respect of protected cultivation of vegetables under 83 polyhouse/shade net, proper harvesting and handling of produce may be intensified.

4.1.1.5 Forestry & Wasteland Development

Forest are not only important from ecological point of view wherein they render services like acting as carbon sinks (reducing global warming), providing homes to millions of wild animals and plants (bio-diversity conservation), acting as giant sponges & absorbing rainfall (water recharge), binding soil particles tightly with their roots (preventing soil erosion), etc. but also are sources of economic gains through production of commercial goods like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibers, lac, bamboo canes, fodder, medicine, drugs and many more items. Considering the above importance, the goal has been set for bringing a minimum of 1/3rd of the total land area of the country under forest or tree cover in plains and 2/3rd in the hills & mountainous regions under the National Forest Policy, 1988 for ensuring the stability of the fragile eco-system. As per India State of Forest Report (ISFR) 2021, the Forest Cover (defined as all tree patches with canopy density => 10% & patch area of 1 ha or more in size, irrespective of their legal status & species composition) in India is 71.37 million ha. (21.71% of the total geographical area) and the Recorded Forest Area (defined as all such lands which have been notified as forest in the Government records) is 76.74 million ha. which is about 23.3% of the total geographical area. Though, both the above are well below the prescribed levels under National Forest Policy, however, the growing stock of country especially outside the conventional forest area has shown an increasing trend.

In the State of Uttar Pradesh, the forest and tree cover is hardly 9.23% of its geographical area and thus there exists ample scope for both enrichment plantation in forest areas as well as tree plantation on private lands under agroforestry.

Table 4.8: Forest and tree cover

Sl. No.	Item	U.P.	(Area in Sq.Km.) India
1	Geographical area	240928	3287469
2	Recorded forest area	17384	775288
3	Forest cover	14818	713789
4	Tree cover	7421	95748
5	Forest and tree cover	22239	809537
6	Forest and tree cover against geographical area	9.23%	24.62%

(Source: State of Forest Report 2021, FSI)

Initiatives by the Forest Department Strategy of State for afforestation

The government of Uttar Pradesh is already working in this direction and have set a target of increasing the forest & tree cover by at least 6% from current level 9% to 15%. In line with above, a massive afforestation program was initiated by the Forest Department (वृक्षारोपण जन आंदोलन 2022) wherein 35 crore saplings are to be planted during FY 2022-23. In addition to above, the Vanavarjan Samvardhan Yojana is being implemented in reserve forest areas in 18 districts (Agra, Aligarh, Bareilly, Meerut, Saharanpur, Moradabad, Jhansi, Banda, Kanpur Nagar, Lucknow, Faizabad, Gonda, Varanasi, Mirzapur, Allahabad, Gorakhpur, Basti and Azamgarh) with support from NABARD under RIDF. The Total Forest Cover Scheme, which targets 100 per cent plantation coverage of all vacant lands, is being implemented in districts Mainpuri, Etawah, Lucknow, Unnao, Kannauj and Badaun. The existing efforts are expected to raise the forest cover to 11% by 2030 and 15% by 2047.

Infrastructure

- a) **Forest Research & Training Centre:** Based on Agro-climatic conditions, 2 training centers have been set up, Forest Training Institute at Kanpur & Forest Research Centre for Eco-Rehabilitation (FRC-ER) at Allahabad.
- b) **Nurseries:** There are 1760 departmental nurseries, 128 horticultural nurseries and 929 private nurseries for production of quality planting material (Source: <http://upforest.gov.in/web/forestnew/Nursery.aspx>). A network of 2223 Joint Forest Management Committees and 140 Eco Development Committees are also contributing to effective management of forest resources. (Source: FSI Report 2015)
- c) **Forest / Wood based industries:** The State has many wood based industries, the most important being pulp and paper, saw milling and carpentry industries. Besides these, katha industry, plywood and match industries, packing case manufacturing industries, furniture, sports goods, agricultural implements, artificial limbs, wooden toys, black board, etc. also exists in the State. Most of the units are confined to select districts like Saharanpur, Muzaffarnagar, Meerut, Noida, GB Nagar, Bareilly, etc. The major wood based industries in organized sector are M/s. Star Paper Mills, Saharanpur and WIMCO Industries, Bareilly. There is a yawning gap between demand and supply especially for industrial wood.

Credit potential assessed for the year 2023-24

The aggregate credit potential for Forestry and Wasteland Development sector for 2023-24 has been assessed at **Rs. 668.67 crore** with a growth rate of 10.04% over the credit potential of Rs.607.66 crore for the year 2022-23.

Suggestions & Action Points

- The State Govt. may consider leasing of degraded lands/wastelands to the Farmer groups/Associations and User Industries to grow trees to meet their requirements and industrial needs.

- Development of suitable local specific agroforestry models for wider dissemination. Technically feasible and financially viable models will also motivate the bankers to come forward for financing such agro-forestry projects.
- Awareness creation at farmers' level through extension efforts including field demonstrations and exposure visits to enthuse the farmers to take up agro-forestry on their farmland.
- Marketing support/ intervention for forestry.
- Relaxation in transit and felling rules for forest species.
- Market tie-up under contract mode for forest produce.

4.1.1.6 Animal Husbandry – Dairy, Poultry, Sheep, Goat, Piggery, etc.

Milk production in India has increased to 209.96 million tonnes in 2020-21 from 198.44 million tonnes in 2019-20. The increased milk production is driven by rising demand, induced by high demand for processed food stemming from fast growing urbanization. Production growth is facilitated by rising milk collection and processing, especially by dairy co-operatives and milk FPOs, along with rising output of relatively more organized sector that adopts modern output expansion methods such as artificial insemination.

Uttar Pradesh is the highest milk producing state in the country with annual milk production of 305.18 lakh tonnes (2020-21). This production is 14.52% of the country's total milk production. Per capita milk availability in the state is 371 g/ day as compared to national average of 394 g/day (2018-19). State is also breeding tract for Bhadawari breed of buffalo, known for its high fat content in milk. Buffalo contributes to 64% of the total milk production followed by Indigenous cattle (19%) and crossbred cattle (17%). The average yield of these species is 7.2 kg, 3.5 kg, 4.87 kg per day for crossbred cattle, indigenous cattle and buffalo respectively which is less than the national average of respective species. As per Livestock census 2019, of the total cattle population, 68% is indigenous/ non-descript and 32% is crossbred cattle. The breedable females in cattle are in the range of 45-50%. Further, keeping in view the national conception rate of 40%, the coverage of AI in the state during 2018-19 was 22% of the breedable females.

Although UP is the highest milk producing State, but milk processing by the organized sector in the State is less than 12% and as per Uttar Pradesh Milk Policy 2018 the milk processing capacity in the State is to be increased to 30% of Milk production.

Availability of Infrastructure, Gaps and Interventions required

- There are 10622 institutions, which are providing breeding and healthcare facilities in the state. These comprise of 2202 veterinary Hospitals, 264 Dispensaries, 2585 pashu seva Kendra, 4065 paravets and 1506 CBC-BAIF. Of the total institutions, 10615 are providing AI services in the state. Keeping in view norm of 1000 breedable females per AI centre and 242.42 lakh breedable females (Cattle & Buffalo) in the state, there is a shortage of about 13600 AI centre in the state.
- Further, as per NCA norms of one graduate manned veterinary institution per 5000 Adult Livestock Units, there is a shortage of 7800 veterinary hospitals in the state.
- As per DAH, Annual Administration report 2017, the Department is having polyclinics in Lucknow, Muzaffarnagar, Gorakhpur, Etawah, Baghpat district. In addition, 17 Polyclinics have been sanctioned under RIDF in different tranches. The remaining districts wherein there are no polyclinics need to be covered under RIDF/ other schemes for providing specialized healthcare services.
- State has frozen semen bull stations (FSBS) located at Lucknow, Hapur & Lakhimpur Khiri districts producing 50 lakh semen straws per year against a breedable population of 242 lakh. Thus there is shortage w.r.t availability of semen straws to cover the breedable animal population. NDDB has a Frozen Semen station at Salon, Raebareli which also meets the requirements of State.
- Feed and fodder for animals in the state are inadequate. There is deficit to the extent of 38.28%, 0.66%, and 46.98% for green fodder, dry fodder and compounded feed respectively. This reflects on the productivity and production potential of the feed and fodder of animals.
- Of the total 21537 dairy cooperative societies affiliated with Parag, 63% are non-functional. Thus, there is a need to look into the issues of non-functional dairy cooperative societies as also to bring more dairy farmers under organized sector by extending the milk routes to non-traditional areas and backward districts.
- Cooperative dairy sector has 12 milk union and 9 milk plants having a combined installed

capacity of 16 lakh litres per day. The capacity utilization is around 50% of the installed capacity.

- Under RIDF, NABARD has sanctioned a loan of Rs.983.00 crore to Pradeshik Cooperative Dairy Federation (PCDF), an apex cooperative dairy federation of 19 Milk Unions in Uttar Pradesh of which Rs.665.52 crore has been release till FY 2021-22. This loan is sanctioned towards establishment of 8 new dairy processing plants, refurbishment of 4 existing dairy plants, establishment of Bulk Milk Cooling network, online monitoring system, and infrastructure facilities for cooling, quality control labs, processing and online monitoring systems.
- FSSAI has registered 92 milk processing units under central registration and 1349 units under State registration. Central unit include those having turnover of more than 20 crore per annum/ Dairy units handling more than 50000 litres of milk per day. State unit includes those units having turnover of more than 12 lakh upto 20 crore per annum/ processing 501-upto 50000 litres of milk per day. However, the individual installed capacity of these units are not available to arrive at the private processing infrastructure in the state.
- State Govt. is implementing UP Milk policy 2018 with the following objectives.
- Increasing the processing of milk by organised (Both Private and Coop.) sector from 12% of the total production to 30%.
- Increasing the tapping of marketable surplus by organized entities from 25% to 60%.
- These objectives need to be translated in setting up of milk processing infrastructure for value added products and backward linkages in the form of more milk procurements outlets at farm level supplemented with cold chain.

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- Increasing the tapping of marketable surplus by organized entities from 25% to 60%.
- These objectives need to be translated in setting up of milk processing infrastructure for value added products and backward linkages in the form of more milk procurements outlets at farm level supplemented with cold chain.

Suggested Action Points

Production of milk

- State has a large milk production animal base but low productivity of animals as compared to national average is a major concern. The low productivity is attributed to large number of indigenous cattle population and non-descript cattle and buffalo. Hence, emphasis should be on crossbreeding programme for non-descript cattle and buffalo with improved germplasm. As per UP Cattle breeding Policy, various Cattle breeds such as Sahiwal, Haryana, Gangatiri, Tharparkar, Gir, Jersey, Hostein Friesian have been identified for breeding in various regions of the State. Among buffaloes, Murrah is identified for breeding in whole State while Bhadawari is identified for breeding in selected regions.
- Lactation period in indigenous breeds has been reported to be as low as 150-180 days. This calls for selective improvement in indigenous milk breeds.
- There is need for improved coverage of animals at farmer's doorstep for breeding and healthcare through setting up of more no. of veterinary institutions, promotion of paravets, etc.
- Shortage of feed and fodder resources impedes the commercialisation of Dairy in the State. There is a need to setup fodder banks, cattle feed units, silage making and green fodder Hydroponic units.
- Greater emphasis is required on provision of fodder seeds to the farmers for addressing the green fodder requirements. Distribution of Fodder mini-kits, chaff- cutters, etc. can be considered in this direction.
- Shortage of Frozen Semen Station, Polyclinics and disease diagnostics labs in districts to provide specialized & improved breeding and healthcare need to be addressed.
- 56% of the State meat production is from buffalo meat. This offers potential for promotion of 'Salvage of Buffalo male calves' scheme' in the state.
- For sale and purchase of high- yielding animals from outside districts/ states, monthly animal mandi's need to be setup in the districts under the supervision of Deptt of AH.
- Large population of unproductive stray cattle destroy crops and are public nuisance. Govt. may devise a strategy to keep these animals in special enclosures and make necessary arrangements for feeding.
- Creation of an exclusive cadre of livestock extension workers, establishment of KVKs exclusively for livestock activities and strengthening ATMA with AH experts. Public-Private-Partnership

(PPP) in extension should be promoted for convergence and sharing of resources.

- Around 13,633 new AI centres are required to cater to the large breedable female population (both cattle and buffalo) of 242.48 lakh animals in the State, i.e. one A.I. Centre for every breedable 1000 female cattle.

Milk processing and Marketing

- Districts wherein milk procurement setup is not well developed, there is scope for setting up Dairy societies/ Milk collection centres besides revival of non-functional societies. Coverage of untapped villages through development of milk routes by organized players with establishment of milk processing centres for value added products.
- Testing of milk for safety and quality parameters at the collection centers is insufficient. The collection centres need to be equipped with cold chain infrastructure, modern testing facilities, and automatic milk collection units, bulk cooling units, etc.
- The apex level milk cooperative society, Pradeshik Cooperative Dairy Foundation (PCDF), can explore ways to collaborate with National Dairy Development Board (NDBD), or National Cooperative Development Corporation (NCDC) in order to further strengthen milk procurement network (cooperative structures present at village and district level) in the State, modernize and expand processing/chilling infrastructure or establish/modernize milk collection centres so as to streamline various components of dairy sector.

GoI schemes/ Funds implemented through NABARD and GoUP Schemes

- **Dairy Infrastructure Development Fund (DIDF):-** In order to enhance milk Processing capacity in the country through modernization of milk processing infrastructure and creation of new infrastructure especially in the cooperative sector, DIDF has been established with a corpus of Rs. 8004 Cr. to be disbursed over three years viz. 2017-18, 2018-19 and 2019-20. NABARD will release funds to NDBD/NCDC who will release funds to Eligible End Beneficiaries (EEBs). The EEBs are Cooperative Milk Unions, State Cooperative Dairy Federations, Multi State Milk Cooperatives, Milk Producer Companies and NDDB Subsidiaries.
- **Animal Husbandry Infrastructure Development Fund (AHIDF):** The fund has been setup by GoI with a corpus of Rs. 15000 crore to promote processing of milk, meat and feed. The scheme aims at providing interest subvention of 3% to the eligible borrowers and credit guarantee to MSME units upto 25% of the credit facility.
- **Sustainable Development Goal 2030-** The state's Sustainable Development Goal for 2030 under Zero Hunger category to increase the per capita milk availability 486 grams in 2020 to 971 grams in 2030.
- **Formalization of Micro Enterprises in Food Processing:** Centrally Sponsored Scheme with an outlay of Rs. 10,000 crore for coverage of 2 lakh enterprises over 5 years from 2020-25. The expenditure under the scheme would be shared in 60:40 ratio between Central and State Governments in general areas and in UTs with legislature and 90:10 ratio with North Eastern and Himalayan States. Scheme will adopt a One District One Product (ODOP) approach to reap benefit of scale in terms of procurement of inputs, availing common services and marketing of products. For up gradation of Individual Micro Food Processing Units which also includes dairy processing, credit-linked capital subsidy is available @35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit.
- In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements.
- Rashtriya Gokul Mission of GoI - Under this mission, 14 Gokul grams were been planned in different parts of the country with the support from Govt. of India for the conservation of native breeds which are more adaptable to local conditions. In U.P., the first Gokul Gram Project was inaugurated in the Mathura district in September 2016.

Poultry

The poultry sector is possibly the fastest growing and most flexible of all livestock sectors. Driven primarily

by very strong demand it has expanded, consolidated and globalized over the past 15 years in countries of all income levels. Livestock is fundamental to the livelihoods of about one billion of the world's poorest people. Rural poultry, in particular, is essential for the livelihood of many resource-poor farmers often being the only asset they possess. It makes up about 80 percent of poultry stocks in low-income food-deficit countries and significantly contributes to improving human nutrition, generating a small income and savings, especially for women & providing manure for vegetable garden and crop production.

As per 20th Livestock Census, total poultry population in the country is 851.81 Million in 2019, increased by 16.8% over previous census. The total Backyard Poultry in the country is 317.07 Million and the total Commercial Poultry in the country is 534.74 Million in 2019. Tamilnadu is the leading state in poultry population followed by Andhra Pradesh, Telangana, West Bengal & Maharashtra.

In Uttar Pradesh the total poultry population is 125.25 lakh as per 20th Livestock Census. Total per annum egg production during 2018-19 stands 260.5 crores eggs which was 2.5% of the all India production. The annual growth rate in egg production in state was reported to 6.8% during the FY 2018-19.

Per capita availability of eggs in the state was dismally low of only 12 eggs/head/year while it was 79 on all India basis during the year 2018-19.

Table 4.9: Poultry Population in major states (In million)

State	2012	2019	Percentage change
Tamil Nadu	117.3	120.8	2.9
Andhra Pradesh	80.6	107.9	33.8
Telangana	80.8	80.0	-0.93
West Bengal	52.8	77.3	46.3
Maharashtra	77.8	74.3	-4.5
Uttar Pradesh	18.6	12.52	-32.6

(Source: 20th Livestock Census)

Table 4.10: Top five meat producing states of India

State	Poultry meat Production (in 000' MT)
Harayana	352
West Bengal	328
Uttar Pradesh	270
Tamil Nadu	226
Maharashtra	144

(Source: Ministry of Food Processing Industries Govt. of India)

Suggested Action Points

- To improve productivity of birds, the State government has announced UP Poultry Development Policy-2013 and Poultry Development Programme for setting up of commercial layer units and broiler parent farms in the state with interest subsidy, incentives and exemption on stamp duty for purchase of land or sale tax for feed etc.
- Insurance companies are hesitant to insure the small-scale poultry units, because of which banks are hesitant to finance the units. There is a need to relook into the issues under poultry insurance scheme so as to benefit the small farmers.
- High fluctuation in the cost of raw ingredients particularly maize has impacted the cost of poultry feed.
- Skill development for poultry entrepreneurs has to be provided extensively so that large number of small and marginal farmers, as well as, landless poor may take up this activity.
- Promotion of improved desi poultry through backyard poultry with low input technology and high producing poultry birds. It will provide opportunity to small farmers of especially weaker sections.
- Banks may finance cold chain for poultry products, transport vehicles, refrigerated vehicles, small outlets for marketing of poultry eggs, broiler meat and egg carts/parlours in semi-urban and large sized villages.

- The state's Sustainable Development Goal for 2030 under Zero Hunger category is to increase the per capita egg availability from 15 in 2020 to 29 in 2030.
- There is scope of aggregation of small-scale activities in poultry under NABARD assisted programs like SHG, JLGs or FPOs etc.
- Financing by the Banks under Area development Schemes will be helpful for the development of the sector.

Sheep, Goat & Piggery

The total Sheep, goat and pig population in the country is 74.26, 148.8 & 9.06 million respectively during the year 2019. Sheep and goat population has registered a growth percentage of 14.13 & 10.14% whereas pig population has registered a decline of 12.03% over previous livestock census.

Table 4.11: Population of Sheep, Goat & Piggery (in Million)

Particular	2012	2019	Percentage change
Sheep	65.07	74.26	14.13
Goat	135.17	148.88	10.14
Pig	10.29	9.06	-12.03

(Source: 20th Livestock Census)

In Uttar Pradesh sheep population is 1.0 million during 2019 which has undergone a decline of 27.25% from 1.4 million in 2012. It is declining due to shrinkage of pasture land, competition with food grain production, shifting of occupation and lack of marketing facilities and declining carpet industries of Bhadohi, Varanasi and Mirzapur. Cluster/Zone wise approach is required for Sheep Development with specific programme for Mirzapur, Allahabad, Jhansi and Varanasi region.

Uttar Pradesh is the top meat producing state in the country contributing 15.1% meat production of the country. A total of 738.47 lakh kg meat was produced during the 2018-19 from the registered slaughter houses in the state. State has registered an annual growth of 6.6% while all India growth was 6%; state of Telengana registered a growth of 16.9% during 2018-19. Pig population in the state has reported a decline of 69.37% from 1.33 million in 2012 to 0.41 million in 2019.

Table 4.12: Estimated Per animal meat production in State (in Kg) (In registered slaughter houses)

Particular	2018-19	2019-20	2020-21
Sheep	15.28	15.36	18.11
Goat	16.74	13.97	15.14
Pig	42.02	41.80	49.80

(Source: Animal Husbandry Department, GoUP)

- As piggery is basically practiced on traditional pattern, there is a need to encourage stall feeding system for piggery.
- Sheep and goat farmers' organizations, SHGs and Producer Companies could be promoted with adequate support for furthering the prospects of growth of the sector. An FPO for piggery unit exists in Ghaziabad.
- Rendering units and high-value by-product processing units under PPP mode should be established.
- Small individual goatery units may be encouraged on cluster basis.
- Modernization of pig rearing by ensuring financial assistance to small farmers for hygienic and scientific pig production and discouraging sporadic stray pig rearing is needed. Cross breeding of local non-descript breeds with exotic breeds like Middle White/Large White Yorkshire to improve the productivity to be encouraged.
- Financing by the Banks under Area development Schemes will be helpful for the development of the sector.

GoI schemes/ Funds implemented through NABARD and GoUP Schemes

- Under various tranches of RIDF, 618 Veterinary hospitals have been sanctioned with a loan assistance of Rs.308.94 cr. These veterinary hospitals are spread all over the State. An innovative project for establishment of 15 Veterinary polyclinics with RIDF loan assistance of Rs.77.55 crore has been sanctioned under RIDF XXI.

- Farmers Producers Organizations (FPOs) dealing with Piggery, dairy and poultry have been promoted. In the FY 2021-22, 30 new FPOs on dairy has been sanctioned by NABARD in the state.
- Area development Scheme on dairy have been prepared/ implemented which have potential to develop dairying in clusters with the help of various stakeholders.
- The state's Sustainable Development Goal for 2030 under Zero Hunger category to increase the per capita egg availability from 15 in 2020 to 29 in 2030 & meat availability from 1527 grams in 2020 to 3053 grams in 2030.
- In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements.

Suggested Action Points

- There is requirement of 7809 more Veterinary Hospitals in the state (However, there are few private Veterinary dispensaries for which data is not available).
- Requirement of AI workers should be worked out and trained at recognized institutes.
- Creation of 'Breeders Societies' may be supported by the State. Absence of breeders' organization barring a few, make the implementation of conservation programme more difficult and not sustainable.
- There is need to upgrade/modernize/strengthen livestock markets by building up infrastructural facilities on the pattern of Agriculture Produce Marketing Centres. This shall help in the marketing of meat and meat products.
- Need for establishment of hi-tech laboratories in the area of disease diagnostics & forecasting, feed/food microbiology, feed and poultry processing.
- Meat production and abattoirs- scientific slaughtering facilities are too inadequate in the state. Earlier about half of the total meat production comes from un-registered, make-shift slaughter houses. However scenario in the last few year has changed on account of strict enforcement of policies by Government. There is an urgent need for scientific slaughter houses.
- Infrastructure to accommodate unproductive animals required to be strengthened.

Credit potential assessed for the year 2023-24

The aggregate credit potential assessed for the year 2023-24 for Dairy activities is **Rs.16,092.71 crore**, **Rs.3,292.42 crore** for Poultry and **Rs.2,057.50 crore** for Sheep/Goat/Piggery.

Box no.4: NABARD Uttar Pradesh Interventions in Animal Husbandry Sector

- Under various tranches of RIDF, 618 Veterinary hospitals/Poly-clinics have been sanctioned with a loan assistance of Rs.308.95 cr. These veterinary hospitals are spread all over the State.
- Under RIDF, NABARD has sanctioned a loan of Rs.983.00 crore to Pradeshik Cooperative Dairy Federation (PCDF), an apex cooperative dairy federation of 19 Milk Unions in Uttar Pradesh. This loan is sanctioned towards establishment of 8 new dairy processing plants, refurbishment of 4 existing dairy plants, establishment of Bulk Milk Cooling network, online monitoring system, and infrastructure facilities for cooling, quality control labs, processing and online monitoring systems.
- Farmers Producers organisations (FPOs) dealing with Piggery, Dairy and Poultry have been promoted.
- Area development Scheme on Dairy have been prepared/ implemented which have potential to develop dairying in clusters with the help of various stakeholders.

4.1.1.7 Fisheries – Inland, Marine, Brackish etc.

The world's appetite for Fish and Fish products is constantly increasing, as is the production, trade and consumption. Sustainable aquaculture development and effective fisheries management are critical to maintain these trends. Global Fish production is estimated to have reached 178 million tonnes of which 157 million tonnes ended up on our plates in 2020 (SOFIA 2022, FAO). Realizing the potential of the sector, for employment and income generation, along with providing nutritional security, the Government of India in May 2019, formed a separate Ministry for Fisheries, Animal Husbandry and Dairy, which was earlier a part of Ministry of Agriculture and Farmers Welfare.

Uttar Pradesh being a land-locked State has potential only in inland fisheries sector; however, the State is blessed with enormous inland fresh water resources. The State was awarded the first prize amongst inland performers for the year 2020-21, on world fisheries day. (pib.gov.in).

However, the State is still deficit in meeting its demand of Fish and Fish Seeds, and depends on imports from States like West Bengal and Odisha. Thus, the State Government plans to increase the fish production by promoting schemes like Pradhan Mantri Matsya Sampada Yojna, Blue Revolution etc.

Table 4.13: Inland Fish Production and Fish Seed Production State-wise during 2019-20

S.N.	Name of the State	Fish Production (Lakh Tonnes)	Fish Seed Production (Lakh Fry)
1	Andhra Pradesh	36.10	5358
2	West Bengal	16.19	124550
3	Uttar Pradesh	6.99	30288
4	Odisha	6.60	9472
	India	104.37	521706

(Source-Handbook on Fisheries Statistics, 2020)

While Andhra Pradesh leads in inland Fish production, West Bengal leads in Fish Seed Production, Uttar Pradesh stands at 3rd both inland fish and fish seed production nationally. However, Inland Fish production in leading State of the country was almost six times more than that of Uttar Pradesh, suggesting immense potential for increasing the fish production and productivity at the State level.

Resources vs. Potential

Details of fisheries resources in the State, their utilization and potential mentioned in the table below:

Type of Reservoir	Area	Yield (t/ha/y)	Potential (t/ha/y)
Rivers and Canals (Km)	39542	0.015	0.100
Small Reservoirs	12,899.6	0.365	0.485
Medium & Large Reservoir	132655.0	0.425	2.180
Tanks and Ponds (Ha)	172859.3	0.360	0.590
Oxbow lakes/Derelict Water (ha)	12,034.2	0.365	0.500

The current average fish production of 15 kg/ha annually from the large reservoirs is very low as against the potential of 100 Kg/ha as assessed. The potential assessed for the medium and small reservoirs, however, is 200 kgs/ha and 500 kgs/ha respectively.

Globally, per capita food fish consumption has grown from 9 kg (live weight equivalent) in 1961 to about 20.2 kg (live weight equivalent) in 2020, about 1.4% per year. Globally, fish provided more than 3.3 billion people with 20 percent of their average per capita intake of animal proteins. However, in India only 14 gram (22.5%) per capita/day protein available is of animal origin, out of total 62.3 gram per capita/ day availability of protein against 31.6 gram (39.5%) per capita/day globally (FAO, 3 years average). Although UP leads in the production of food grains, UP is the third worst rank State in number of under-five Stunted children (39.7%) in India, preceded only by Meghalaya and Bihar. As fish is one of the best source of protein, increasing per capita fish availability by increasing production will also help the State to achieve Sustainable Development Goal of zero hunger. At present, the State does not have any major processing unit for fish and other aquaculture animals thus expenditure in the processing and value addition through sound infrastructure and better market access, will also increase the job opportunities, leading to decline in poverty.

Pradhan Mantri Matsya Sampada Yojna (PMMSY): PMMSY is a flagship scheme for focused and sustainable development of fisheries sector in the country with an estimated investment of Rs. 20,050 crores for its implementation during a period of 5 years from FY 2020-21 to FY 2024-25 in all States/Union Territories, as a part of Aatm Nirbhar Bharat Package. Thrust will be given for infusing new and emerging technologies like Re-circulatory Aquaculture Systems, Biofloc, Aquaponics, Cage Cultivation etc. to enhance production and productivity, quality, productive utilization of waste lands and water for Aquaculture.

Fisheries and Aquaculture Infrastructure Development Fund: Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was implemented during 2018-19, with a total budget outlay of Rs. 7,522 crore comprising Rs.5,266.40 crore to be raised by the Nodal Loaining Entities (NLEs), Rs.1,316.6 crore beneficiaries contribution and Rs.939.48 crore budgetary support from the Government of India. NABARD, NCDC and all Scheduled Banks shall be the Nodal Loaining Entities

(NLEs). NFDB shall act as the Nodal Implementing Agency (NIA). NABARD shall fund the public infrastructure components through the State Governments/ State Entities. Besides, NABARD, if required, shall provide refinance to other NLEs. The Fisheries Department, Government of Uttar Pradesh is in the process of identification of need based critical infrastructure like; renovation & modernization of existing fish seed hatcheries, establishment of fish markets, establishment of fish farmers training centres, cold storages etc.,

Potential under Fisheries: To become a leading producer in aquaculture/fisheries sector at national level, and to generate self-employment, Uttar Pradesh needs to increase its production capacity by up to 6 times. This may be achieved by investing in the sub-sectors like Inland Capture Fisheries, Aquaculture, Integrated Fish farming, Ornamental Fisheries Reservoir fisheries, Flood plain wetland fisheries, Fish Seed, Pearl Culture,

Marketing and Value addition: Clean and hygienic market environment is critical for attracting consumers and increasing acceptability of fish as a food. Opening chain of modern and hygienic fish kiosks in most of the cities of the state is an emerging opportunity for educated youth and young entrepreneurs. Cluster formation of small producers in potential districts and connecting to dealers and kiosks and malls through value chain is required for farmers to realize better price. This will also ensure assured regular supply of fresh or live fish for their business.

Bank finance: Fisheries is a viable activity for extending bank credit. .With GoI extending the KCC facility for addressing the working capital needs of Dairy and fisheries farmers, and target of covering 1 crore fish farmers in the KCC Saturation campaign launched during 2020 and continuing in 2021, obtaining bank loan up to Rs. 2 lakh has become relatively easy for fish farmers.

Issues, Constraints and Suggested Action Points: Poor condition of community ponds requiring renovation and improvement. The ownership of these ponds are with the gram panchayats and the ponds are put to multiple use. As a result, the productivity of these ponds are very low. Inadequate extension services in view of shortage of staff from the Dept. of Fisheries. A good Brooder Bank on the lines of that developed in Odisha needs to be developed in the state with NFDB assistance. Development of supply chain for fish and promotion of Fish Farmers' Producer Organizations (FFPOs) may address the issue of market linkages for small farmers. Government may consider development of infrastructure for fisheries by availing assistance under RIDF and FIDF, especially for activities such as renovation of Public Water bodies for undertaking fish culture, hatchery, and establishment of Cold Chain etc.

Critical Infrastructure Gaps: Eco/Mini hatcheries at block level and State of art hatcheries at potential district level to bridge the gap of good quality fish seed. Demonstration farms to be set up for promotion of new potential activities like Integrated fish farming, GIF (Genetically Improved Farmed) Tilapia, Fish cum Prawn culture, Pangasius fish culture and Ornamental Fish Farming, Biofloc, Re Circulatory Aquaculture (RAS) so as to encourage farmers to take up these activities. Modern fish markets viz., Matsya Mandis and Mobile vans in the districts/block level will help in popularizing the consumption of fish. Cold chain/Ice for transporting fish from and to distant internal markets to facilitate higher price realization for the fish.

Credit potential assessed for the year 2023-24

The aggregate credit potentials assessed for the year 2023-24 for different activities under the Fisheries sector in all districts of the State is **Rs. 979.81** crore against Rs.865.36 crore assessed for the year 2022-23, thus showing a growth of 13.22% over the previous year.

4.1.1.8 Integrated farming Systems

Integrated Farming System (IFS) is a farming system that combines different interdependent, inter-related, and often interlinking production systems on a single farm. Despite a manifold increase in the production of food grains, the income level of Indian farmers is alarmingly low. Small landholdings, lack of capital investment, erratic monsoon, volatile markets, inefficient use of inputs, soil deterioration due to overuse of inorganic fertilizers are some of the reasons for agricultural woes in the country. Fortunately, IFS is a promising solution to tackle all these challenges.

Integrated farming system models developed in different parts of the country involving dairy, duckery, poultry, horticulture, apiary, pisciculture and plantation crops viz; coconut, , cocoa, nutmeg, banana, pineapple etc. along with crops, have been found to increase net profit significantly as compared to cropping alone. These IFS systems were also found to be more sustainable and employment generative. In Uttar Pradesh crop production along with rearing of milch animals (crops + dairy) is the prevailing

farming system as about 96 per cent farmers of the area adopt this system. As component of farming systems sugarcane-wheat and rice-wheat are the major cropping systems in the state.

Benefits from IFS

- It increases the economic yield per unit area (Productivity) of a farm as it increases input use efficiency.
- It helps in making the farm sustainable through reduced off-farm inputs.
- Because of diverse production systems present in an IFS model, failure of any one component, either because of natural vagaries or market fluctuations, can be covered by other components.
- It can provide balanced nutritious food for the farmers and a pollution-free environment.
- As IFS uses wastes of one enterprise as input for others, it helps in effective recycling of inputs and waste management.
- Output from the IFS model will be spread across the year ensuring year-round income to the farmers.
- IFS generates employment opportunities throughout the year thereby eliminating the seasonal unemployment of farmers.

Integrated Farming Systems recommended for Uttar Pradesh are:

- Crop + Dairy Integrated Farming System Model (1 Ha) for improved income and employment generation
- Crop + Livestock Integrated Farming System Model (1 Ha) for sustainable Livelihood
- Horticulture + dairy Integrated Farming System Model (0.70 Ha) for marginal farmers of Western Plains
- Dairy based Integrated Farming System Model (1 Ha) for improved income and employment generation
- Crop + Orchard based Integrated Farming System Model (1.5 Ha) for western plains
- Exotic vegetable based Integrated Farming System Model (0.4 Ha) for marginal

Schemes supporting Integrated Farming System

National Mission for Sustainable Agriculture (NMSA), a mission under National Action Plan on Climate Change (NAPCC), has one of the components of Rainfed Area Development being implemented by RFS division. RAD focuses on Integrated Farming System (IFS) for enhancing productivity and minimizing risks associated with climatic variability's.

The impact evaluation carried out by Agricultural Corporation Finance Ltd in 2017 has found that the annual income from cows increased and beneficiaries were benefitted by 49% in Uttar Pradesh. The scheme has helped the farmers in increasing their income by 20% to 30% depending on different interventions under IFS and supplementary activities.

Issues and Suggestions

- i. Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
- ii. Initiation of Mission on Integrated Farming Systems in the State by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.
- iii. Assessment of quantum of finance is a difficult task as the requirement of every component system is different. This may lead to under-financing or over-financing.
- iv. A mobile app and/or a web portal may be developed based on the Scale of finance and unit cost data which helps the bankers in assessing the quantum of loans.
- v. More research on different combinations of production systems to determine the best IFS models needs to be conducted in all Agro-climatic zones.

Credit potential assessed for the year 2023-24

The aggregate credit potentials assessed for the year 2023-24 for different activities under the sector in all districts of the State is **Rs.254.23 crore**.

4.1.1.9 Others – Bullocks, Bullock Carts, two wheelers etc.

India is said to be the land of villages. Although in recent times the contribution of agriculture in Indian GDP have reduced, but in the wake of recent COVID-Pandemic, which has also bought many challenges like the migrant labors crisis, agriculture has emerged as the new ray of hope. With the view of make Indian Villages more sustainable and self-employed and helping the vast majority of now unemployed population, credit flow in agriculture is important. The government has also launched the special package to meet the credit needs of the farmers. However, when it comes to small and marginal farmers, which make up the majority of Indian agriculture the focus is mainly on production line of credit. Investment in agriculture is mainly related to talks about farm mechanization, which is a major leap for small and marginal farmer, thus it becomes a bit unrealistic keeping the structure of Indian agriculture in mind. However, we have been overlooking an important resource present in our back yards that is almost cost free and complementary to the land holding pattern in India that has been mechanizing Indian agriculture since ages, the animals.

Efficiency in agriculture may be ensured with mechanized farming but considering the land holding pattern in the State, it is imperative to depend on the traditional farm power. About 79% farmers are having less than 1 ha of land, as against 67% at all India level. They do not have means to mechanize their farms. Further, the farmer needs transport facility to take farm produce to cold storage rural godown or mandi. In addition animals provide the farm yard manure which is important for maintaining the soil health. Further, with the improved income level and rural infrastructure there is great demand for two wheelers by the farmers for improved mobility.

Credit potential assessed for the year 2023-24

The aggregate credit potentials assessed for the year 2023-24 for different activities under the sector in all districts of the State is **Rs.1,655.47 crore**.

Issues, Constraints and Suggested Action Points

- To increase mobility, arranging of inputs, reducing wastage of agricultural produce, accessing agricultural markets and better supervision of agricultural operations, banks may consider financing two wheelers to farmers.
- The govt. should introduce improved version of bullock carts in the districts, designed by the Central Institute of Agricultural Engineering, Bhopal and similar organizations working in the area.
- To promote organic / zero budget natural farming promotion and conservation of non-milch cattle is very crucial. It not only provides source of manure but also be used for transportation and other agricultural activities. Bank can provide support to farmers through its various schemes.

4.1.2. Agriculture Infrastructure

4.1.2.1 Construction of Storage Facilities – Warehouses, market yards including cold storage units / cold storage chains

Uttar Pradesh is a major contributor to the national food grain stock, @ nearly 20% of the country's total food grains production. In the State , the total Capacity available with FCI for storage of food grains (Including both owned and hired) is 54.49 lakh Metric tons, stock held is 36.46 Lakh Metric ton and the utilization percentage is 67%.

As per data available, India had a total Agri warehousing capacity of around 91 MMT to store and conserve such large quantities with state agencies owning 41 percent of the capacity and the balance distributed amongst the private entrepreneurs, cooperative societies, farmers, etc. However, these government agencies use 66 percent (60 MMT) of India's total Agri storage capacity, which also includes hired capacity of 23 MMT. The total state-owned storage capacity of 37 MMT was held through three public sector agencies viz. Food Corporation of India (FCI), Central Warehousing Corporation (CWC), and State Warehousing Corporation (SWC). Due to the insufficiency of the covered storage capacity of food grains, and due to progressively increasing government stocks, a considerable amount of food grains had to be stored under open Cover and Plinth (CAP) storage and to an extent in hired capacities.

The warehousing capacity available in Uttar Pradesh, in public is 54.28 Lakh MT and private sector is having about 66.49 Lakh MTs, hence the total storage capacity created for food grains in the

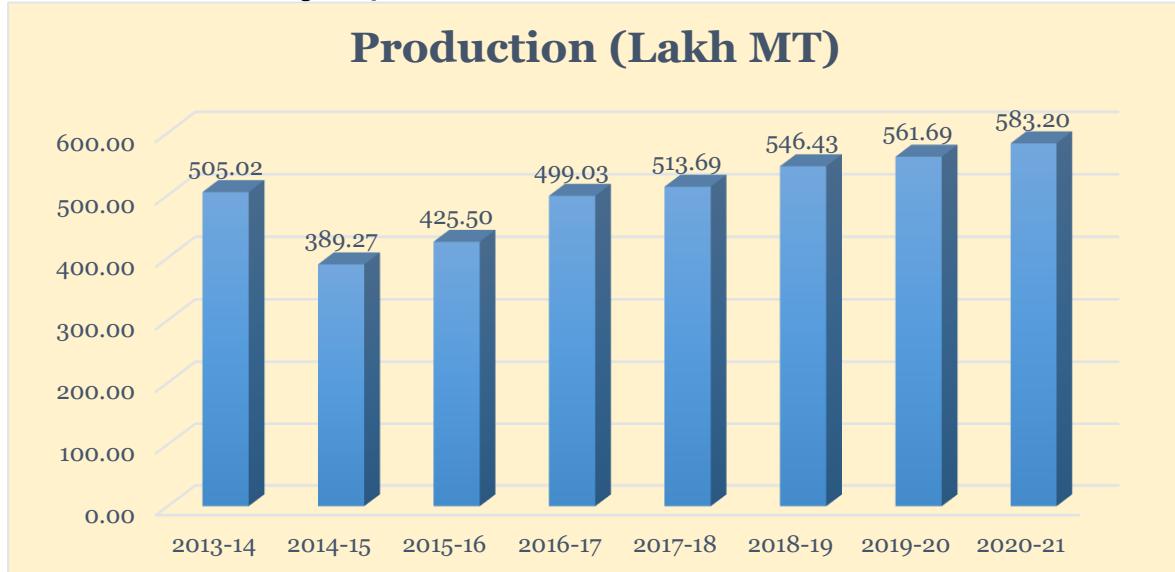
State is 120.77 Lakh MT. As per data provided by DMI, Min. of Agri , GOI , category wise availability of storages and capacities in UP State is given below :

Agency	No. of structures	Capacity (MT)
FCI	45	1307228
CWC	34	843520
SWC	151	3496777
Co- Operative	8540	827110
APMCs	65	572070
Private	542	3937121
Cold Storage Projects	2429	14834695
Silos	03	
Total	11809	25817521

Indian agriculture's contribution to the national gross value added (GVA) is about 19 per cent as on 31.03.22 and around 43% of the total workforce is employed in this sector. The quantum of post-harvest wastages and losses of agricultural produce due to inefficient supply chain management, lack of scientific storage facilities and improper transportation, poor front end infrastructure, redundant food processing technology and farmers' inaccessibility to value-added services in India is huge.

Uttar Pradesh is the highest food grain producer in the country and accounts for more than 20% of the total food grain production. The average food grain production during the past five years is 54.08 Million MT. The Government buys food grains from the farmers but does not have the space to store it. The food Corporation of India (FCI) has insufficient number of grain silos (modern storage facilities), and covered godowns with adequate storage capacities. Hence grains are stored in outdoors under CAP storage (Cover and Plinth) across the State. This makes grains prone to rodents, moisture, birds and pests and unexpected weather conditions. Every year tons of food grains go waste because of inadequate storage and infrastructure facilities. The wastage of fruits and vegetables is even higher than grains. Therefore, investment in development of storage infrastructure is necessary for carrying over the agricultural produce from production periods to the rest of the year and to prevent distress sales.

Figure 4.2: Food Grain Production in UP (Lakh MT)



Schemes and interventions for Storage, Transportation and Logistics

i. **e-NAM** : It aims to Integrate the existing Mandis to “One Nation One Market” for agricultural commoditiesin India. It networks the existing APMC Mandis to create a unified national market for

agricultural commodities, removes information asymmetry between buyers and sellers and promoting realtime price discovery based on actual demand and supply.

ii. Agriculture Infrastructure Fund (AIF) : To mobilize a medium - long term debt finances facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country. Maximum of up to 90 percent project cost to be borne by the Government. Government giving credit guarantee as well as interest subvention on loans.

iii. Rural Infrastructure Development Fund (RIDF): NABARD provides loan to State Governments for rural infrastructure projects on the basis of State priority under Agriculture and allied sectors, Social sector and Rural area connectivity.

iv. Warehouse Infrastructure Fund (WIF) : Projects involving creation of storage infrastructure with a minimum aggregate capacity of 5000 metric tons (MT) for agricultural and allied produce. It aims to provide affordable credit to public and private sector to augment existing agricultural warehousing infrastructure.

v. Food Processing Fund: It aims to create infrastructure for Food parks to reduce post-harvest losses.

vi. Fisheries and Aquaculture Infrastructure development Fund: It aims to set up fisheries infrastructure like fishing harbours, fish seed farms, training centre, blast freezers, brood banks, cold chain facilities, rearing ponds etc.

vii. PM Kisan Sampada Yojana : to create modern infrastructure with efficient supply chain management from farm gate to retail outlet as also for creation of modern infrastructure for food processing mega food parks/ clusters and individual units.

viii. Mega Food Park : The aim of this scheme is to link agricultural production with the market. It is based on “Cluster” approach and envisages creation of state of art support infrastructure in a well-defined agri/ horticultural zone for setting up of modern food processing units in the industrial plots provided in the park with well-established supply chain.

ix. Creation/Expansion of Food Processing/ Preservation Capabilities (Unit Scheme) :

The main objective of the Scheme is creation of processing and preservation capacities and modernisation/ expansion of existing food processing units with a view to increasing the level of processing, value addition leading to reduction of wastage.

x. Blockchain in Warehousing : This would help build a network of stakeholders such as warehouse owners, banks, FPOs, and traders to connect through an immutable record of every transaction between them. Every member of the network can access the stored record facilitating transparency, traceability, and information on the quality of the stored goods.

Role of storage facilities in doubling of farmers' income

Central Institute of Post-Harvest Engineering and Technology (CIPHET) had estimated these losses in detailed and summary of the finding are given in Table 4.14.

Table 4.14: Findings of CIPHET

Type of Crops	Post-Harvest Losses (%)		Storage Losses (%)		Total (%)	
	From	To	From	To	From	To
Cereals	1.00	1.30	2.80	4.70	3.80	6.00
Pulses	3.40	5.00	0.90	2.00	4.30	7.00
Oilseeds	2.20	9.10	0.40	1.00	2.60	10.10
Fruits	4.20	13.90	1.20	4.10	5.40	18.00
Vegetables	4.60	11.00	1.50	1.50	6.10	12.50
Total	3.08	8.06	1.36	2.66	4.44	10.72

The farmers income can be enhanced through reduction of above losses to a reasonable level by adoption of scientific storages and post-harvest management system.

Scope and strategy for developing Farmers Producer Organization (FPOs)

With the GoI's push to form 10,000 new FPOs to ensure economies of scale in agriculture, three important and basic business strategies of the FPOs are 1) aggregation of produce, b) aggregate marketing and 3) value additions through primary and secondary processing. It enables enhanced marketability by strengthening supply chains. In Uttar Pradesh farmers are paying 4-6% of the produce value to Commission Agents or Arhatiya, besides 3% to 5% to aggregators at farm gates. Now FPOs are taking over the role of Commission agents/ Arhatiya / aggregators by getting mandi license and selling aggregated produces through mandi. However, FPOs are in primitive stages and lacking capital resources for creation of storage and marketing infrastructure their own. Subsequent to the implementation of three major farm sector reforms by GoI, the GoUP has been undertaking various measures to facilitate better storage infrastructure and accessibility for farmers, expanding role of FPOs.

Credit potential assessed for the year 2023-24

The aggregate credit potential assessed for the year 2023-24 for different activities under the Storage Godown and Market Yard is **Rs.8,204.77 crore**.

4.1.2.2. Land Development, Soil Conservation, Watershed Development

Introduction

Land is a fundamental resource sustaining the requirements of the basic elements of the life support system of our planet. As the demand of the escalating population is ever increasing, the tendency to overexploit this pristine resource has increased manyfolds. As a key provider of food, water, shelter and employment, the land, especially the productive land, is burdened with tremendous pressure turning it into wastelands. In order to ensure food security, there is an urgent need to improve the productivity of existing cultivated lands, and to bring additional land under plough, in addition to sustainability of land resources. The wastelands have potential to produce food grain and provide vegetation cover, may significantly contribute in this endeavor.

The economics of Uttar Pradesh is based mainly on Agriculture and round 65 % of the total population is dependent on Agriculture. Contribution of agriculture sector is significant in Economic development of the state. As per 10th Agriculture Census, in a total of 146.45 million operational holdings in the country, the highest number of operational holders belonged to Uttar Pradesh (23.82 million).

According to the **Wasteland Atlas released in 2019**, there is decrease of net area under wastelands by 1082.29 sq. km. in the state. Further an area of 988.36 sq. km. of wastelands is converted to cropland, which is contributed by land affected by salinity/alkalinity and land with open scrub.

In Uttar Pradesh, out of total cultivable area of 189.49 lakh ha, about 25 lakh ha are affected by soil erosion requiring measures. Further as per **Wasteland Atlas of India**, land affected by other production related constraints are as given in Table 4.15.

Table 4.15: Problematic land details in Uttar Pradesh

Sr.No.	Particulars of Problem	Total area in Ha
1	Gullied/ Ravine Area	119858
2	Water logged and Diara land	86573
3	Salt affected area	255318
4	Culturable wasteland	405000
5	Flood affected area	596656

In addition, there are about 16.31 lakh ha (current and other) of fallow land, which can be brought under productive agriculture, about 53% of the ground water in the State is saline which need to be treated for

using for irrigation purposes.

The status of water resources in Uttar Pradesh as per the Rainwater Harvesting Potential Database of India 1.0 (2022), IISWC, Dehradun is as follows:

Water Resources				
1	Net irrigated area (NIA)	Mha	14.39	DES (2019)
2	Gross irrigated area	Mha	21.68	
2.1	Canal	Tanks	Tube-wells Other wells	Other sources
	2.18	0.08	10.74 1.27	0.12
3	Intensity of irrigation	%	150.64	
4	Annual extractable groundwater	BCM	65.32	CGWB (2020)
4.1	Irrigation use (BCM)		Industry use (BCM) 0	Domestic use (BCM) 4.95
	40.89			
5	Stage of groundwater extraction	%	70.18	CGWB (2020)
6	Area under micro-irrigation	Mha	0.21 (1.45% of NIA)	DES (2020)
7	Assessment units for groundwater	No	830	CGWB (2020)
7.1	Safe	Semi-critical	Critical Over-exploited	Saline
	540 (65%)	151 (18%)	48 (6%) 91 (11%)	0 (0%)
8	Annual rainfall (Range)	mm	990 (792-1188)	Rakhecha, 2016
Watershed Development (MoRD, DYLR, 2021)				
	Treatable area (Mha)		Treated are (Mha)	To be treated area (Mha)
	19.19		14.18	5

The Soil Conservation wing of the Agriculture Department in the State has been extending subsidy for following schemes: i) Supply of gypsum at 75% subsidy, ii) Sodic land reclamation, iii) Reclamation of ravines and fallow land, iv) Khet Talab Yojna (Field pond scheme), v) Renovation of ponds, vi) Organic farming, vii) Distribution of sprinkler sets in Bundelkhand, viii) Bundelkhand package, ix), PMKSY: Watershed Development Component 2.0.

To tackle the water scarcity problem Govt of Uttar Pradesh has implemented Farm Pond Scheme in 44 district of Uttar Pradesh. Under RIDF, treatment of degraded land to the tune of 15.66 lakh ha.

Under WDF of NABARD a total of 59 watersheds have been sanctioned in 14 districts, viz., Jhansi (14), Jalaun (5), Hamirpur (8), Sonbhadra (10), Banda (3), Lalitpur (1), Etawah (4), Mirzapur (2), Chitrakoot (6), Fatehpur (1), Prayagraj (1), Agra (2), Auraiya, (1) and Mahoba (1). Out of these projects 06 have been completed and 05 projected were closed with partial implementation and remaining 48 projects are ongoing.

Investment Opportunities

The opportunities for investment under the sector in the State are as under:

- Land levelling and bunding of farmers' fields in completed irrigation projects with introduction of laser leveler for precision leveling (a component of precision farming for field crops) for improving water use efficiency. This may be particularly relevant in 41 lakh ha which has been brought under irrigation command.
- 2.55 lakh ha salt affected soils, mostly alkaline, that requires reclamation, spread over mostly the districts of Agra, Ambedkar Nagar, Budaun, Ballia, Barabanki, Bareilly, Chandauli, Ayodhya, Farrukhabad, Firozabad, Ghazipur, Gorakhpur, J.P.Nagar, Kannauj, Lakhimpur-Kheri, Lucknow, Mathura, Mau, Moradabad, Sant Ravidas Nagar, Shahjahanpur, Sitapur and Varanasi.
- Farm pond / drainage to tackle the problems of diara land in Eastern UP.
- Reclamation of 16.31 lakh ha fallow land and 4.05 lakh ha culturable waste land can be brought under cultivation.
- Watershed approach of development particularly in the Bundelkhand region and for taking care of the affected area to be treated.
- About 53% of the underground water in the State is saline which need to be treated for irrigation purposes.
- Precision land levelling and use of efficient irrigation equipment for economizing in water

requirements of crops including diversification of crops suiting to water availability are important issues in the region.

- Mechanization of most of the agricultural operations through custom hiring of high capacity equipment is required so that marginal, small and medium categories of farmers can also take the advantage of mechanization.
- Crop residue management for feed, fodder and energy is also important. In the backdrop of growing population in the State with consequent demand for ever increasing food, it was strongly felt for bringing large tracts of rainfed dryland under Watershed system to increase the productivity of land.
- In this process, modern technology is needed for conservation of soil and water and increasing the productivity of soil by way of checking soil erosion.
- Uttar Pradesh have given farmers the freedom to sell their produce to an entity of their choice by amending the Agricultural Produce Marketing Committee (APMC) Act. The amendments to the ESA will promote barrier-free inter-state as well as intra-state trade in agriculture produce and allow farmers to directly engage with processors, aggregators, wholesalers, large retailers and exporters.

Credit potential assessed for the year 2023-24

The aggregate credit potential assessed for the year 2023-24 for different activities under the sector is **Rs.874.03 crore** against a potential of Rs.846.26 crore for 2021-22 with an increase of 3.28%.

Issues, Constraints and Suggested Action Points

- Government programmes with subsidy and grant component without linking to bank finance have created the feeling of dependency in the minds of farmers. Integration of bank finance in the Government sponsored schemes also enables higher coverage under a particular programme.
- Demonstration of vermiculture technology and benefits from its application at district level may be prioritized by the State and Central Government and the KVKs.
- The paddy-wheat rotation practice and excessive dependence on chemical fertilizers has resulted in deterioration of soil health and reduction in soil fertility in western UP districts. Hence, soil health improvement requires a lot of promotional work. The issue of soil health card with indication for crops and fertilizer recommendation, integrated nutrient management and information for amendment of saline and alkali soils need to be ensured.
- More than 1 crore soil health cards have been issued in the state. There is a need for awareness creation among farmers about the use of fertilizers as per soil health information and crop requirement.
- Land reclamation may also be promoted through cultivation of suitable crops viz. lemon grass and vetiver can be easily raised on sodic soils having pH upto 10.5. Further agroforestry models including Casuarina/ Amla/ Guava/ Ber/Shishum/ Eucalyptus/ Napier grass are also successful in sodic soils. Fisheries can be profitability done in ravine lands. These models need to be promoted in a big way.
- Hence, soil health improvement requires a lot of promotional work. The issue of soil health card with indication for crops and fertilizer recommendation, integrated nutrient management and information for amendment of saline and alkali soils need to be ensured.
- Financing of modern farm machinery like Laser Leveller, Zero tillage machine, bed planter, rotavator etc. for conservation tillage that will help conserving water as well as improve soil health by retaining biomass.
- Comprehensive climate modeling and landscape studies would be useful to inform decisions on which wastelands, if reclaimed, would not only remain productive under a changing climate, but also not exert negative influences on climate.
- Farm models based on reclaimed wastelands are bound to be knowledge-intensive as they require greater management of a wider range of factors.
- Promotional and extension work pertaining to land development activities viz. adequate coverage of land development related subjects in the training programmes of banks, coordinated approach of NABARD, Government and banks for motivating and awareness building of farming and banking community by holding workshops, training programmes, etc.
- The need for community effort in development of salt affected areas (reclamation process requires treating the entire affected area collectively) makes it difficult to implement through bank finance in absence of dedicated agency who may take loan on behalf of farmers. Financing through FPO would be an alternative for such issue.

4.1.2.3. Others – e - NAM, Tissue culture, Agri-biotech, Seed production, Bio-pesticides/Bio-fertilizers, Vermi-composting, etc.

Agricultural infrastructure primarily includes wide range of public services that facilitate production, procurement, processing, storage and trade. Agricultural infrastructure can be grouped under following broad based categories.

- Input based infrastructure: Seed, Fertilizer, Pesticides, Farm equipment, machinery etc.
- Resource based infrastructure: Water/irrigation, Farm power/energy
- Physical infrastructure: Road connectivity, Transport, storage, processing, preservation, etc.

The other infrastructure facilities like access to fertilizer, markets, credit, extension services, also developed with the development of transport infrastructure. Irrigation infrastructure increases the land use and cropping intensity, and provides incentives to farmers to use yield enhancing inputs and thus results in higher agricultural output.

National Agriculture Market (e-NAM)

National Agricultural Market (e-NAM), launched on 14th April, 2016, is a pan-India electronic trading market platform linking the existing physical Mandis i.e. APMCs electronically with a theme of “one nation, one market”. It promotes uniformity, streamlining of procedures across the integrated markets, provides transparency in auction process and promotes real time price discovery based on actual demand and supply in the market.

Now, e-NAM has successfully integrated 1,000 mandis of 18 states and three union territories where traders, FPOs, farmers, etc. are transacting in 175 notified commodities. In Uttar Pradesh, the State has declared 14th of every month as e-NAM Day Awarded certificates to top three Traders for best participation at Mandi Level Top three Farmers for selling his/her commodity on the eNAM Platform.

A snapshot of performance of eNAM in Uttar Pradesh vis-à-vis India has been given as under:

	India	Uttar Pradesh
Traders	2,35,139	38,044
Commission Agents	1,06,546	8,552
FPOs	2,246	274
Farmers	1,73,91,146	33,16,799
Total	1,77,35,077	33,63,669

(Source: eNAM official website, 30.09.2022)

e-NAM Platform of Platforms (PoP) : Platform of Platforms (PoP) launched on 14th July'2022 integrates 41 service providers from different platform of Services under one roof and the benefits to farmers are as follows:

- Increases farmers' digital access to multiple markets, buyers and service providers and bring transparency in business transactions with the aim of improving price realisation.
- It enables farmers, FPOs, traders and other stakeholders to access a wide variety of goods and services like trading, quality checks, warehousing, market information, Logistics Service Provider, Quality Assurance Service Provider, Cleaning, Grading, Sorting & Packaging, Warehousing Facility, Agricultural Input and Technology Enabled Finance & Insurance across the agricultural value chain through a single window.
- Information Dissemination such as advisory Services, crop forecasting, weather updates, capacity building for farmers etc.

Tissue Culture

Potential for Indian domestic market for tissue culture by conservative estimates it is around Rs. 200 crores with an annual growth of 20%. There are more than 70 commercial tissue culture units with production capacity between 0.5-10 million plants/year and total production capacity of about 200 million plantlets/year. The protocols have been developed either in-house or transferred through various research institutes and universities through support of the Department of Biotechnology (DBT). Currently, the focus of the Tissue Culture companies is mainly banana, floriculture, sugarcane and potato.

India/ State	Number of Commercial Plant Tissue Culture Units	Capacity of Annual Production (in millions)
Maharashtra	25	31
Karnataka	9	31
West Bengal	9	5
Uttar Pradesh	3	25

(Source: Sustainable development of Plant Tissue Culture Industry: The Indian Scenario, Journal of Applied Biology & Biotechnology · March 2021)

Seed Production

Seed is the most critical input for sustainable agriculture. Presently, Indian seed industry is one of the mature and vibrant domain in the world seed market. During the past 5 years, the Indian seed industry has been growing at rate of 12% compared to global growth of 6-7% (Indian Seed Industry, www.nuziveeduseeds.com, 15.06.2015). In value terms, the major growth has come from the increased adoption of BT cotton hybrids, single cross corn hybrids and hybrid vegetables. The volume growth has mainly come through increased seed replacement rate in crops like paddy and wheat.

India has achieved considerable expertise in seed production. The Indian seed industry is worth ₹18,000 crore and growing. It has established seed production villages through decades of training and capacity building among seed-growing farmers in these villages. Most of the hybrid seed production is located in Andhra Pradesh, Telangana, Tamil Nadu, Karnataka, Maharashtra and Gujarat. Most of the seed used by farmers in India is produced in India and hence stands as a great example of Make in India. Currently, our seed exports are less than ₹1,000 crore per annum. Annual global seed trade is \$14 billion. India definitely has a potential to capture a 10 per cent share which is \$1.4 billion or ₹10,000 crore by 2028.

Bio fertilizers/Bio-pesticides

Intensive farming practices yield high product with the use of chemical fertilizers, but these fertilizers are creating environmental hazards and are expensive. Recent advancement in the field of bio-fertilizers are creating growing level of interest because of environmental friendliness and promoting sustainable agricultural practices. Bio-fertilizers use living microorganisms that establishes symbiotic relationships with the plants or are an inoculation of microorganism, which promote the plant growth by increasing the primary nutrient supply to the host plant and retains the soil fertility.

Similarly, use of chemical pesticides leads to genetic changes in plant populations, food poisoning and other health problems. Bio-pesticides, derived from natural materials, like animals, plants, bacteria, and certain minerals, reduce the use of these chemical pesticides.

Consumption of Biopesticides in Uttar Pradesh state vis-a-vis India has been given below:

Consumption of Bio-pesticides		(In M. T. Technical Grade)
	Chemical Pesticides	Biopesticides
India	62193	8645
Uttar Pradesh	11557	48
% consumption by State	18.58	0.55

(Source : Indiastat.com/ Uttar Pradesh, status as on 2020-21)

Under, Capital Investment Subsidy Scheme, Government of India promotes production of bio-fertilizers by providing 100% assistance to State Government / Government Agencies upto a maximum limit of Rs.160.00 lakh/ unit for setting up of state of art liquid/ carrier-based Bio-fertilizer units of 200 Tonnes Per Annum capacity. Similarly, for individuals/ private agencies assistance upto 25% of cost limited to Rs.40 lakh/unit as capital investment is provided through National Bank for Agriculture and Rural Development.

Composting / Vermicomposting

With the increasing awareness of organic farming, Government is promoting the use of Organic manures under the scheme Paramparagat Krishi Vikas Yojana (PKVY) of National Mission for Sustainable Agriculture (NMSA), through assistance as under:

- (i) Financial assistance is provided under the component Integrated Manure Management of

Paramparagat Krishi Vikas Yojana (PKVY) for Phosphate Rich Organic Manure (PROM) as per specification given in FCO, 1985 @Rs.1000/acre for procuring and application of PROM to soil to meet phosphorus/Zinc deficiency in soil.

(ii) Financial Assistance is provided for vermi-compost (size 7'x3'x1') @Rs.5,000/- unit for procurement of earth worms, preparation of pits, construction of brick wall etc.

(iii) Promotion of Organic Inputs under Organic & INM Components of Soil Health Management, assistance is provided for Vermi-compost, Bio-fertilizers (Liquid / solid), Waste compost, Herbal extracts etc. including PROM @ 50 % of cost subject to a limit of Rs. 5000/- per ha and maximum Rs.10,000 per beneficiary.

- (iv) Under the Rain fed Area Development (RAD) component of NMSA, 50% of cost subject to limit of Rs 125/- per cubic ft. and maximum permissible assistance of Rs.50,000/- per unit for permanent structure and Rs 8,000/- per unit for High Density Polyethylene (HDPE) vermi bed is provided for construction of compost unit and, organic input production unit.

Credit potential assessed for the year 2023-24

The aggregate credit potential assessed for the year 2023-24 for different activities under the sector is **Rs. 2,580.11 crore**.

Issues, Constraints and Suggested Action Points

- Lack of technical expertise and internet facility at the State Agricultural Departments has delayed the setting up of grading/assaying facilities.
- Low seed replacement ratio in case of pulses and oilseed. Scaling up of seed village programme is needed with all required linkages.
- 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.
- State Govt. may promote setting up of State of art tissue culture laboratory to meet the gap in planting material for banana. Department of Horticulture may plan training cum demonstration for banana/sugarcane farmers on use of Tissue Culture Plants.
- Agriculture department may guide entrepreneurs on certified seed production. FPOs/PACS may be encouraged to take up seed production /participate in seed village programme.
- Seed banks may be established to improve the seed replacement rate in pulses and oilseeds.
- Target may be set for KVKS for imparting training to the specific number of farmers every year for setting up vermicompost units.
- Creation of awareness and convergence with subsidy schemes especially where promotional programmes of NABARD are ongoing so that demand is created for investment in these sectors.
- Assistance under RIDF can be availed by the State Government for creation of infrastructure.
- Demonstration, training and extension services for popularising the best and recommended package of practices may be undertaken.
- Banks may extend adequate financial support for setting up bio-fertilizer and bio-pesticide production units, Vermi composting, coir pith composting units etc., by individual farmers/SHGs, availing the subsidy available from GoI Schemes.

4.1.3 Ancillary Activities

4.1.3.1. Food and Agro Processing

Food and agro-processing industry refers to such activities in which value addition is done by processing the primary agricultural products. For example, processing of dairy products, milk, fruits and vegetables, packaged food and beverages comes under the processing industry. A well-developed food processing sector with high level of processing helps in reducing food wastage, improving value addition, enhancing crop diversification, ensuring better income for farmers, promoting employment and increasing exports. This sector helps in solving problems related to food security and food-related inflation. It is also capable of providing healthy and nutritious food to the public.

The contribution of the food-processing to Gross Value Added (GVA) has increased from Rs.1.34 lakh crore in 2014-15 to Rs. 2.37 lakh crore in 2020-21 at a Compound Annual Growth Rate (CAGR) of 9.97%. Food processing industry is also a major foreign exchange earner for Indian economy. Food Processing Industry is one of the major employment intensive segments. According to the Annual Survey of

Industries (ASI) for 2017-18, the total number of persons engaged in registered food processing sector was 19.33 lakh. Unregistered food processing sector supports employment to 51.11 lakh worker as per the NSSO 73rd Round, 2015-16 and thus 14.18 per cent of employment in the unregistered manufacturing sector.

Food processing includes the following:

Manufacturing Processes: If a raw material of agriculture, animal husbandry or fisheries is modified through a process (which may involve labour, electricity, machinery or capital) in such a way that its original physical properties are changed but the modified product is edible and has commercial value, then it comes in the work of food processing sector.

Other Value Added Processes: If the value addition (increased shelf life, shelled and ready for consumption etc.) is substantial, then such products also come under food processing, even if it does not involve manufacturing process.

Food processing can be seen as different levels – primary, secondary and tertiary. Primary processing deals with the transformation of raw agricultural products, milk, meat and fish into a product that is suitable for human consumption. The different levels of food processing are shown in the flow chart below:



Status of Uttar Pradesh

According to the recent data, about 165.42 lakh hectare area is cultivated in the state. According to the agricultural census year 2010-11, there are 2.33 crore farmers in Uttar Pradesh. Using the advanced techniques in agriculture in order to increase food production and food productivity, the farmers of Uttar Pradesh have ensured that Uttar Pradesh achieves production surplus than required to guarantee Food Security. As the entire agricultural production cannot be consumed within the state, processing, storage and export is necessary to maintain the growth rate of the agriculture sector. With diverse climate suitable for the production of all types of crops, the state provides suitable conditions, incentives and facilities for the development of agricultural production and has immense potential for setting up agro-based industrial units.

Uttar Pradesh-Agriculture Scenario

- The net sown area under agriculture is 165.42 lakh hectare, including 18.42 lakh hectare area under horticulture.
- 9 Agro-climatic zones of the state are suitable for various horticultural crops.
- UP holds
 - ✓ 1st rank in production of Aonla, Consumption of Fertilizer, Guava, Honey, Horticulture, Mango, Mushroom, Muskmelon, Peas, Potato, Sugarcane, Watermelon, Wheat, Total Food grains.
 - ✓ 2nd rank in Bajra, Barley, Rice, Vegetables production
 - ✓ 3rd rank in Arhar/ Tur, Rapeseed Mustard, Tobacco, Total Fruit.
- UP Contributes 60 % of meat exports from India
- 35% share in Sugarcane output, ranks 2nd in sugar production

Table 4.16 Production of different Crops in India and UP and Marketable surplus

S. No.	Crop	Production in India (in lakh tonnes)	Production in UP (in lakh tonnes)	Share of UP in India's production (%)	Marketing Surplus Ratio (%)	Marketable Surplus (in Lakh Tonnes)
1.	Food Grains	3157.20	619.47	18.89	NA	NA
2.	Rice	1302.90	159.68	12.25	78.43	125.24
3.	Wheat	1068.4	355.00	32.42	54.73	194.29
4.	Jowar	42.30	2.70	6.38	44.00	1.19
5.	Bajra	96.20	19.50	20.27	68.42	13.34
6.	Maize	336.20	15.09	4.48	77.83	11.74
7.	Small Millets	3.70	0.05	1.35	80.02	0.04
8.	Barley	13.60	4.88	35.88	70.77	3.45
9.	Cereals	2160.10	594.13	27.50	NA	NA
10.	Gram	57.50	7.60	13.22	56.53	4.30
11.	Urad	14.60	2.56	17.53	92.25	2.36

S. No.	Crop	Production in India (in lakh tonnes)	Production in UP (in lakh tonnes)	Share of UP in India's production (%)	Marketing Surplus Ratio (%)	Marketable Surplus (in Lakh Tonnes)
12.	Total pulses	147.60	25.34	17.17	91.32	23.14
13.	Sugarcane	43181.20	1783.40	41.30	85.37	1522.49
14.	Total Oilseeds	3769.60	17.95	5.57	96.19	17.27

(Source: 4th advance estimates 2021-22, Economic Survey 2021-22, <https://upagripardarshi.gov.in/StaticPages/asp-hi.aspx>, UP crop data as on 01.04.2022)

The State's Food Processing Industries Policy, 2017 aims to make the state an ideal destination for setting up such industries. There are food parks in the state at Barabanki, Varanasi, Gorakhpur and Saharanpur. Multi chamber and controlled atmospheric cold storage, sorting, grading and cleaning facilities have been provided in these parks to meet the specific needs of the food processing industry. Considering the high degree of post-harvest losses in various agricultural produce, low level of value addition and processing, and increasing demand for value added and processed products, there is immense potential for investment in this sector. At present, there are 2,105 registered food processing units and 3,50,883 unregistered units functioning in Uttar Pradesh.

Table 4.17: Infrastructure Available in Uttar Pradesh under Food Processing Sector

Inland Container Depot (ICD)/Container Freight Stations (CFS)	19 (10 ICD and 09 CFS) out of which 17 have commenced operations and 02 are under implementation. (Source: Ministry of Commerce and Industry)
Agriculture Export Zone	4 Agricultural Export Zones (1) Potato: Agra, Hathras, Farrukhabad, Kannauj, Meerut, Baghpat and Aligarh. (2) Mangoes and vegetables: Lucknow, Unnao, Hardoi, Sitapur and Barabanki. (3) Mango: Saharanpur, Muzzafarnagar, Bijnor, Meerut, Bhagpat and Bulandshahar. (4) Basmati Rice: Bareilly, Shahajahanpur, Pilibhit, Rampur, Badaun, Bijnor, Moradabad, J B Phulenagar, Saharanpur, Muzzafarnagar, Meerut, Bulandshahar, Ghaziabad. (Source: pib.gov.in)
Existing Industrial Areas/SEZs	52 Industrial Areas (1,546 acres available) (niveshmitra.up.nic.in) Uttar Pradesh has 21 notified, 14 operational SEZs and 24 formally approved SEZs (total-59). Prior to Enactment of SEZs Act 2005, there are 02 SEZs set up by Central govt. and 01 by Stet govt/Pvt sector. (pib.gov.in) So total 61 SEZs are there.
Cold Chain	Cold Chain Projects Aided by MoFPI as on 01.01.2022 : 25 (Completed-18 and ongoing:07) 0.792 lakh MT Total Cold Storage: 2406 with Capacity: 147.14 Lakh MT (Source: MoFPI)
Agricultural Marketing	250 regulated markets, 225 rural markets, 238 rural godowns 125 APMCs have been integrated with eNAM (as on 20.11.2021)
Food Parks in the State	Mega Food Park proposed at Jagdishpur. 03 agro food parks at Barabanki, Varanasi, Ayodhya and four pack houses at Lucknow, Saharanpur, Barabanki, Varanasi

Centers of Excellence for Capacity Building and Training:

a. Existing Training Institute

- State Institute of Food Processing Technology, Lucknow.
- Regional Food Research and Analysis Center R-FRAC, Lucknow.
- 10 government food science training centers at divisional level.
- 77 Government Community Fruit Preservation and Training Center at district level - Training to 25,000 students.

b. Leading Agricultural Universities and Institutes

- Narendra Dev University of Agriculture and Technology, Faizabad.
- Sam Higginbottom Institute of Agriculture, Technology and Science, Allahabad.
- Sardar Vallabhbhai Patel University of Agriculture and Technology, Meerut.
- Indian Veterinary Research Institute, Bareilly.

Deficiencies in infrastructure and support services

- Quality Improvement:- Adoption of Food Safety and Quality Assurance Mechanisms like ISO 9000, ISO 22000, Hazard Analysis and Critical Control Points (HACCP), Good Manufacturing Practices (GMP) and Total Quality Management (TQM) including Good Hygienic Practices (GHP) by the food processing industry.
- The state has immense potential in terms of vegetable processing, fruit processing, milk processing and meat processing. There is a need to attract private investment in this sector under the PPP model.
- There is a good possibility of setting up potato flaking unit. It can be started on pilot basis. There may be a need to empower local NGOs and grassroots organizations like SHGs, JLGs.
- To establish/promote micro enterprises in the agro-processing sector meeting quality standards.
- There is a need for collaboration between Farmer Producer Organizations (FPOs) which can act as aggregators or primary processors and the corporate sector. This will lead to better transfer of technology, awareness among producers about quality, market/demand driven production etc.
- Existing FPOs may be encouraged to set up units under Operation Green.
- Single window approach for all food and agro-processing related investments in the state which can provide the necessary impetus for ease of doing business in India.
- There are more than 24 lakhs unregistered processing units in the country and about four lakhs unregistered processing units in Uttar Pradesh alone which need to be registered and incorporated.
- Timely supply of raw material in required quantity should be ensured, especially through establishment of raw material banks for the particular product group of industries where they are largely concentrated.
- Assured supply of raw materials in sufficient quantity, motivating the farmers to diversify their farming system by utilizing the land available under cultivation of the particular raw material required by the industrial units located in the particular areas.
- Cold storage facilities should be made available in clusters of villages so that the quality of agro-based raw materials can be maintained for a long time.
- The prices of various agro-based raw materials should be fixed every year by the state government before harvesting on the same lines as fixed for sugarcane in the state.
- The development of marketing facilities in local areas could possibly be an important solution to overcome late payment practices against purchase of goods by wholesalers and may help improving the overall productive efficiency of agro-industries.
- Marketing problems can be solved by setting up procurement centres among clusters of villages and ensuring proper measurement of crops while selling them to various govt. agencies.
- The state government should ensure regularity in the supply of electricity in the industrial area.
- Transport subsidy should be introduced on the purchase of raw materials from different destinations to reduce the cost of production.
- In order to check rural-urban migration, provision of social security should be made mandatory for all categories of workers at the enterprise level.
- There is a need for skill development programs for unskilled workers from the Labour Department to augment the supply of skilled manpower.
- Retirement benefit plans for workers can control the movement of workers from one location to another as they leave the parent unit after receiving basic skills and training.
- ITIs should be strengthened to provide skill building among human resources as per the requirement of the units located in the particular areas. Vocational training courses should be provided in the form of apprenticeship scheme for skill building among ITI students through larger units.
- Many formalities of banks in lending should be reduced.
- Technology upgrades in some cases the production processes cannot reduce employment. Such upgrades are needed to create more competitive products.
- Product specific industrial clusters should be encouraged by providing various infrastructural facilities and developing market linkages.

Credit potential assessed for the year 2023-24

The aggregate credit potential assessed for the year 2022-23 for different activities under the sector is **Rs.8,846.09 cr.**

Potential Areas in Uttar Pradesh under Food Processing Sector

- **Manufacture and supply of agricultural inputs:** In view of the vast agricultural economy of the state, there exists immense potential in the manufacture, production and supply of fertilizers, seeds, agro chemicals, agricultural implements, machinery and irrigation systems required to increase production and productivity.
- **Extension Services and Technology Transfer:** Extension support and technology transfer to farmers on efficient use of agricultural inputs is another attractive investment option in the state.
- **Processing**

Project Name	Product to be processed	Value proposition
Mango Processing	Mango Juice, Pulp, Candy, Mango Papad, Squash	The fruit juice market in India is expected to grow at a CAGR of 35%-40% as compared to 4.1% globally during 2016-2024. The unpacked juice business in India is dominated by unorganized players with a market share of more than 75 per cent. This provides a lucrative opportunity for market consolidation for new entrants.
Turmeric Processing	Turmeric Powder	The global market size is expected to reach USD 99.3 million by 2024 and is expected to grow at a CAGR of over 6% by 2022. As India is the largest producer of turmeric in the world (78%) consumes 80% of the total production, this is a great opportunity to increase exports from the country.
Amla Processing	Amla Powder, Juice, Pickle, Preserved, Candy, Chutney, Sweets, Laddus, Flakes	Amla is used in value added hair oil, the market of which is expected to grow at a CAGR of 19.9% during 2014-19 in India. Amla extract is useful in various food and beverage applications such as nutrition bars, cereals, jams, powdered drink mixes, yogurts and dietary supplements. It provides protection to the skin from heavy metals due to its anti-oxidant properties. Thus, providing tremendous opportunities to invest in a fast growing and diversified market.
Garlic & Chili Processing	Garlic Powder, Paste, Instant Mix, Chili Paste, Sauce	The revenue in the sauces and condiments sub-sector was USD 2.4 billion in 2017 and is expected to grow at a CAGR of 10.7 per cent during 2017-21. The table sauce market in India is expected to grow at a CAGR of 18% by 2022. India's sugar and tart sauce market has been growing at a CAGR of 21.2% for the last five years and is projected to grow more than five times by the year 2021.
Potato Processing	Chips, Wafers, Granules, Vodka, Sticks, French Fries, Dehydrated, Frozen Products, Starch Powder, Flakes, Liquid Glucose	Rapid urbanization and improved living standards have led to a manifold increase in the demand for processed potato products. Uttar Pradesh is the largest producer of potatoes in India, contributing about 32% of the national yield.

- **Packaging:** It offers lucrative opportunities for industries engaged in packaging technologies and services, packaging techniques such as vacuum packaging, gas packaging, active and intelligent packaging, packaging of processed food through canning, tetra packing, aseptic packs, bottling etc.
- **Preservation:** Fermentation, setting up of cold storage, facilities, traditional techniques such as pickling, jelly making, curing for the production of a variety of processed goods and modern industrial techniques such as pasteurization, vacuum packing, artificial food additives, irradiation, means of bio-preservation. The investment potential exists in conservation for large scale yields from
- **Storage:** Development of silo-like storage facilities for agricultural produce offers an attractive potential in the state to reduce wastage of agricultural produce and harvest high value of agricultural produce. Changing consumer preference for clean and safe meat and meat products opens up possibilities for modern slaughterhouses in the state.
- **Infrastructure and Logistics:** Food parks and horticulture hubs, integrated units, transport and distribution systems.

Institutional Cooperation on Food Processing

Policies of Government of Uttar Pradesh: The Uttar Pradesh government has announced a special policy for food and agro-processing. Among other benefits, the policy includes 100% exemption in stamp duty on acquisition, purchase or lease of land by new food processing units, 100% exemption from mandi duty for 10 years to all new export oriented units using perishables and 25% capital investment subsidy is given under National Food Processing Mission.

<https://uphorticulture.in/AboutUs.aspx>

District wise raw material availability table in the state is present in the link:

<https://uphorticulture.in/pdf/RawMaterials.pdf>

Initiatives of NABARD

- **Food Processing Fund (FPF):** A special fund of ₹ 2000 crore has been set up in the National Bank for Agriculture and Rural Development (NABARD) to provide loans at affordable rates to give a boost to the food processing sector. The State Governments provide loans up to 95% of the eligible project cost to the concerned institutions while extending the loan to other categories of promoters up to 75% of the project cost. For availing loan, entrepreneurs can submit application along with detailed project report to the Regional Office of NABARD located in the state in which the project is to be set up. (www.nabard.org)
- **Agri-Clinics and Agri-Business Centers (ACABC) Scheme:** To set up Agri-Clinics and Agri-Business Centers to provide extension and other services to farmers on payment basis or free of cost, subsidy is provided at the rate of 36% to 44% based on cost as per agri-entrepreneur's business model for unemployed agriculture graduates, agriculture diploma holders, intermediate in agriculture and biological science graduates with PG in agriculture related courses.
- **National Livestock mission EDGE:** 25-33.33% subsidy is provided for the sustainable development of the livestock sector including integrated development of poultry, piggery, goat rearing, small ruminant ones, rabbits as well as protection and rearing of male buffalo calves.
- **Dairy Processing and Infrastructure and Infrastructure Development (DPID) Fund:** Provides loans to final borrowers for modernization of the milk value chain through NDDB and NCDC (modernization of processing plants, creation of additional infrastructure for milk processing and value addition).
- **Warehouse Infrastructure Fund (WIF):** Financial assistance from this fund is provided to public and private players for creation of storage infrastructure including cold storage and cold chain activities.

Policies of Government of India on Food Processing

- Excise duty completely waived on processed fruits and vegetables, dairy, meat, fish and poultry.
- 8% reduction in excise duty on edible items.
- 5% reduction in custom duty on machine-packed goods.
- 100% exemption in income tax for the first five years for processing units of fruits and vegetables and 25% exemption for the next five years.
- 100% FDI is allowed under automatic route in food processing industries.
- 100% FDI is permitted through Government approval route for business including e-commerce in respect of food products manufactured or produced in India.

PMKSY: Pradhan Mantri Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm to retail outlets. With this, the growth of the food processing sector in the country will not only be accelerated but it will also help in providing better prices to the farmers and doubling the income of the farmers, creating huge employment opportunities especially in rural areas, reducing wastage of agricultural produce. This will be a major step towards reducing, processing and increasing the level of exports of processed foods. (<https://mofpi.nic.in/Schemes/about-pmkSY-scheme>)

The following schemes will be implemented under the Pradhan Mantri Kisan Sampada Yojana:

- Mega Food Park
- Cold Chain
- Creation/Expansion of Food Processing and Preservation Capabilities

- Agro Processing Cluster Infrastructure
- Creating backward and forward linkages
- Food Safety & Quality Assurance Infrastructure
- Operation Greens
- Human Resources and Institutions
- Production Linked Incentive Scheme for Food Processing Industry (PLISFPI) (<https://mofpi.nic.in/Schemes/about-operation-greens>)
- One District One Product (<https://mofpi.nic.in/pmfme/one-district-one-product>) (https://mofpi.nic.in/sites/default/files/odop_list_of_35_states_and_uts.pdf)

PMFME Scheme: Individual micro food processing units desirous of up-gradation of their unit can avail loan linked capital subsidy @ 35% of the eligible project cost subject to a ceiling of ₹10 lakh per unit. The beneficiary contribution should be a minimum of 10% and the balance should be a loan from the bank. Credit linked grant @ 35% to FPOs, SHGs, Co-operative Societies, State owned agencies and private entrepreneurs for development of common infrastructure including common processing facility, laboratory, godown, cold storage, packaging and incubation centre. A target of establishing /upgrading 41,336 food processing units in 2022 under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises scheme has been set by the Govt.

Stand-up India: The Stand-up India scheme was launched by the Government of India in April 2016 to help SC/ST and women entrepreneurs to set up Greenfield enterprises and become job creators. More than 16,000 new enterprises have emerged in activities through this scheme, such as food processing, textiles, diagnostic centres, etc. Since the objective of the scheme is to facilitate at least two such projects for each category of entrepreneurs per bank branch, it provides a huge opportunity for investors in the food processing sector.

TOP Scheme: Operation Greens Scheme was announced in the Union Budget for 2018-19 to promote Farmer Producer Organisations (FPOs), agri-logistics, processing facilities and professional management for Tomato, Onion and Potato (TOP) crops. The Scheme was launched with two components:

- (i) Long term: Value Chain Development Projects - Under this, support is provided to capital investment projects for TOP crops. In pursuance of Budget announcement 2021-22, the scope of this scheme has been expanded from TOP to Twenty-Two Perishable products.
- (ii) Short term: Price Stabilization Measures - Under this, subsidy is provided at the rate of 50 per cent on transportation and storage at the time of harvest for evacuation of surplus production of TOP crops from the producing area to the consumption centres. Transportation subsidy under the scheme was also extended to Kisan Rail Scheme w.e.f. 12.10.2020. The scope of short term measures under the scheme was extended from TOP to TOTAL (41 notified fruits and vegetables) w.e.f. 11.06.2020 as a part of ANB announcement. Transport subsidy of ₹ 115.01 258 crore has been released till 15.12.2021 by Indian Railways against the transportation of approx. 5.68 Lakh MT of Fruits & Vegetables.

FDI in Food Processing sector: To attract Foreign Direct Investment (FDI) in the food processing sector, the Government has put in place an investor-friendly policy wherein 100% FDI is allowed for food products' manufacturing under the automatic route, and 100% FDI under Government approval route is allowed for retail trading, including through e-commerce, in respect of food products manufactured and/or produced in India. Also, to facilitate all investment interests, MoFPI has set up a dedicated **NiveshBandhu Portal** as well as an Investment Facilitation Cell with Invest India. The total FDI inflow in the food processing sector during last 5 years ending 2021-22 is USD 3.54 billion.

4.1.3.2. Ancillary Activities - Others

- **Agri-Clinic / Agri-Business Centers (ACABC)**

The Ministry of Agriculture and Farmers' Welfare, Government of India, in association with NABARD and MANAGE has launched this unique scheme with a view to supplement the public extension services and thereby benefit the local farmers with innovative and cost benefit farming techniques. Committed to this programme, the Government is now also providing start-up training to graduates in

Agriculture, or any subject allied to Agriculture like Horticulture, Sericulture, Veterinary Sciences, Forestry, Dairy, Poultry farming, and Fisheries, etc. Those completing the training can apply for special start-up loans for venture.

- Agri Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, handle price discovery issues, etc.
- Agri Business Centres are commercial units of agri-ventures established by trained agri professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied activities including post-harvest management and market linkages for income generation and entrepreneurship development.
[\(http://www.nabard.org/auth/writereaddata/File/ACABC%20%20Revised%20guidelines.pdf\)](http://www.nabard.org/auth/writereaddata/File/ACABC%20%20Revised%20guidelines.pdf)

Ceiling of project cost for subsidy is Rs. 20 lakh for an individual project (25 lakh in case of extremely successful individual projects) and up to Rs. 100 lakh for a group project (Established by a group comprising at least 5 trained persons under the scheme). The bank may, nevertheless, subject to their own satisfaction, finance groups formed by 2 or more trained persons under the scheme, with in the TFO ceiling Rs. 20 lakh per trained person and overall ceiling of Rs. 100 lakh, whichever is less for the purpose of subsidy.

In Uttar Pradesh, under ACABC scheme, since inception, subsidy for 1232 claims to the tune of Rs.3021.92 lakh has been sanctioned against which a cumulative subsidy of Rs.3006.24 lakh in respect of 1227 claims has been released as on date. In FY 2022-23, 18023 candidates have been trained in Uttar Pradesh and 8751 agri business ventures have been established (as on 28.10.2022).

- **Loans to PACS/ FSS/ LAMPS**

PACS is the first building block of the century-old cooperative banking system of India. PACS can support farmers in post-harvest and marketing activities in addition to playing a key role in the physical and financial supply chain of commodities by acting as spokes to the upcoming Gramin Agriculture Markets (GrAMs).

PACS need to first transition from being just a credit society to a multi-service centre (MSC) and turn into a one-stop shop for both goods and services.

- The recent decision by NABARD to develop 35,000 PACS into MSCs in mission-mode is a step in this direction. The initiative will enable PACS to support farmers in post-harvest marketing activities and provide ancillary services to its members like creation of storage and processing facilities, custom hiring centers and collective purchase of inputs.

Loans under PACS as MSC in Uttar Pradesh: In 2021-22 and 2022-23, 801 PACS were supported with a sanction of Rs. 103.68 Crore @ rate of 3% interest per annum for 7 years, for developing them as Multi-Service Centres.

- A separate line of credit has been set up under AIF by earmarking concessional refinance of Rs. 5,000 crore at 3%. PACS will get term-loans at 4%, which, with interest subvention under AIF, will come down to just 1%.
- Loans with subsidy element can be sanctioned under PODF to CCBs for PACS in its area of operation. Since CCB will be taking the loan from NABARD for lending to PACS, it may charge a maximum additional 1% interest over and above the interest rate charged by NABARD.

Loans to LAMPS/FSS: India has the second largest tribal population in world. To eliminate the age old exploitation and repression of tribals in different economic activities, LAMPS (Large sized Multipurpose Cooperative Societies) are created at block level with branches.

- NABARD provides long-term loans by way of reimbursement to State Governments under Section 27 of NABARD Act, 1981 for contributing to the share capital of Primary Agricultural Credit Societies (PACS)/Farmers Service Societies (FSS)/Large sized Adivasi Multipurpose Society

(LAMPS), State Cooperative Agriculture and Rural Development Banks (SCARDBs) and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs).

Eligibility Criteria for Reimbursement of Loans to LAMPS

- The LAMPS should not have overdues exceeding 75% of the demand as on 30 June 2020 or 30 June 2021, whichever is beneficial. (updated vide Circular no. 78/Refinance 24/2021 dated 29 April 2021)
- LAMPS should have a minimum coverage of 10,000 acres and credit potential adequate for viable operations.
- The State Govt. contribution to Share capital should not exceed 25% of the paid up capital of the institution.
- Assistance reimbursed is repayable within a period of 12 years.

• Loans to MFIs for on lending to agriculture

As defined in RBI Master Direction FIDD.CO.Plan.BC.5/04.09.01/2020-21 dt.. 26.10.2021, On-lending means loans sanctioned by banks to eligible intermediaries for onward lending only for creation of priority sector assets.

Bank credit extended to registered NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognised SRO for the sector, for on-lending to individuals and also to members of SHGs / JLGs will be eligible for categorization as priority sector advance under respective categories viz., Agriculture, MSME, Social Infrastructure and Others.

(https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=11959#MFI_On_lending)

In view of the fresh challenges brought on by the pandemic and to address the emergent liquidity position of smaller MFIs, SFBs are now being permitted to reckon fresh lending to smaller MFIs (with asset size of up to Rs 500 crore) for on-lending to individual borrowers as priority sector lending.

Loans to MFIs in Uttar Pradesh

Since Inception, 3 MFIs were supported by NABARD for onlending in Uttar Pradesh, with a cumulative loan amount of Rs. 1215 Crore as on 31.03.2022

In 2021-22, 320 Crore has been sanctioned to 2 MFIs i.e, under SLF (Rs. 150.00 Cr) and LT-normal onlending (Rs. 170 Cr). The repayment period for loans for onlending under SLF is 2 yrs and LT-normal onlending is 5 yrs.

Credit potential assessed for the year 2023-24

The aggregate credit potentials assessed for the year 2023-24 for different activities under the sector in all districts of the State is **Rs.2,846.63** crore with a growth rate of 11.46% over the credit potential of Rs. 2553.94 crore projected for 2022-23.

Issues, Constraints and Suggested Action Points

- Banks may support profit making successful farmers cooperatives by providing loan to strengthen local value chain.The State Government may closely coordinate with MANAGE and NABARD to popularize the scheme and make the ventures successful and promote ACABC scheme on a large scale in the State.
- Introduction of common accounting System, computerization of operations, capacity building of PACS functionaries etc. are some key issues which need to be focused upon in order to strengthen the position of these institutions to act as alternative viable channels of credit flow to agriculture.Banks may come forward and finance the Micro Finance Institutions (MFIs) for on-lending purposes. This may further add to the outreach of formal credit delivery system into the deeper areas where banks have been unable to cater to the demand of funds for small and tiny Income Generating Activities.

4.1.3.3 Others – Miscellaneous

Loans to Distressed Person to prepay non-institutional lenders

First Socio-Economic Caste Census 2011 indicated that 44.78% of the total households of the state of Uttar Pradesh are landless and their livelihood source is casual labour. It also suggests that 71% of rural households have monthly income less than Rs.5000. In such a scenario, non-availability of credit from formal institutions due to lack of information, documentation, reach, etc. force these households to depend on several microfinance initiatives are creating tremendous socio-economic impact on empowerment of the marginalized. Group-mode of financing through SHGs and JLGs has been established as a cost-effective and viable means to link this segment to formal credit system and provide them capital for livelihood planning. Further, the launching of Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) has put women at the epicenter of the development chain. Setting up of Small Finance Banks and Payment Banks is opening up new possibilities and giving a fillip to the micro-finance sector.

SHG-BLP is being implemented by NABARD through partner agencies (SHPIs). Grant is provided by NABARD to SHPIs for promotion and bank linkage of SHGs in Non NRLM intensive blocks. As per the last 05 years data, there are around 100 active SHPIs engaged in the SHG –BLP of NABARD.

In Uttar Pradesh, 6.30 lakh SHGs are savings linked, with nearly 1.52 lakh SHGs with bank loan outstanding against them as on 31 March 2022 (Source : Status of Microfinance in India 2021-22, NABARD). This includes SHGs under the ambit of DAY - NRLM. However, given the share of rural population and incidence of poverty in the State, there exists a huge potential to link over new SHGs in the State and extend necessary credit and related support to enable their economic development.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

PMJDY under the National Mission for Financial Inclusion was launched initially for a period of 4 years (in two phases) on 28th August 2014. It envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension. The Government has decided to extend the comprehensive PMJDY program beyond four years, with the change in focus on opening accounts from “every household” to every adult with the following modifications:

- a. Existing Over Draft (OD) limit of Rs. 5,000 revised to Rs. 10,000.
- b. No conditions attached for active PMJDY accounts availing OD upto Rs. 2,000.
- c. Age limit for availing OD facility revised from 18-60 years to 18-65 years.
- d. The accidental insurance cover for new RuPay cardholders raised from existing Rs.1 lakh to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018.

Bank Name / Type	Number of Beneficiaries at rural/ semiurban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts (In Crore)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	23.26	13.90	20.46	37.16	135920.92	27.71
Regional Rural Banks	7.50	1.19	5.01	8.69	34475.79	3.41
Private Sector Banks	0.70	0.61	0.71	1.31	4968.57	1.11
Grand Total	31.46	15.70	26.19	47.16	175365.28	32.23

Loans to State Sponsored Organizations for SC/ST

The Department of Agriculture and Cooperation (DAC) is implementing a number of schemes viz Rashtriya Krishi Vikas Yojana (RKVY), National Food Security Mission (NFSM), Mission for Integrated Development of Horticulture (MIDH) etc. for the welfare of farmers including those belonging to Scheduled Castes (SCs) and Scheduled Tribes (STs).

National Scheduled Caste Finance and Development Corporation (NSFDC) offers loans specially for Scheduled Castes, which are detailed below:

Table 4.18 : Loans to State Sponsored Organizations for SC/ST

Scheme Name	Loan Amount	Finance Limit	Interest Rate	Other Provisions
Term Loan for Scheduled Caste:	Loans of up to 45.00 lakhs	Up to 90% of project cost	Between 3% and 10% p.a.	Subsidy of 10,000/- or 50% or project cost whichever is less for BPL (Below Poverty Line) Applicants.
Micro Credit Finance Scheme (MCF):	Maximum financing of Rs.1,40,000/-	Up to 90% of the project cost.	Between 2% and 5% p.a.	Loan must be repaid within 3.5 years through quarterly EMI including 90 day moratorium period.
Mahila Samridhdi Yojna (MSY):	Maximum financing of Rs.1,40,000/-	Up to 90% of the project cost.	Between 1% and 4% p.a.	Loan must be repaid within 3.5 years through quarterly EMI including 90 day moratorium period.
Shilpi Samridhdi Yojna (SSY):	Maximum financing of Rs.50,000.	Up to 90% of the project cost.	Between 2% and 5% p.a.	Loan must be repaid within 5 years through quarterly EMI including 90 day moratorium period.
Educational Loan Scheme:	10 – 20 Lakhs	Up to 10 lakhs for education in India Up to 20 lakhs for education overseas	1.5% (0.5% rebate to Women beneficiaries)	Loan must be repaid within 5 years through quarterly EMI including 180 days moratorium period.

Issues, Constraints and Suggested Action Points

- Banks to take up SHG and JLG financing as a corporate agenda and closely monitor its implementation at various levels.
- Much needed focus to be given on converting the SHGs/ JLGs into agripreneurs/ entrepreneurs thereby increasing their income level. In districts where MEDP/ LEDP projects are being implemented, banks may consider credit deepening for up scaling the existing interventions. Area Development Schemes may also be promoted through mature SHGs.

4.1.4 MSME – Working Capital and Investment Credit

Introduction

Micro, Small and Medium Enterprises (MSME) is a sector with strategic importance not only for the state of Uttar Pradesh but also for the entire Indian economy. It is the nursery ground for innovation and entrepreneurship. On the one hand, these enterprises play an extremely significant role in providing employment opportunities at a large scale with lower capital costs. On the other hand, they help in the industrialization of rural and backward areas of the economy, thereby reducing regional imbalance and assuring equitable distribution of wealth and income. The sector is also highly relevant for the targeted financial inclusion process of the state and the nation. The enterprises also act as supplementary and complementary units for the more prominent industries. MSME sector forms the backbone of economic progress and development of any state because of its contribution to industrial productivity, employment generation, versatile nature, adaptability, and exports.

MSMEs account for about 60% of the total industrial output in Uttar Pradesh.

Table 4.19 Share of MSME in All India Gross Value Added (Rs. Crore)

Year	Total MSME GVA	Increase	Total GVA	Share of MSME in total GVA	All India GDP	Share of MSME in GDP
2014-15	3658196		11504279	31.80	12467959	29.34
2015-16	4059660	10.97	12574499	32.28	13771874	29.48
2016-17	4502129	10.90	13965200	32.24	15391669	29.25
2017-18	5086493	12.98	15513122	32.79	17098304	29.75
2018-19	5741765	12.88	17139962	33.50	18971237	30.27

Source: CSO, MoSPI, GoI

With 89.99 lakh (14.20% of All India share) MSME units (estimated as per NSS 73rd Round Report, 2015-16), Uttar Pradesh is the leading state in India. Out of the entire MSME sector in UP, Micro Enterprises occupy 99.61% (89.64 lakh), whereas the remaining 0.39% (0.35 lakh) is the share of Small Enterprises.

There is massive potential for the generation of employment in the MSME sector in the state. As per NSS 73rd Round Report, 2015-16, the estimated employment in MSMEs in India and Uttar Pradesh is as under:

Table 4.20 : Status of employment

(Number in lakh)

	All India	Uttar Pradesh	Share of UP (%)
Males	844.68	137.92	16.33
Females	264.92	27.27	10.29
Total	1109.60	165.19	14.89

MSME sector also contributes 48 percent to India's total exports. The MSME sector in Uttar Pradesh contributes 65% to the state's annual industrial production. It is the second largest employment generating sector in the state after agriculture. MSME exports from the state stood at Rs 1.14 trillion and Rs 1.20 trillion respectively in the year 2019-20 and the year 2020-21.

Thus, there is considerable scope for setting up agriculture-related manufacturing and service units and micro-enterprises in the handloom & handicrafts sector in the state. Additionally, there is also a rising need to develop adequate credit and market linkages, filling of skill gap and availability of sufficient power and related infrastructure to create more employment in the state.

Identification of MSMEs

The Government announced a revision in the MSME definition in the Atmanirbhar Bharat package. The new composite criteria with no difference between manufacturing and service sector units was notified on 26.06.2020. Also, a new criterion of turnover has been added in the previous classification criteria based only on investment in plant and machinery.

Nature of enterprise	Investment Limit (Rs. Cr)	Turnover limit (Rs. Cr)
Micro	1	5
Small	10	50
Medium	50	250

Additionally, turnover for exports will not be counted in the limits of turnover for any category of MSME units, whether micro, small or medium. The new definition and criterion has come into effect from 01 July 2020.

Also, in terms of RBI Master Direction FIDD.MSME&NFS.12/06.02.031/2017-18 dated 24 July 2017 and updated as on 25 April 2018, Advances to Micro, Small and Medium Enterprises (MSME) sector shall be reckoned in computing achievement under the overall Priority Sector target of 40 percent of Adjusted Net Bank Credit (ANBC) or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher, as per the extant guidelines on priority sector lending.

Policy initiatives by Government of India (GoI)

- **Ubharte Sitare:** Finance Ministry, GoI has launched Ubharte Sitare' Alternative Investment Fund (AIF) to facilitate debt and equity funding to export-oriented Micro, Small and Medium Enterprises (MSMEs) in collaboration with SIDBI. The Ubharte Sitaare Programme (USP) identifies Indian companies that are future champions with good export potential.
- **Stand-Up India Scheme** was launched by the Govt of India on 05th April 2016, under which banks have to finance greenfield projects with total financial outlay of above Rs 10.00 lakh and upto Rs 1.00 crore. Under the Scheme, each bank branch has been given a target to sanction at least one SC/ST and woman entrepreneur. The standupmitra portal, to promote Stand-Up India Scheme, provides a digital platform based on 3 pillars-
 - a) Credit Guarantee,
 - b) handholding support and
 - c) providing information on financing.

Under this, NABARD acts as a Stand-Up Connect Centre (SUCC) for providing handholding support to 'Trainee Borrowers'.
- **Micro Units Development & Refinance Agency Ltd (MUDRA) Bank** has been formed to develop and refinance all Micro-enterprises sector by supporting the financial institutions including MFIs which are in the business of lending to micro/ small business entities engaged in manufacturing, trading and service activities. Refinance is provided for three categories of loans called PMMY (Prime Minister Mudra Yojna) viz.
 - a) Shishu (loan upto Rs 50,000),
 - b) Kishore (loan between Rs 50,001 to Rs 5,00,000) and
 - c) Tarun (loan between Rs 5,00,001 to Rs 10,00,000).
- **Procurement and Marketing Support (PMS) scheme-** GoI has initiated several marketing promotions schemes for micro, small and medium enterprises. Some of these schemes are International Cooperation, Marketing Assistance scheme and Procurement and Marketing Support Scheme.
- **StartUp India:** This initiative aims to foster entrepreneurship and promote innovation by creating an ecosystem conducive to the growth of Startups. A startup India hub will be created as a single point of contact for the entire start-up ecosystem to enable knowledge exchange and access to funding. GoI has created a website www.startupindia.gov.in wherein the list of incubators and funds available for startups are listed.
- **Digital MSME Scheme-** The scheme's main objective is to make MSMEs digitally empowered and motivate them to adopt ICT tools and applications in their production & business processes to improve their competitiveness in the national and international market.
- Hon'ble Prime Minister made 12 key announcements in the support and outreach programme for MSMEs on 2nd November 2018 for strengthening the MSME sector. These 12 key announcements are aimed to address various challenges faced by MSMEs such as access to credit, market access, technology up-gradation, ease of doing business, social security for employees of MSMEs etc.
- **Micro & Small-Cluster Development Programme (MS-CDP) SCHEME-** Government of India started Micro Small Enterprises - Cluster Development programme to enhance skill development, technology development and encourage competitive products in clusters for competing globally.
- **Prime Ministers Employment Generation Programme (PMEGP)-** PMEGP is a central sector scheme administered by the Ministry of MSME, which was started in 2008. The scheme is implemented by the Khadi and Village Industries Commission (KVIC), a statutory organization

under the administrative control of the ministry of MSME. In the last four years (July 2016 to March 2020), 19695 projects were sanctioned in Uttar Pradesh.

- **MSME SAMPARK-** The Hon'ble President of India has launched a job portal called “MSME SAMPARK” on 27.06.2018. This portal is a digital platform wherein job seekers (i.e. passed out trainees/students of MSME Technology Centres) and recruiters can register themselves for mutually beneficial interaction.
- The Technology Centers set up by the Ministry of MSME play a crucial role in providing practical skill development training to more than 2 lakh unemployed youth and industry workforce per year. Four TCs have been set up through bilateral collaboration of the Governments of Germany, 3 TCs with the cooperation of Denmark. There are 5 Technology centres in Uttar Pradesh viz.
 - Fragrance & Flavour Development Centre (FFDC), Kannauj,
 - Centre for the Development of Glass Industry (CDGI), Firozabad
 - Process & Product Development Centre (PPDC), Agra
 - Process cum Product Development Centre (PPDC), Meerut
 - Central Footwear Training Institute (CFTI), Agra

State Government Vision & Policy Initiatives

In order to establish more and more new units of micro, small and medium enterprises, Uttar Pradesh is striving for capital investment at the national and international level. The state has implemented various schemes to promote the MSME sector by promoting indigenous traditional industries and handicrafts of the state.

GI tagging has also been undertaken by various stakeholders for promoting and supporting MSME products in the state. So far 28 products of the state have been given GI registration. Gorakhpur Terracotta Craft is the latest entrant in the elite GI Club. NABARD has endorsed nine products out of 28 products with GI tag. NABARD is also trying to get GI registration for 25 more products of the state. NABARD has also extended support for registration of 1000 Authorised users of GI products in the state. GI tag enhances the product's value and marketability/export potential, thereby increasing the income of the producer. Some of the major schemes of the state government are:

- **One District One Product (ODOP)** is a flagship Scheme of the State Government. The Scheme aims to promote the distinct identity of the handicrafts, agro and processed products, and other specialized products of different districts of the State. Under ODOP Scheme, different indigenous products for each of the 75 districts of the State have been identified.

The various schemes under ODOP are:

- i. Common Facility Centre Scheme,
- ii. Marketing Development Assistance Scheme,
- iii. Finance Assistance Scheme (Margin Money Scheme),
- iv. Skill Development Scheme (Product training and toolkit scheme).

- **Vishwakarma Shram Samman Yojana** has been started for the development of urban and rural artisans in the State. A target to train 250 people per district has been set under the scheme.
- **Udyam Sarathi-** The state government has recently launched the Udyam Sarathi app which has provided a platform for entrepreneurs to get all information about self-employment and related activities to set up their businesses.

➤ Other major Initiatives of Government of Uttar Pradesh

State Government has been devoting considerable attention to the growth of MSMEs by creating the necessary infrastructure to ensure sustained industrialization in Uttar Pradesh.

- State Govt. launched ‘Nivesh Mitra’ in February 2018 to strengthen Ease of Doing Business in the state

- Awadh Shilp-gram has been established in Lucknow to give a marketing platform to artisans and weavers of the State.
- Growth Centers have been completed at Shahjahanpur, Jainpur (Kanpur Dehat), Jhansi, Dibiyapur (Auraiya). A growth centre is a place that provides goods and services to the surrounding population.

Box No.5 : Uttar Pradesh MSME Promotion Policy 2022

The Department of Micro, Small and Medium Enterprises (MSME) of Uttar Pradesh has implemented the MSME Policy-2022. The policy will remain in force till September 2027. Under the policy, the state government will bear the one-time guarantee fee charged by banks on collateral free loans (i.e. loans without collateral) of up to Rs 2 crore to entrepreneurs investing in micro, small and medium industries in the state.

Key Highlights of the Policy are as below:

- For new micro industry, 50 percent of the annual interest payable on the loan (maximum Rs 25 lakh) per unit will be given for five years.
- Entrepreneurs will be given a subsidy of 10 to 25 percent on capital investment, 60 percent on loan interest to Scheduled Castes, Scheduled Tribes and women entrepreneurs.
- In Bundelkhand and Purvanchal regions, 25, 20 and 15 percent subsidy will be available respectively. Madhyaanchal and Paschimchal will have 20, 15 and 10 percent respectively. 2% additional investment incentive assistance will be provided to SC, ST and women entrepreneurs.
- The maximum limit of investment incentive will be Rs 4 crore per unit. All new food processing units with machinery and plants of Rs 5 crore and above will be provided exemption from mandi fee for five years on the purchase of raw materials as per the Mandi Act. The process of allotment of plots and sheds in industrial establishments of the department will be made online.
- The application period for eligible investment of micro units will be two years, three years for small scale industry and four years for medium industry.
- In order to provide credit to MSME units of the state from more and more sources, 20 percent (maximum Rs 5 lakh) of the expenditure on listing on the stock exchange will be reimbursed.
- Tobacco production, gutka, pan masala, alcohol, aerated beverages, carbonated products, manufacture of firecrackers, plastic carry bags (less than 40 microns), plastic bags of thickness classified by the State Government from time to time in the prohibited category and from time to time- This policy will not be applicable to investment proposals for products categorized in the Restricted Category List from time to time.

MSME Clusters in Uttar Pradesh

UP has the largest number of identified MSME clusters (184 numbers) in the country. According to an analysis of MSME clusters carried out by the ISED Small Enterprise Observatory, out of the total number of working enterprises, as high as 45.81% of the units are located in clusters. The employment contribution of clusters to total MSME employment in the State is 32.85%.

In Agra an 8812 sq.m cluster is being built for flatted factories worth Rs. 26.41 cr. As many as 40 units will be set up in a single complex. Hosiery sewing cluster in Kanpur being constructed in a 60,657 sq.m area at a cost of Rs. 24.72 crore to house 67 units.

According to a study by RBI, 12,150 MSME units were present in the 119 identified clusters till the year 2016. Of these 12,150 units, only 3666 units were financed or credit-linked by banks. Credit linking to the remaining 8484 units was pending.

Issues & Constraints

- **Credit & Finance to MSME:** Lack of availability of adequate and timely credit; limited access to equity capital; total dependence on debt financing, perennial issue of delayed payments.

- **Physical Infrastructure Bottlenecks:** Inadequate infrastructure facilities, including power, water, roads, etc., problems of storage, designing, packaging and product display. Inadequate availability of basic amenities such as work sheds, tool rooms, product-testing laboratories, electricity, rural broadband and innovation hubs is acting as a deterrent to the growth of the sector.
- **Regulation:** Restrictive routine approach to fiscal incentives, lack of focus, knowledge & information gap, limited impact of Govt Schemes, etc. While India has made substantial progress through sustained business reforms and moved to the Top 100 in the World Bank's Ease of Doing Business global rankings, it still lags in areas such as starting a business, enforcing contracts and dealing with construction permits.
- **Technological Issues:** Low technology levels and lack of access to modern technology; reluctance to use ICT. No single interface available for the lenders to access, map or triangulate data from these data sources and primary reliance upon manual information furnished by borrowers. Further, absence of data protection laws and unique enterprise identifier limit ability of various agencies to share data.
- **Orthodox Marketing:** Knowledge gap, inadequate exposure to global markets. MSMEs face the twin challenge of limited access to quality raw material and market for finished product.
- **Skills:** Lack of information on skill gap and emerging skill demand, inadequate Skill Infrastructure. Also, lack of managerial skills, knowledge of finance, and minimal expertise in marketing and human resources also hinder growth of MSME sector.
- **Outdated institutional Framework:** Outdated DIC Structure not keeping pace with changing reality, etc.

Critical Infrastructure Gaps and Suggested Action Points

- Absence of adequate infrastructure viz. power, roads etc. to ensure the conditions for broad-based growth and good investment opportunities.
- 28 handicrafts items of the State are GI registered. UP handicrafts need to be promoted through e-portal for facilitating marketing in national and international market.
- Low awareness of and engagement with technology of the majority of micro and small businesses and lack of access to Information Technology enables services at an affordable cost.
- Presently, the MSME sector is associated, in public perception, with low quality standards. Efforts should be made to upgrade MSMEs through modern and new technologies to achieve global quality standards.
- Up scaling the skill, infusion of new skill and entrepreneurship should be undertaken on priority to address the challenges of migration and reverse migration due to low economic activity in urban and rural areas of the state.
- Banks may support for setting up of start-up units of SC/ST entrepreneurs under the Rs.200 crore start up fund for SC/ST entrepreneurs.
- Facilities under Rs.10000.00 crore fund for equity and soft loans for SMEs be utilized for improving credit flow to the sector
- Thrust on cluster based programmes and initiatives, facilitating greater lending opportunities by banks.
- Garbage to wealth business model under Swachchh Bharat Campaign/ Clean India Mission has immense potential in the State, especially in and around the larger cities like Kanpur, Varanasi, Lucknow, Ghaziabad, Noida, Bareilly, Meerut and Banks can design suitable products for financing these.

- Varanasi has become the GI products capital in India with GI certificates for 11 traditional products. The credit requirements of the artisans / handloom weavers have huge dimensions and banks need to innovate various financing models including Joint liability groups as well as Producer Companies financing.
- State Govt may provide support by way of Seed Money/Margin money for setting up of new enterprises so that bank finance may be easily leveraged.
- More MSMEs need to be encouraged to register on the Government e-Marketplace portal. For this a focused campaign for enrolment of MSEs should be initiated involving MSME support institutions, States' Directorate of Industries and DICs and other stakeholders.
- Banks should use surrogates like personal guarantee, bank statement, GST data, standardized score cards to evaluate credit worthiness of MSME borrowers.

Credit potential assessed for the year 2023-24

The aggregate credit potentials assessed for the year 2023-24 for different activities under the sector in all districts of the State is **Rs.1,05,752.64 crore**, which is 8.95% higher than the previous year.

Box No.6 : Promotion of Geographical Indications (GI) for Products

Geographical Indications (GI) is an Intellectual Property (IP) right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. A GI right allows its holder to prevent its use by a third party whose product does not conform to the applicable standards. 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 food, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity. GIs are the least explored and most underrated IP. NABARD is providing end-to-end support in facilitating pre-registration as well as post registration activities for GI products 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.

In Uttar Pradesh:

- NABARD has provided financial support for the creation of dedicated product catalogue in three international languages for 10 GI products.
- A marketing outlet for GI products at Deendayal Hastakala Sankul, Varanasi is being supported.
- NABARD has sanctioned projects for registration of 54 (fifty four) GI products of the State. The total project cost is about Rs 98.80 lakh. Out of 36 products, 15 are ODOP products.

GIs are identified to use the related marks and/or logos on their products, and preclude MSMEs of other regions from branding similar products as such. GI registration has been awarded to 36products of the State so far. Gorakhpur terracotta craft is the latest entrant into the elite GI club. As on July 2022, out of the 36 products having GI tag, NABARD has supported 14 products. Efforts for getting GI registration for 40 more products of the State have been undertaken by NABARD. GI tag enhances the value and marketability/ exportability of the product, thus boosting the income of the producer. One product, Chandauli Kala chawal, has been supported for Collective Marking under IPR.

4.1.5. Export Credit

Just when the global economy was on the verge of recovery after leaving the worst effects of the COVID-19 pandemic behind, geopolitical crisis (Russia-Ukraine war) triggered upward pressure on global commodity prices, leading to unprecedented levels of consumer inflation all over the world. So much so that the US Federal Reserve had to raise its policy interest rate by 6.0% since March 2022. The economies of UK and Europe are also going through a phase of turmoil, leading to devaluation of their currencies especially the pound sterling. While some economists forecasting an ensuing recession in

the global economy, the IMF has recently slashed the global GDP growth forecast for next year from 2.9% to 2.7%. India is also not immune to these geopolitical shocks. The retail inflation rate has been hovering above the upper tolerance level of RBI since February 2022, with CPI touching 7.4% in September 2022. Rising inflation and depreciating rupee has prompted RBI to raise its policy repo rate aggressively, latest being a hike of 50 basis points in the MPC meeting held on 30 September 2022. Apart from that the RBI has allowed trade settlement in rupee terms to arrest the depreciation of rupee. While the depreciating rupee is favorable for Indian exports, it can also increase the import bill for India, leading to widening current account deficit. Crude oil prices still remain above US\$100 a barrel, wheat and edible oil prices have risen by 50% and 20%, respectively - two products that are important imports from the countries engaged in war. India is also partially dependent on fertilizers imported from these countries.

Against this background various initiatives have been taken by the Govt. to promote exports such as launching of Production Linked Incentives (PLI) scheme, exemption of duty and tax on export products, Remission of Duties and Taxes on Export Products (RoDTEP), improving trade logistics infrastructure and digital initiatives.

A comparative analysis of countries:

(Amount in million USD)				
	1st Position	2nd Position	3rd position	India
Export	China- 2732365.08	USA - 2134445.00	Germany - 1673705.66	484690.63, 14 th Rank
Import	USA- 2811124.00	China - 2362692.28	Germany - 1451647.21	493032.80, 12 th Rank

(Source – <https://data.worldbank.org/>)

A healthy balance between foreign trade and exchange reserves to maintain the country's export growth should be our constant endeavor. 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 government and private sectors, which is recognized by all. Further, reliance on export of raw material accompanied by import of finished goods can be counter-productive and has detrimental effects on the economy. Therefore, the '**Make in India**' and '**Atma Nirbhar Bharat**' campaigns of the GOI which aims to improve self-reliance and establish brand 'India' image assumes importance. India, with a large and diverse agriculture sector, is among the world's leading producers of rice, wheat, milk, sugarcane, fruits and vegetables.

Initiatives taken by government to boost exports

Trade Facilitation: With an aim to reduce trade barriers caused by inefficient and overly burdensome regulatory administrative procedures, the Trade Facilitation Agreement (TFA), negotiated at WTO, came into force on 22nd February 2017. A National Committee on Trade Facilitation (NCTF) was, accordingly, constituted in India in August 2016 with the Cabinet Secretary as the Chair. After expiry of National Trade Facilitation Action Plan (NTFAP) for 2017-2020, a new NTFAP has been prepared for the period 2020 to 2023, to take additional reforms to bolster trade facilitation efforts and transform the cross-border clearance eco-system through efficient, transparent, risk based, coordinated, digital, seamless and technology driven procedures. India aims to not only meet the requirements of TFA but also to become a global manufacturing hub by improving ease of doing business. Many of the targets listed in the Action Plan go beyond TFA provisions, and are categorized as "TFA Plus". Turnaround time (TAT) has been fixed to bring down the overall cargo release time as below.

- For imports – Within 3 days for Sea Cargo, within 2 days for Air Cargo & Inland Container Depots and on the same day for Land Customs Stations.
- For exports – Within 2 days for Sea Cargo and on the same day for Air Cargo, Inland Container Depots & Land Customs Stations.

Trade Remission of Duties and Taxes on Exported Products (RoDTEP): Government has rolled out a new WTO compliant scheme, named RoDTEP, for all export goods, including textile sector, with effect from 1st January, 2021. Under this Scheme, duties and taxes levied at the Central, State and

local levels, such as electricity duties and VAT on fuel used for transportation, which are not getting exempted or refunded under any other existing mechanism will be refunded to exporters in their ledger account with Customs. The credits can be used to pay basic customs duty on imported goods or transferred to other importers – facilitating ease of transactions for exports.

Production-Linked Incentive (PLI) Scheme: In order to boost domestic manufacturing and exports, the Production-Linked Incentive (PLI) scheme with an outlay of Rs. 1.97 lakh crore has been introduced. In the Union Budget 2022-23, the government has made additional allocation for the telecom and solar sectors in the existing PLI scheme. The objective of this scheme is to incentivize companies to increase the sales of manufactured products in domestic units. The government believes that this scheme has the potential to generate 60 lakh new jobs and 30 lakh crore additional jobs during the next five years.

Table 4.21 Fourteen-identified champion sectors under PLI scheme

Sr. No.	Ten-identified champion sectors under PLI scheme	Approved financial outlay over a five year period (amount in Rs Lakh)
1	Automobile and auto component	2593800
2	Drones and drone components	12000
3	Advanced chemistry cell (ACC) battery	1810000
4	Large Scale Electronics Manufacturing	4095100
5	IT hardware	732500
6	Food products	1090000
7	Promoting Domestic Manufacturing of Medical Devices	1842000
8	Specialty Steel	632200
9	Pharmaceuticals drugs	694000
10	Key Starting Materials (KSMs)/Drug Intermediates (DIs) and Active Pharmaceutical Ingredients (APIs)	1500000
11	High Efficiency Solar PV Modules	2400000
12	Telecom and networking products	1219500
13	Textile products	1068300
14	White goods (ACs and LEDs)	623800

(Source - <https://www.investindia.gov.in/>)

In order to achieve the ambitious target of 280 GW of solar power by 2030 and to boost domestic manufacturing, an additional allocation of Rs 19,500 crore has been made by the Government of India under the PLI scheme for high-efficiency module manufacturing. Preference will be given to fully integrated units from polysilicon to solar PV modules. In addition, a scheme has been proposed to be launched under the PLI scheme to create a strong 5G ecosystem in the country. The PLI scheme is expected to make Indian manufacturers in these 14 sectors globally competitive, attract investment in the areas of core competency and cutting-edge technology; ensure efficiencies; create economies of scale; establish backward linkages with MSMEs; enhance exports and make India an integral part of the global supply chain. It will also encourage global and capital-rich companies to set up factories in India. The increase in the production and export of industrial goods will encourage Indian industry to foreign competition and ideas, which will further help to improve its capabilities to innovate. Promoting the manufacturing sector and creating a conducive manufacturing ecosystem, will not only enable integration with global supply chains but also will establish backward linkages with the MSME sector in the country. This will lead to overall growth in the economy and will create huge employment opportunities.

Credit Flow for Exports: In terms of RBI guidelines, financing for exports is available for Pre-shipment / Packing Credit' and 'Post-shipment Credit which are defined as follows: **Pre-shipment/Packing Credit** means any loan or advance granted or any other credit provided by a bank to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment / working capital expenses towards rendering of services on the basis of letter of credit opened in his favour or in favour of some other person, by an overseas buyer or a confirmed and irrevocable order for the export of goods / services from India or any other evidence of an order for export from India having been placed on the exporter or some other person, unless lodgment of export orders or letter of credit with the bank has been waived. **Post-shipment Credit** means any loan or advance

granted or any other credit provided by a bank to an exporter of goods / services from India from the date of extending credit after shipment of goods / rendering of services to the date of realization of export proceeds as per the period of realization prescribed by FED, and includes any loan or advance granted to an exporter, in consideration of, or on the security of any duty drawback allowed by the Government from time to time. As per the current instructions of FED, the period prescribed for realization of export proceeds is 12 months from the date of shipment.

The non-availability of granular and segregated data on credit off-take over the years by the export sector makes it difficult to analyze GLC flows in this sector. However, revision of PSL norms and consequent focus on this sector should prompt the banking sector to pay special attention to this aspect to enable realistic assessment of credit requirements.

Agri-Finance - The globalization and the post-WTO scenario, offers great opportunities for export of Indian agricultural products. Financial assistance is provided through term loans, pre-shipment/post-shipment credit, overseas buyer credit, bulk import finance, guarantees etc. Term loans of varying maturity are provided for setting up of processing facilities, expansion, modernization, import of equipment, equipment/technology, purchase of foreign joint ventures and acquisitions etc. Exim Bank has a dedicated Agri Business Group to meet the financial requirements of export oriented companies dealing in agri products with the bank's other stakeholders in the agriculture sector like Ministry of Food Processing Industries, Government of India; NABARD; APEDA; Small Farmers Agri-Trade Association (SFAC); National Horticulture Board etc. Apart from finance, the bank provides a range of advisory services to agricultural exporters.

Agricultural and Processed Food Products Export Development Authority (APEDA) was established by the Government of India under the Agricultural and Processed Food Products Export Development Authority Act which passed by the Parliament in December 1985. APEDA has been entrusted with the responsibility of export promotion and development of 14 agricultural and processed food product groups listed in the Schedule to the APEDA Act. In addition to this, APEDA has been entrusted with the responsibility to monitor the import of sugar as well. APEDA has been actively engaged in the development of markets besides upgradation of infrastructure and quality to promote the export of agro products. In its endeavor to promote agro exports, APEDA, under its Plan Scheme titled 'Agriculture Export Promotion Scheme of APEDA' provides financial assistance to the registered exporters under sub-components of the Scheme – Market Development, Infrastructure Development, Quality Development and Transport Assistance. APEDA is mandated with the responsibility of export promotion and development of the following scheduled products: fruits, vegetables and their products, meat and meat products, poultry and poultry products, dairy products, confectionery, biscuits and bakery products, honey, jaggery and sugar products, cocoa and its products, chocolates of all kinds, alcoholic and non-alcoholic beverages, cereal and cereal products, groundnuts, peanuts and walnuts, pickles, papads and chutneys, guar gum, floriculture and floriculture products, herbal and medicinal plants, de-oiled rice bran, green pepper in brine, cashew nuts and its products.

Export of Agricultural Products in India– An Overview

India is among the world's leading producer of cereals, milk, sugar, fruits and vegetables, spices, eggs and seafood products. Indian agriculture continues to be the backbone of our society and it provides livelihood to nearly 50 per cent of our population. India is supporting 18 per cent of world's population with merely 2.4 per cent of world's land and 4 per cent water resources.

However, according to WTO, India's total agricultural exports in the year 2019 was ranked 9th in the whole world, which was 3.1 percent of the world agricultural exports. The major export destinations are the United States, Saudi Arabia, Iran, Nepal and Bangladesh. It is noteworthy that since the start of economic reforms in 1991, India has consistently remained a net exporter of agricultural products, touching Rs. 3.70 lakh crore in exports and Rs 2.38 lakh crore in imports in the year 2021-22.

The agricultural sector has been playing a key role in the composition of Indian exports. The major

agricultural commodities exported from the country in terms of quantity and value are cotton, marine products, guar gum seed, rice and meat, etc. No other country has a more diverse food and non-food agriculture base as India and this generates the optimism that India can be a leading player in the world agricultural trade. India's export basket is a diversified mix led by rice (basmati and non-basmati), marine products, spices, cashews, tobacco, tea, coffee and meat. An important reason for apparently inward looking policies of India are largely aimed at food security and price stabilization. India has remained at the lower end of the global agri export value chain given that majority of its exports are low value, raw or semi-processed and marketed in bulk. India is unable to export its vast horticultural produce due to lack of uniformity in quality, standardization and its inability to curtail losses across the value chain.

Uttar Pradesh –Prospects

In the year 2021-22, Uttar Pradesh ranked 5th among all the states by the value of its exports and its share in the country's exports is 4.99%. It has a significant sharing in export of handicraft, textile (handloom/power loom), carpets, apparels, leather/leather goods, food processing (including processed meat), sugar, engineering/automobile hardware, sports goods, gems & Jewellery.

Aiming to increase farm income and boost export of agricultural commodities, the Uttar Pradesh government had announced its first Agri Export Policy on 10 September 2019. The policy is envisaged to create an institutional mechanism for agricultural exports, promote export-oriented commodities and encourage cultivation of eco-friendly agricultural varieties. According to the new agri-export policy, the state is expected to double the agricultural exports from the current level within the year 2024. For this the Govt. is setting up Farmer Producer Organization (FPO). The agri-export policy will encourage cluster cultivation of export-oriented commodities in an area of at least 50 hectares by giving incentives. For example, the state will provide a maximum subsidy of Rs 10 lakh for clusters of 50-100 hectares over a period of five years, with 40 per cent being provided in the first year itself.

In 2021-22, UP's exports stood at Rs 1.57 lakh crore, an increase of 29.52% over the previous year and may be increased to Rs. 3 lakh crore, thus having potential to increase by about 91 per cent in the next three years. According to the Export Preparedness Index prepared by NITI Aayog, Uttar Pradesh has improved its ranking. In 2021, Uttar Pradesh was ranked 6th in the Export Preparedness Index, as compared to the 11th position in 2020. The state government is working on linking various initiatives including the flagship One District One Product (ODOP) scheme, which has not only rejuvenated the endangered local arts and crafts but also helped in securing the livelihood of lakhs of rural people engaged in these activities. The ODOP scheme has helped in boosting the state's exports and it may prove to be a game changer in achieving export targets.

ODOP SCHEME: Government of Uttar Pradesh: UP govt. had launched this scheme on 24 January 2018 with a budgetary allocation of Rs. 250 crore. The scheme is expected to provide job opportunities to 25 lakh unemployed candidates across the state. Each district has been assigned one product under the One District-One Production plan. District wise list of ODOP products is available at <http://odopup.in/>. The scheme is expected to raise the GDP of the state up to 2 percent. Govt. will implement this scheme with the collaboration of several industries working in various states. The primary objective of this scheme is to focus on a particular product and raise its quality to compete in the international market.

Table 4.22 District-wise ODOP product in Uttar Pradesh

Sr No	District	ODOP Products
1	Agra	Leather Products and All Handmade Products Manufactured through Stone & Marble
2	Aligarh	Locks & Hardware and Metal Handicraft
3	Ambedkar Nagar	Textile Products
4	Amethi	Moonj Products
5	Amroha	Musical Instruments and Readymade Garments
6	Auraiya	Food Processing (Desi Ghee)
7	Ayodhya	Jaggery
8	Azamgarh	Black Pottery

Sr No	District	ODOP Products
9	Baghpat	Home Furnishing
10	Bahraich	(Wheat-Stalk) Handicrafts and Food Processing
11	Ballia	Bindi (Tikuli)
12	Balrampur	Food Processing (Pulses)
13	Banda	Shazar Stone Craft
14	Barabanki	Textile Products
15	Bareilly	Zari-Zardozi and Bamboo Products & Goldsmith Industry
16	Basti	Wood Craft and Vinegar Products
17	Bhadohi	Carpet (Dari)
18	Bijnor	Wood Craft
19	Budaun	Zari-Zardozi
20	Bulandshahar	Ceramic Product
21	Chandauli	Zari-Zardozi and Black Rice
22	Chitrakoot	Wooden Toys
23	Deoria	Decorative Products and Embroidery & Weaving Products and Readymade Garments
24	Etawah	Textile Products and Tailoring and Garment Embroidery
25	Etah	Ankle Bells (Ghungroo), Bells and Brass Products
26	Farrukhabad	Textile Printing and Zari Zardozi
27	Fatehpur	Bedsheets and Iron Fabrication Works
28	Firozabad	Glassware
29	Gautam Buddh Nagar	Readymade Garments
30	Ghazipur	Jute Wall Hanging
31	Ghaziabad	Engineering Goods
32	Gonda	Food Processing (Pulses)
33	Gorakhpur	Terracotta and Readymade Garments
34	Hamirpur	Shoes
35	Hapur	Home Furnishing
36	Hardoi	Handloom
37	Hathras	Hing Asafoetida
38	Jalaun	Handmade Paper Art
39	Jaunpur	Woollen Carpets (Dari)
40	Jhansi	Soft Toys
41	Kannauj	Perfume (Attar)
42	Kanpur Dehat	Aluminum Utensils
43	Kanpur Nagar	Leather Products
44	Kasganj	Zari Zardozi
45	Kaushambi	Food Processing (Banana)
46	Kushinagar	Banana Fiber Products and Banana Products
47	Lakhimpur Kheri	Tribal Craft and Jaggery Products
48	Lalitpur	Zari Silk Sarees and Food Processing, School Dress (Readymade Garments/Hosiery)
49	Lucknow	Chikankari & Zari Zardozi
50	Maharajganj	Furniture
51	Mahoba	Gaura Stone Craft
52	Mainpuri	Tarkashi Art
53	Mathura	Sanitary Fittings and Costume of Thakur Ji, Shringar Sculpture and Kanthi Mala
54	Mau	Powerloom Textile
55	Meerut	Sports Products
56	Mirzapur	Carpets and Brass Industry
57	Moradabad	Metal Craft
58	Muzaffarnagar	Jaggery
59	Pilibhit	Flute and Wooden Products
60	Pratapgarh	Aamla Products
61	Prayagraj	Moonj Products

Sr No	District	ODOP Products
62	Raebareli	Wood Work
63	Rampur	Applique work along with Patch Work, Zari Patchwork and Menthha
64	Saharanpur	Wood Crafting
65	Sambhal	Handicraft (Horn-Bone)
66	Sant Kabir Nagar	Brassware Craft
67	Shahjahanpur	Zari Zardozi
68	Shamli	Iron Arts
69	Shravasti	Tribal Craft
70	Siddharthnagar	Kala Namak Rice
71	Sitapur	Carpet (Dari)
72	Sonbhadra	Carpets
73	Sultanpur	Moonj Products
74	Unnao	Zari Zardozi and Leather Products
75	Varanasi	Banarasi Silk Saree

Table 4.23 The table below gives a list of major export items and locations in the state

Sr No	Name of the Sectors/ Items	Name of the Location
1	Carpet, Durries, Jute Wall Hanging	Sant Ravidas Nagar, Varanasi, Mirzapur, Saharnpur, Ghazipur
2	Gems and Jewelleries	Merut, Agra, Varanasi, Gorakhpur
3	Marble and stone crafts	Agra, Varanasi, Mathura
4	Black Pottery	Mau, Azamgarh
5	Chicken work/apparel	Lucknow
6	Zari Zardozi	Bareilly, Lucknow, Farukhabad
7	Leather work	Agra, Kanpur, Unnao
8	Software, Electronics	G.B.Nagar, Gaziabad, Lucknow
9	Glass ware	Firozabad, Moradbad
10	Metal ware	Moradabad, Amroha, Aligarh
11	Sports Goods	Meerut, Gaziabad
12	Plywood	Moradabad
13	Herbal Perfume & essence	Kannauj
14	Frozen meat/ Buffalo Meat	Moradabd, Kanpur, Unnao, Bareilly, Barabanki, Rampur, Aligarh
15	Medical Equipment	Shajhanpur, Kanpur, Orai
16	Ceramic ,Pottery, Terracota	Khurja, Bulandsahar, Azamgarh, Gorakhpur, Basti, Lucknow
17	Wooden Handicraft, Bamboo	Saharanpur, Bareilly, Varanasi
18	Mango	Lucknow, Gonda, Bahraich, Gorakhpur, Varanasi
19	Basmati Rice	Siddharthnagar, Bahraich , Shravasti, Balrampur, Maharajganj

Credit potential assessed for the year 2023-24

The aggregate credit potentials assessed for the year 2023-24 for different activities under the sector in all districts of the State is **Rs.6,203.66 crore**, which is 8.60% higher than the previous year.

4.1.6. Education

According to the data given in the Human Development Index (HDI), 2020, the average expected years of schooling for children in the world is 12.7 years and the average years of schooling is 8.5. These figures vary widely between countries – Norway, which ranks first on the Human Development Index, has 18.1 and 12.9 expected and average years of schooling, while Nigeria, located in Africa, has the same figures at 6.5 and 2.1. The expected and average years of schooling for India are 12.2 and 6.5.

Status of education in India

Household Social Consumption: Education in India as part of the 75th round of the National Statistical

Survey (July 2017 to June 2018) [3] provided the following data:

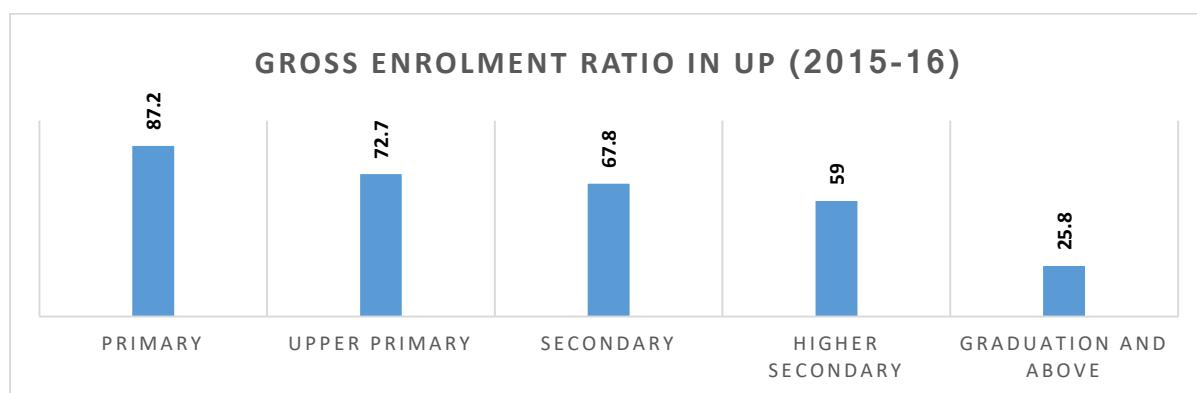
1. Literacy rate in India (for persons aged 7 years and above) was 77.7% in rural areas, 73.5% in urban areas and 87.7% in urban areas.

2. Male literacy rate was higher (84.7%) as compared to female literacy rate (70.3%).

3. 92.7% households in rural areas and 87.2% households in urban areas have a house within 1 km of their home. There is availability of primary school inside. The same figure is 38% and 70% for secondary schools.

Status of Education in Uttar Pradesh

As per 2011 census, Uttar Pradesh has a literacy rate of 67.68% with male literacy at 77.28% while female literacy at 57.18%. The literacy rate increased by 13.45% in the decade from 2001, but there are wide regional disparities: in the north-eastern district of Shravasti, the literacy rate is 49%, while in the best-performing district, Ghaziabad in north-western UP, it is 85%. As per the data reported in the MHRD study of EDCIL-SSA (EDCIL- Sarv Shiksha Abhiyan), 2016, 16 lakh students between the age group of 6-13 years (3.9% of the total child population in the state) did not enroll in school.



According to the count by the National Commission for Protection of Child Rights based on 2011 census data, Uttar Pradesh has the most children at work than any other state: 624,000 children or 8.4% of children aged 5-14.

The state has 32 state universities, 5 central universities, 09 deemed universities, 30 private universities and 7078 colleges (of which 78 percent are private and 11 autonomous). As on 11 March 2020, 579 colleges in Uttar Pradesh are NAAC accredited and 22 colleges have been recognized as Potential for Excellence. Uttar Pradesh tops the list of states with the highest enrollment of students for higher education, of which female students are more than 50% and is among the top 8 states with the highest number of colleges in India. [AISHE report 2019-20, Ministry of Education]

But India's largest state by population has the worst student-teacher ratio (PTR) in India, with one teacher for every 39 students at the primary level. At 30 students per teacher prescribed by the Right to Education Act (RTE) at the primary level, the state has a shortfall of 176,000 (21%) against requirement of 840,000 teachers. Four districts of Uttar Pradesh (Balrampur, Siddharthnagar, Shravasti and Sonbhadra) have shown the highest improvement in education parameters under the Aspirational District Program of the Government of India.

Major schemes and policies of the Government of India in the field of education

The Sustainable Development Goals on Education aim to ensure equitable, inclusive and quality education while promoting lifelong learning opportunities for all by 2030. In view of this, the Government of India has come out with the following schemes/policies:

National Policy on Education 2020 (NEP 2020) - The new policy replaces the previous National Policy on Education, 1986. The policy is a comprehensive framework for vocational training from elementary education to higher education in both rural and urban India. The policy aims to transform India's education system by 2021.

Samagra Shiksha is a comprehensive program for the school education sector, which spans from pre-school to class XII. It has been designed with the overarching goal of improving school effectiveness

measured in terms of equal opportunities for schooling and equitable learning outcomes.

Institution of Eminence scheme has been launched to implement the Government's commitment to empower higher education institutions and help them become world-class teaching and research institutions. Ten public and ten private institutions are to be identified to emerge as world-class teaching and research institutions.

Padho Pardesh - It is a central scheme for providing interest subsidy on the interest payable for the period of moratorium for education to a student belonging to the communities declared as minority communities under section 2(c) of the National Commission for Minorities Act, 1992. Area plan. Loans under the scheme of Interest Subsidy on Educational Loans for Foreign Studies for pursuing approved courses of study abroad at Masters and M.Phil/PhD levels.

Vidyalakshmi Portal - Vidya Lakshmi is the first of its kind portal for students seeking education loan. Students can view, apply and track education loan applications to banks anytime, anywhere using the portal.

In addition to the above, schemes like Central Sector Scheme of Scholarship for College and University Students (CSS) aimed at Economically Weaker Section (EWS) and Fee Waiver in IITs, to bring excluded students into the ambit of education are being implemented.

Major schemes in the field of education of the Government of Uttar Pradesh

In recent years, Uttar Pradesh has taken several policy initiatives to make education more accessible and affordable for children. The Graded Learning Program (GLP) was launched in August 2018 through a partnership between Pratham (Non-Government Organisation) and the Uttar Pradesh Basic Education Department and was taken to target all primary school children in UP.

In order to ensure that every child is enrolled in school, a campaign 'खूब पढ़ो, आगे बढ़ो' was launched in 2017.

Shramik Bal Yojana – It basically refers to 3 schemes which are specially designed for the children of wage workers who cannot send their children to schools.

Priority Sector Lending – Education

As per point 11 of the RBI Master Direction on Priority Sector Lending, loans of less than ₹20 lakh to individuals for educational purposes including vocational courses will be considered eligible for priority sector classification. The loans currently classified as priority sector will continue until maturity.

Credit potential assessed for the year 2023-24

The total potential assessed under Education sector for the year 2023-24 in Uttar Pradesh is **Rs.3,986.59 crore**.

Issues, obstacles and suggested action points

1. Student community (higher secondary and more) and members of self -help groups can be made aware of ongoing educational loan schemes, interest subsidy schemes and simple procedures to avail them. This will facilitate the smooth demand supply chain at the time of need and will also protect customers from fraud business.
2. For Uttar Pradesh, the construction of teacher education and infrastructure should be immediate priority. Given the huge shortage of professional qualified teachers, there is an immediate need to create adequate teacher training institutes in the state.
3. Rural Infrastructure Development Fund can be used to meet infrastructural deficiencies - especially to build school or connect villages with major centres where schools are there.
4. In the case of public sector banks in urban, semi -urban and rural areas, the time interval and process should be avoided by adopting quick and systematic process. The bank will have to promote follow -up inspection and awareness programs for the beneficiaries themselves. To prepare a special package to make rural people satisfactory in the payment of educational loans.

4.1.7. Housing

Status of housing system in India and Uttar Pradesh

According to the 2011 census, the total number of households in India was 33.08 crore. Of this, total number of houses in urban areas was 11.01 crore and that in rural areas was 22.07 crore. The number of households in Uttar Pradesh was 4.52 crore. The number of urban households and rural households was 1.04 crore and 3.47 crore respectively.

Lack of housing system in India and Uttar Pradesh

According to the RICS (Royal Institution of Chartered Surveyors) report 'Housing for All', the current housing shortfall in urban areas is estimated to be around 10 million units. Also, with rapid urbanisation, by the year 2030, more than 40% of the Indian population will live in urban India, as against the current figure of 34%, which is likely to create a demand for an additional 25 million affordable housing units.

The Working Group on Rural Housing under the Twelfth Five Year Plan had estimated the rural housing shortfall in India to be 4.31 crore in 2012, which increased to 4.36 crore in 2017. As there were 16.78 million rural households in 2011, about one-fourth of rural households lacked secure and durable homes, according to the Working Group's estimate. Further, as per the KPMG report on 'Decoding Housing for All by 2022', the total rural housing deficit by 2022 is estimated to be 6.4 - 6.5 crore.

In Uttar Pradesh, a deficit of 5.46 lakh housing units is estimated at the beginning of the 12th Five Year Plan (2012-17) and about 13.20 lakh houses are expected to be added by population by the end of the 12th Plan. In addition, the requirement of unserviceable kutcha houses, due to overcrowding and obsolescence, the requirement would be 0.099 lakh, 2.06 lakh and 3.30 lakh units respectively. Thus, a total housing requirement of 24.0 lakh housing units was estimated during the 12th plan period.⁴ According to the estimates of the Central Statistical Organization, the slum population of Uttar Pradesh was 1.02 crore in 2011, which is 23.05 percent of the urban population as per Census-2011.

Schemes of Government of India and Government of Uttar Pradesh

Pradhan Mantri Awas Yojana (PMAY) is an initiative of the Government of India to provide affordable housing to the poor with a target to build 20 million affordable houses by 31 March 2022. It has two components: Pradhan Mantri Awas Yojana (Urban) for the urban poor and Pradhan Mantri Awas Yojana (Rural) for the rural poor.

Pradhan Mantri Awas Yojana (PMAY) – Urban – PMAY - (Urban) was launched on in 2015, which intends to provide housing for all in urban areas by the year 2022. The scheme has been extended to December 2024. The Mission provides central assistance to States/Union Territories (UTs) and implementing agencies through Central Nodal Agencies (CNAs) to provide housing to all eligible households/beneficiaries. The mission consists of four components:

1. In-situ slum redevelopment using land as a resource.
2. Promoting affordable housing through credit linked subsidy to the beneficiaries
3. Affordable housing in partnership with the public and private sectors
4. Subsidy for construction/enhancement for those families who want to build their own house or want to augment the existing housing unit.

Pradhan Mantri Awas Yojana (PMAY) – Rural – The Government of India launched the PMAY - (Gramin) with effect from 01 April 2016 for vision of "Housing for All" with a target of 2.95 crore houses by 2024. A total of 2.17 crore houses have been sanctioned to the beneficiaries and 1.71 crore houses have been completed till 02.02.2022.

The unit size of PMAY-G house is minimum 25 square meters and the unit assistance in plain areas is Rs.1.20 lakh and Rs.1.30 lakh in hilly areas, inaccessible areas and IAP district, apart from this Rs.12,000/- is also being given.

Eligibility for assistance under PMAY-G is determined on the basis of housing deprivation parameters as per the Socio-Economic and Caste Census (SECC), 2011 data.

Global Housing Technology Challenge (GHTC) – India

The Ministry of Housing and Urban Affairs, Government of India has launched the Global Housing Technology Challenge - India (GHTC-India), which aims to identify and mainstream innovative construction technologies from across the world for the housing sector that are sustainable, eco-friendly and adaptable and disaster-resistant.

As a part of GHTC-India, six Light House Projects (LHPs) consisting of about 1,000 houses with physical and social infrastructure are being constructed at six locations across the country – Indore, Rajkot, Chennai, Ranchi, Agartala and Lucknow.

Special Window to cater to Affordable and Middle Income Housing (SWAMIH Fund)

SWAMIH Investment Fund is an alternative investment fund that aims to provide last mile funding to affordable and middle-income housing projects in the country. It is expected to fund projects that are net worth positive, including those projects, which have been declared NPAs or are pending proceedings before the National Company Law Tribunal under IBC.

Priority Sector Lending - Housing

For an overall cost of the dwelling unit not exceeding Rs.45 lakh and Rs.30 lakh in metropolitan centres (with population of ten lakh and above) and other centres respectively, loans to individuals up to Rs.35 lakh in metropolitan and loans up to Rs.25 lakh in other centres are provided under priority sector. Further, as per revised Priority Sector Lending guidelines, loan amount can be sanctioned by banks for housing projects exclusively for the purpose of construction of houses for Economically Weaker Sections (EWS) and Low Income Groups (LIG), the total cost of which does not exceed Rs.10 lakh per dwelling unit. For identifying the economically weaker sections and low-income groups, the family income limit has been revised to Rs.3 lakh per annum for EWS and Rs.6 lakh for LIG in alignment with income criteria specified under Pradhan Mantri Awas Yojana (PMAY).

Credit potential assessed for the year 2023-24

The total potential assessed under Housing for the year 2023-24 in Uttar Pradesh is **Rs.18,442.62 crore**.

Issues, Constraints and Suggested Action Points

- Updation of land records should be done to facilitate bank finance, particularly in rural areas.
- Provisions of multiple approvals to be obtained from multiple authorities needs to be simplified to reduce long gestation period of housing projects.
- The Government needs to regularly release land parcels for affordable housing projects, identified within municipal limits and bring more peripheral lands into developable limits of the city authorities.

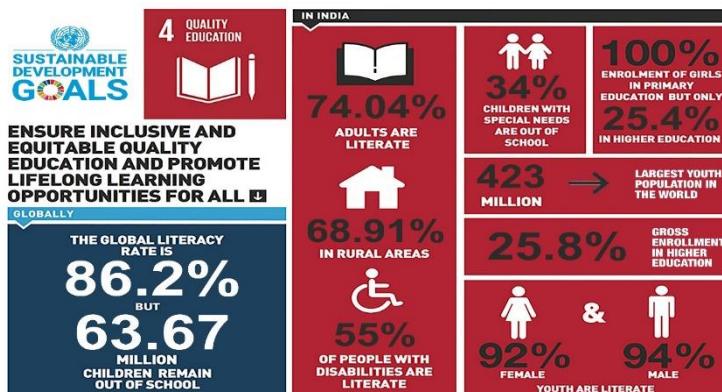
State level affordable housing policies need to be aligned with the central Government policies to remove ambiguities around availing central incentives, while ensuring interest of the common man.

4.1.8. Social Infrastructure involving bank credit

In a developing country like India, public investment in social infrastructure such as education, health, housing, and connectivity plays a vital role in ensuring inclusive growth. The need for a strong and resilient social infrastructure became even more important during the ongoing COVID-19 pandemic that brought into focus the vulnerabilities in social infrastructure across countries. Specifically, pandemic posed the challenge of balancing livelihoods while saving lives.

The 2030 Agenda for Sustainable Development as reflected in the 17 Sustainable Development Goals (SDGs) and 169 targets, calls for global partnership to ensure peace and prosperity for people and the planet, now and into the future.

India is committed to achieve these SDGs and a strong social infrastructure is key to achieve them. The government has been focusing on provisioning of assets such as schools, institutes of higher learning, hospitals, access to sanitation, water supply, road connectivity, affordable housing, skills and livelihood opportunities. This gains significance given the fact that India is home to the world's



youngest population as half of its population is below the age of 25. It has also been estimated that demographic advantage in India is available for five decades from 2005-06 to 2055-56, longer than any other country in the world. This demographic advantage can be reaped only if education, skilling and employment opportunities are provided to the young population.

Human Development Index

The HDI is a summary composite measure of a country's average achievements in three basic aspects of human development: health, knowledge, and standard of living. India's Human Development Index (HDI) has improved significantly over the years between 1990 and 2017. The country's HDI value increased from 0.427 to 0.640, but its position is still lowest among its peer countries (Asian and developing economies). As per the UNDP Human Development Index (HDI), India is ranked 130 among 189 countries. Moreover, India also reflects inter-State disparities in regional and human development which are reflected by state level HDIs.

Govt Expenditure on Social Infrastructures

As per Economic survey 2020-21 Government's spendings on social services are as under:

Trends in Social Service Sector Expenditure by General Government

(Combined Centre and States)

Item	2016-17	2017-18	2018-19	2019-20	2020-21 (RE)	2021-22 (BE)
(Rs.in lakh crores)						
Total Budgetary Expenditure	42.66	45.16	50.41	54.11	65.24	71.61
Expenditure on Social Services:	10.41	11.4	12.78	13.65	16.34	19.06
Health	4.35	4.83	5.26	5.8	6.21	6.97
Education	2.13	2.43	2.66	2.73	3.5	4.72
Others	3.93	4.13	4.86	5.13	6.63	7.37
(As percentage to GDP)						
Expenditure on Social Services:	6.8	6.7	6.8	6.7	8.3	8.6
Health	2.8	2.8	2.8	2.8	3.1	3.1
Education	1.4	1.4	1.4	1.3	1.8	2.1
Others	2.6	2.4	2.6	2.5	3.4	3.3
(As percentage to total expenditure)						
Expenditure on Social Services:	24.4	25.2	25.4	25.2	25	26.6
Health	10.2	10.7	10.4	10.7	9.5	9.7
Education	5	5.4	5.3	5	5.4	6.6
Others	9.2	9.1	9.6	9.5	10.2	10.3
(As percentage to social services)						
Health	41.8	42.4	41.2	42.5	38	36.6
Education	20.5	21.4	20.8	20	21.4	24.7
Others	37.7	36.2	38	37.6	40.6	38.7

Status of Health in India

- The National Health Mission (NHM), with its two sub-missions National Urban Health Mission (NUHM) and National Rural Health Mission (NRHM) envisages achievement of universal access to equitable, affordable, and quality healthcare services that are accountable and responsive to peoples' needs.
- In the 2 years, *India along with rest of the world faced the onslaught of the pandemic where Government's key focus in India remained on providing a safety-net to the vulnerable segments of society as well as providing a coherent response to the health consequences of the pandemic.*
- *Indian National COVID Vaccination Program, one of the world's largest vaccination programs has supported production of COVID-vaccines domestically and ensured free vaccines to its population*

- Union Budget for 2021-22 allocated ` 35,000 crore for procurement of vaccines under COVID-19 Vaccination Program.
- 16th January 2022, a total of 156.76 crore doses of COVID-19 vaccines, have been administered: 90.75 crore first dose and 65.58 crore second dose. With these, 93 percent of 18 year and above aged persons have been vaccinated with first dose and about 70 percent with second dose.
- With a total of 1346 government laboratories and 1701 Private Laboratories (3047 laboratories in total) till 20.01.2022 India conducted 70.93 crore total COVID tests
- DRDO was entrusted with installing and commissioning 931 Medical Oxygen Plants with spin-off technology of Onboard Oxygen Generation System (OBOGS) in 869 hospitals across the nation within six months
- DRDO developed SPO2 based Oxygen Cylinder Controller to optimally use the available medical oxygen for COVID-19 patients.

Education in India

In India, significant progress had been made in universalising primary education with net enrolment ratio 100%. Over the years, remarkable progress has been made in respect of female participation up-to secondary level and GER for girls has exceeded that of boys but for higher education level enrolment rate of female is lower than male. The flagship government scheme, Sarva Shiksha Abhiyan, is aimed at achieving universal quality education for all Indians, and is complemented in this effort by targeted schemes on nutritional support, higher education, and teacher training.

Water & sanitation

Ministry of Jal shakti is responsible for implementing two major schemes:

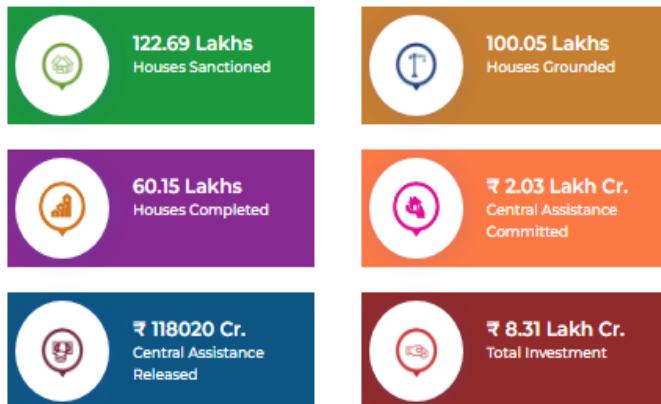
- (i) Jal Jeevan Mission (JJM) that subsumed National Rural Drinking Water Programme launched in 2009 with an aim to provide a functional household tap connection to every rural household, (an estimated 18.93 crore households). In 2022- 23, coverage of scheme will increase by 3.8 Crores households and Rs 60,000 crore (33% increase over 2021-22) has been allocated toward this. As of Feb, 2022 47% of household covered have reported to have tap water.
- (ii) the Swachh Bharat Mission-Gramin (SBM-G) launched in 2014 with an aim to improve rural sanitation. In 2022-23, SBM-G has been allocated Rs 7,192 crore (20% annual increase over 2021-2022 revised estimates). From the data collected in 2019-21 for the National Family Health Survey, it was found that only 65% of the population in rural Indian households use improved sanitation facilities. This is an increase from 37% in 2015-16.

Housing and urban infrastructure:

Pradhan Mantri Awas Yojana Urban (PMAY-U):

Pradhan Mantri Awas Yojana Urban is fast moving towards achieving a vision to provide pucca houses to the households by 2022. As on 23 May 2022 progress of scheme is as under

PMAY(Urban) - Progress



Source: pmay-urban.gov.in

Affordable Rental Housing Complexes (ARHCs): This scheme is a sub-scheme under Pradhan Mantri Awas Yojana - Urban (PMAY-U), with an aim to provide ease of living to urban migrants/poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace.

The Pradhan Mantri Awas Yojana-Gramin (PMAY-G): This has been devised in line with Government's commitment to provide 'Housing for All' by 2022 in the rural areas. The scheme aims at providing a pucca house with basic amenities to all houseless householder living in kutcha and dilapidated houses by 2022. By budget 2022-23, the scheme was further extended up to 2024 with revised target of 2.95 Crores pucca house. As per latest progress report 2022-23, 92.88% of target has been sanctioned and 70.33% have been completed till May-2022.

Status and prospects of social infrastructure in the state of Uttar Pradesh

According to NITI Aayog's SDG India Index, Uttar Pradesh comes under the category of "Aspirational State" with 60 marks in 2020-21 against the national average of 66. A positive correlation has already been established between the HDI and SDG rankings of Indian states, therefore, it is important that the required focus is placed on investment in the social sector in the State, most importantly in the education and health sector, to achieve equitable and inclusive growth in the State. The gap between the budget available with the government and the actual needs of the sector mandates that private investment needs to be promoted and nurtured either through the PPP model or through net private investment.

Expenditure allocation on social infrastructure in budget 2022-23

Sectors	2020-21 Actuals	2021-22 BE	2021-22 RE	2022-23 BE	% change from RE 21-22 to BE 22-23	Budget Provisions 2022-23 BE
Education, Sports, Arts, and Culture	54,844	67,683	57,577	75,165	31%	Rs 15,169 crore has been allocated towards primary education under Samagra Shiksha Abhiyan.
Health and Family Welfare	21,549	32,009	26,328	40,991	56%	Rs 987 crore has been allocated for capital expenditure towards public health services.
Water Supply and Sanitation	3,569	17,439	13,775	21,733	58%	Rs 816 crore has been allocated towards Swachh Bharat Mission 2.0. Rs 206 crore has been allocated for the urban water supply programme.

Housing

As per the 2011 Socio Economic Census report, there are 308.84 lakh houses available in the state against a total of 334.48 lakh households. Out of the total 260.16 lakh rural households, 256.03 lakh own houses, 2.36 lakh are in rented houses and 1.61 lakh are other households. 82.62 lakh houses are of kutcha type made of grass, thatch, plastic, polythene, mud, mud bricks and 177.38 lakh houses are pucca houses. There is immense potential for public investment in this sector.

Water Supply

Providing 'safe and potable' drinking water to all at all times in rural settlements by empowering Panchayat Raj Institutions to plan, implement and operate and maintain water supply systems through DWMSs and VWSCs in National Rural Drinking Water Program (NRDWP) has been imagined.

- Recently "Har Ghar Nal Yojana" (Tap water in every household) has been started in 2 districts of Sonbhadra and Mirzapur, which will benefit 41,41,438 families. Thus, there is a good potential for rural water ATM/RO plants in the state.
- Arrangements for piped drinking water supply in villages are being made under Jal Jeevan Mission (Gramin). The primary goal of Jal Jeevan Mission is to provide water connectivity to all households by the year 2024. To speed up the implementation of Jal Shakti Mission, the State Level Plan Approval Committee (SLSSC) has approved the proposals of Rs 1,882 crore submitted by the state for provision of tap water connections in rural areas of Uttar Pradesh. So far, 34 lakh rural households out of 2.64 crore in the state are getting tap water in their homes. The state plans to provide tap water connections to over 78 lakh households in 2021-22.
- The Central Government from the financial year 2021-22 started Jal Jeevan Mission (Urban). Under this scheme, works of all-accessible water supply and liquid waste management will be done in 734 municipal bodies of Uttar Pradesh.
- Rural Piped Drinking Water Scheme for Bundelkhand Region": Aspirational piped drinking water has been started by the state government to provide pure and safe drinking water to all the habitations that are not covered by drinking water in rural areas of Bundelkhand/Vindhya region. Under this scheme, a total of 479 underground/surface-based schemes are being prepared in Bundelkhand region for the purpose of providing pure drinking water to 3,622 revenue villages of

07 un-covered districts. About 67 lakh existing population will be benefited from the above 479 schemes. A total of Rs. 10,322.42 crore is likely to be spent.

Sanitation

According to the 2011 census, about 75.3% of rural households in the state did not have toilets (59.4% all India) and about 79.6% did not have bathrooms (62.3 percent all India). The Swachh Bharat Mission under the Ministry of Water and Sanitation, Government of India is being implemented in the state since 2014. The state of Uttar Pradesh has been declared and verified 100% Open Defecation Free (ODF). The state has already started working towards ODF+ and ODF++, including maintaining the use of public and community toilets by ensuring cleanliness, achieving sanitation sustainability through solid and liquid waste management. Under swatch bharat mission phase 2 with just 3.08% achievement Uttar Pradesh categorised as aspiring state and there is lot of potential for financing toilets for individuals in some unknown private capacity in the state.

Health

There are 28247 medical institutes running in the state which includes 24531 Allopathic Institutes, 256 Unani, 2114 Ayurveda Institutes, 1575 Homeopathic Institutes. Besides this 28,804 family centers are also available for expansion of medical facilities. There are 86399 beds available in various medical hospitals. However, due to the increasing population and underdeveloped area, there are problems of adequate staffing, efficient operation and maintenance in the health services of the state. There is good scope for funding private/multispecialty hospitals, Ayurveda clinics, yoga schools, Siddha and Unani hospitals, physiotherapy studios, etc. Assistance can be taken by the State Government from the Rural Infrastructure Development Fund for the development of health infrastructure in the rural area.

Education

The state of Uttar Pradesh has a large network of educational institutions both in the public and private sectors. There are 254634 schools, 27355 secondary schools, currently 16 state universities, 01 deemed university, 27 private universities, 170 government colleges, 331 aid-proprietary colleges and 6531 self-financed colleges are operating under basic education in the state. According to a report by the Comptroller and Auditor General (CAG) (2017), enrolment in private unaided schools increased by 36.5 percent between 2010 and 2016, while government schools registered a decline of 18.6 percent, clearly showing that there is considerable scope for improvement in the quality of school and education infrastructure, especially in rural areas. This indicates that there is good potential for private participation as well as public investment through bank credit for setting up schools and colleges and modernization/up gradation of existing infrastructure. Assistance can be taken by the State Government from the Rural Infrastructure Development Fund to build infrastructure for rural educational institutions in rural areas and toilets in existing schools, especially for girls.

Credit potential assessed for the year 2023-24

The total credit potential assessed for the social sector for the year 2023-24 for various activities is Rs. **3,139.11 crore**. The gaps in drinking water supply, sanitation, health and education etc. have been focused on the ground level situation and availability of social infrastructure while preparing the credit estimates for the sector for the year 2023-24.

RBI instruction for Loaning

With an objective to harmonise various instructions issued by RBI on priority sector lending with emerging national priorities and bring sharper focus on inclusive development RBI has revised its priority sector lending guidelines. The revised guidelines also aim to encourage and support environment friendly lending policies to help achieve Sustainable Development Goals (SDGs). As per RBI circular No. RBI/FIDD/2020-21/72 dated 04 Sep 2020, bank loans up to a limit of Rs 5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres shall be count for PSL targets. In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh.

Suggested Action Points

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

4.1.9. Renewable Energy

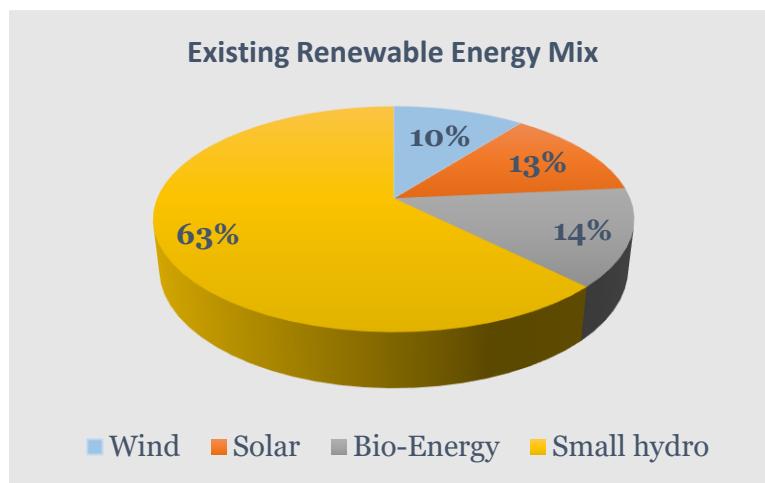
Access to sustainable energy is critical for improving lives and livelihoods of billions of people around the world. Our current reliance on fossil fuels is unsustainable and detrimental for the planet. It is thus imperative to focus on clean energy solutions.

As per estimates, number of people without access to electricity dropped from almost 860 million in 2018 to 733 million in 2022, a record low in recent years. The global share of the population with access to clean cooking fuels and technologies reached 77 per cent in 2022, up from 57 per cent in 2010. The renewable energy saw an accelerated growth as installed power capacity grew more than 3064 gigawatts (GW) –its largest increase ever.

Renewable Energy in India

Govt. of India has implemented a range of energy market reforms and renewable energy deployment to increasing citizens' access to electricity and clean cooking. Majority of this has been in Solar energy, given India's leadership in the International Solar Alliance. Due to these commitments, around 750 million people gained access to electricity between 2010 and 2020, reflecting a strong and effective policy implementation.

In 2018, it was announced to increase the renewable capacity of 227 GW by 2022 and 275 GW by 2027, more than its 175 GW target as per the Paris Agreement in 2015. These include adding 114 GW of solar capacity, 67 GW of wind power and 31 GW of floating solar and offshore wind capacity by 2022.



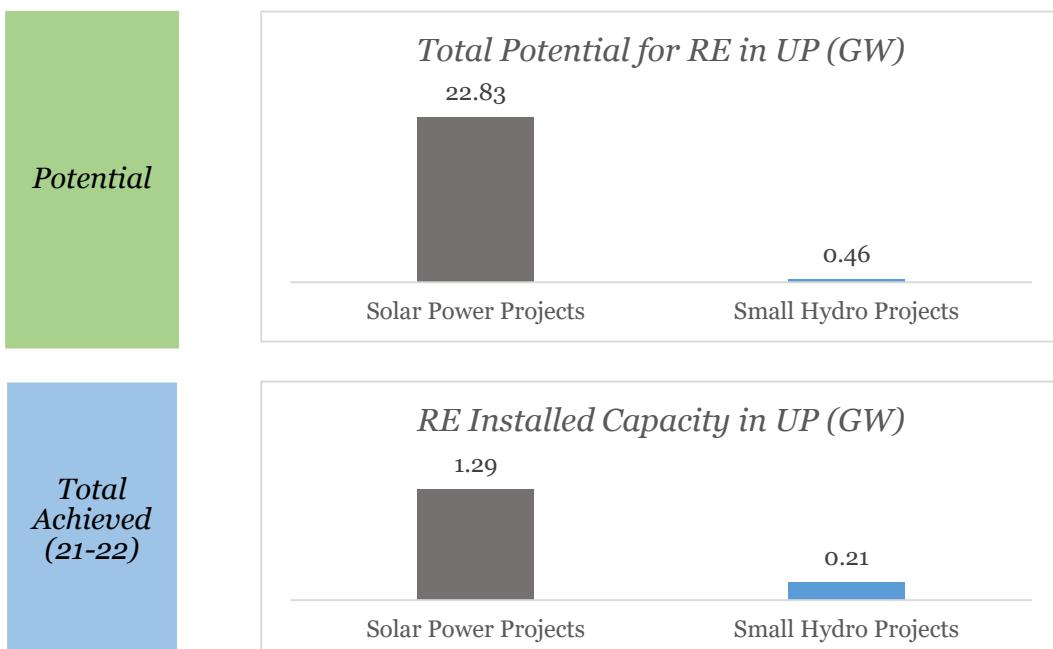
Achievements in Renewable Energy Sector in India for FY 2021-22

Due to the strong policy and continuous efforts, India achieved a cumulative installed renewable energy capacity of 92.6 GW as on March 2021.

Installed capacity of Renewable Energy from Different Sources as on September 2022

Source of Energy	Total Installed Capacity (GW)
Wind Power	41.6
Solar Power	60.8
Biomass Power	10.2
Small Hydro Power	4.9
Waste to Energy	0.29

Renewable Energy in UP at a Glance



Key Highlights 2021-22

RE Projects undertaken during FY 21-22	Capacity (MW)/ No.
Solar Parks Installed	1889
Grid-connected Rooftop and Small Solar Power	113.6
Capacity installed under Off-grid SPV Programme	10638.31
Solar Pumps (No.)	29600
SHP Projects Commissioned (No.)	24
National Biogas & Manure Management (No)	206

Uttar Pradesh is rich in renewable energy resources such as biomass, solar and bio-fuels, of which only biomass has been considerably exploited. Growth of renewable energy would definitely help the State in meeting out its energy requirement. As per Investor Summit 2018, Uttar Pradesh government will focus on key sectors such as IT and ITeS, Dairy, Electronics, Tourism, Manufacturing, Renewable Energy and Agro & Food Processing.

Efforts are being made to develop the capacity in renewable energy sources such as solar energy, small-scale hydro-electricity and biomass-based electricity production in the state.

Power Generation Program from Alternative Energy Sources -Solar Energy Based Power Generation (Grid Connected)

Uttar Pradesh Solar Energy Policy 2017

The State has a Solar energy potential of 22.83 GWp capacity, which the State intends to harness to meet its energy requirements and to achieve Solar Power generation target fixed by Ministry of New and Renewable Energy(MNRE) ,Government of India of 10700 megawatt.(inclusive of target of 4300 megawatt fixed for Solar Rooftop projects). The cumulative capacity of Grid connected Solar Projects in Uttar Pradesh as on 31.12.2019 was 1045.10 MW. A complete transformation of power sector scenario

in Uttar Pradesh including tapping huge solar energy potential is required for attaining such an ambitious target.

Objectives

- Encourage participation of Private Sector and provide investment opportunities to set up solar power projects in the state.
- Support in providing environment friendly and affordable Power for All.
- Promote Research &Development, innovations and skill development in the State.
- Achieve target of 8% Solar Renewable Purchase Obligation (Solar RPO) by 2022.

Other Initiatives in the State

1. Website www.wupsevsenergy.com

In order to make the public of the state aware of the various activities related to energy conservation and energy conservation implemented by UPSDA, the website [www. upsavesenergy.com](http://www.upsavesenergy.com) is being operated.

2. Student Capacity Building Programme:

A total of 135 teachers of identified government polytechnic schools from each district were trained for capacity development in the context of energy conservation curriculum developed by UPSDA for polytechnic schools of the state.

3. Energy Conservation Building Code (ECBC): 4.1 Notification for Energy Conservation Building Code (ECBC) has been issued by the Government of Uttar Pradesh. The said notification also provides that the construction of government buildings in the state whose design works have not been completed will be covered under the purview of Uttar Pradesh Energy Conservation Building Code-2018 (UPECBC-2018).

4. UPNEDA Training Center :

Plants/Projects based on Renewable Energy Sources at UPNEDA Training Center Various levels of training programs are organized for skill development regarding installation, operation and maintenance. 600 on Solar Electric System Installer and Service Provider run by Ministry of New and Renewable Energy (MNRE), Government of India through National Institute of Solar Energy (NICE) and Solar Electric System Installer and Service Provider by Uttar Pradesh Skill Development Mission Hours (approximately 90 days) free residential training programs are organized. NSDC while evaluating the above trainees and the certificate is provided by the Uttar Pradesh Skill Development Mission.

More than 7600 youth of the state have been trained, through which the maintenance of solar plants installed by the general public of remote villages and urban areas can be done by the above-trained youth through mobile app “Aditya C” developed by UPNEDA.

Credit potential assessed for the year 2023-24

The aggregate credit potentials assessed for the year 2023-24 for different activities under the sector in all districts of the State is **Rs.764.38 crore**.

Issues, Constraints and Suggested Action Points

- Land Acquisition and Securitization Issues: Issues delaying securitization of land for renewable energy projects are a significant impediment to investment.
- Renewable energy

- Limited understanding of the sector: Domestic institutional investors make essentially liability-driven investments, which means they avoid risky investments.
- Off-taker risk: An off-taker agreement is a power purchase agreement between a producer of electricity and a buyer (or off-taker), usually negotiated prior to the construction of a project, which guarantees that the buyer will buy electricity for a certain amount.
- Lack of intermediaries: There is a lack of financial intermediaries for investments in the renewable energy sector. The role of intermediaries is to provide investors with direct information about risk mitigation measures and investment opportunities in the renewable energy market.
- Low credit rating of operational renewable energy assets: Domestic institutional investors require operating assets with stable cash flows and a credit rating of AA or above as per their investment criteria. Regulatory and policy risks: Inconsistent policies between the central and state levels of government have created uncertainty around India's policy regime.

Box no. 7 : Uttar Pradesh Green Hydrogen Policy 2022

The Government of Uttar Pradesh in October 2022, notified the Uttar Pradesh Green Hydrogen Policy to promote growth and employment in the state while prioritising decarbonisation and the state's contribution to India's climate goals. In the policy period of five years, the Uttar Pradesh Green Hydrogen Policy 2022 envisions reducing green hydrogen cost to 2.0 USD/Kg and make efforts to decline it further to 1 USD/Kg in long-term, achieving 20% green hydrogen blending in total hydrogen consumption of the state by 2028 for existing fertiliser and refinery units, reaching 100 percent by 2035,

Objectives:

1. Enable ease of doing business for setting up and promoting investments in green hydrogen/ammonia production facilities and green hydrogen-based products manufacturing units.
2. Encourage innovation in green hydrogen/ammonia production and consumption technologies to reduce the cost of green hydrogen/ammonia to competitive levels.
3. Advance infrastructure development, such as pipeline networks, renewable (RE) capacities, etc., across the green hydrogen/ammonia value chain to promote the emergence of new manufacturing units and hydrogen valleys.
4. Stimulate green hydrogen/ammonia market creation by providing fiscal and non-fiscal incentives.
5. Develop a green hydrogen/ammonia-ready workforce and generate employment opportunities through a skill development programme.

4.1.10. Informal Credit Delivery System

NABARD started SHG-Bank Linkage Programme (SHG-BLP) in 1992 as a small pilot to link the 'unbankable' rural poor to the formal banking system keeping intact the flexibility and accessibility of the informal channel. This initiative has now evolved into the world's largest micro-finance programme with more than 112 lakh SHGs representing over a 13.8 crore rural households from every nook and corner of India. NABARD as the main facilitator and mentor of microfinance initiatives in the country has given a definite edge to this programme that has created tremendous socio-economic impact on empowerment of women. In the past 30 years of this micro-finance journey, NABARD has constantly refined strategies and advocated innovations. The increase in income levels of the poor required crucial changes in the approach and design of SHG-BLP. To make it more flexible and client friendly, SHG-2 was introduced while preserving the basic tenets of SHG-BLP which inter alia included Voluntary

Savings, Cash Credit Limit, Individual Bank accounts, JLGs within SHGs, Risk mitigation, etc. NABARD has been providing grant assistance to various partners such as NGOs, NGO-MFIs, SHG Federations, Farmers' Clubs, Village Watershed Development Committees and Village Wadi Development Committees for promotion and nurturing of SHGs. This assistance is also being made available to SCBs, RRBs, DCCBs, UCBs and PACS that are willing to work as SHG promoting institutions (SHPIs).

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

The Ministry of Rural Development (MoRD), Government of India launched the National Rural Livelihood Mission (NRLM) by restructuring Swarnajayanti Gram Swarojgar Yojana (SGSY) with effect from 01st April 2013. NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) w.e.f. March 29, 2016. The DAY-NRLM is the flagship program of Govt. of India for promoting poverty reduction through building strong institutions of the poor, particularly women and enabling these institutions to access a range of financial services and livelihoods. As on 31.03.2021, a total of 70 lakh SHGs have been promoted under this scheme thus mobilizing 7.54 crore households. In Uttar Pradesh, this program is being implemented by Uttar Pradesh State Rural Livelihood Mission (UPSRLM). All districts and blocks of the state are now intensive w.e.f. 01 April 2021.

Status of SHG-BLP & Joint Liability Group (JLG) in the state as on 31 March 2022

Table 4.24 : A comparative status of SHG-BLP & JLG as on 31 March 2022
(Rs. lakh)

	SHGs Savings Linked		SHGs having loan O/S		JLGs Credit Linked	
	No.	Amount	No.	Amount	No.	Amount
All India	11893053	4724048	6739957	15105129	13382781	21316487
Uttar Pradesh	630316	127538	151647	82209	650562	1031263

(Source: NABARD's Status of Micro-finance in India 2021-22)

Livelihood Intervention Schemes of NABARD

Livelihood and Enterprise Development Programme (LEDP)

To promote poverty alleviation through livelihood creation to SHG members, Livelihood and Enterprise Development Programme (LEDP) is being implemented by NABARD. LEDP is a project based approach and end to end solution is provided i.e. training, production and marketing to a large group of SHG members i.e. 90 to 150 SHG members. The project aims to facilitate graduation of SHG members to producers in a cluster & eventually grow into Producers' groups of FS & NFS activities over the time. During FY 2021-22, 40 LEDPs were conducted by NABARD in Uttar Pradesh. During FY 2022-23, this figure stands at 08, as on 30.09.2022.

Micro Enterprise Development Programme (MEDP)

To promote poverty alleviation through providing skills, Micro Enterprise Development Programme (MEDP) is being implemented by NABARD in the State. In MEDP, training and handholding to a group of 30 SHG members. During FY 2021-22, 110 MEDPs were conducted by NABARD in Uttar Pradesh. During FY 2022-23, this figure stands at 16, as on 30.09.2022.

NABARD – Eshakti Project

E-Shakti project was started by NABARD in 2015 from 02 districts of the country with the objective of empowering SHGs with Digital India Mission and technology of Government of India, which has increased to 254 districts by 31.03.2021.

During the year 2022-23, this project will be run in the following 06 districts of the state till 30.09.2022 (Phase IV).

Potential Available under SHG- Bank linkage Program

Based on total rural population of Uttar Pradesh which is about 15 Crore and with a view to cover all rural poor households under the SHG Bank linkage programme, total potential of SHGs has been estimated at about 11.55 lakh. As on 31.03.2021, a total of about 4.69 lakh SHGs have been formed and savings linked in UP, therefore balance potential of the state is about 6.86 lakh.

Financing through Joint Liability Group (JLG)

Large number of farmers in the state work as tenant farmer, oral lessee and share cropper and they do not possess land possession certificate (LPC). In the absence of LPC, they are unable to get KCC through Banks. For such farmers, JLG scheme is very much beneficial. They can avail KCC through Banks in JLG mode. Banks can play a major role in increasing Ground level credit (GLC) flow through JLG financing. NABARD also provides grant support to Banks, NGOs, SHG federations, farmers' clubs etc. for promotion of JLGs @ Rs.4000 per JLG. As per data available in SLBC Booklet (December 2021), total number of JLGs in UP is 10.15 lakh with total bank loan amounting to Rs.3727.02 crore.

Financing through Micro Finance Institutions (MFI)

As per Bharat Microfinance Report 2021, MFIs have reached over 359 lakh customers/borrowers with a total loan outstanding of Rs. 79000 Cr. In UP, about 56 MFIs are working and reached over 29.91 lakh customers. However, considering large rural population there is huge potential in UP for MFIs to expand their customer base. NABARD also support these MFIs by providing refinance. As on 31.03.2022, total refinance outstanding to MFIs by NABARD, UP Regional office is to the tune of Rs.648.25 crore.

Credit potential assessed for the year 2023-24

The aggregate credit potentials assessed for the year 2023-24 for different activities under the sector in all districts of the State is **Rs.4460.24 crore**.

Box No.8 : Uttar Pradesh as a \$ 1 trillion economy

UP Govt. is giving a big push to the manufacturing Sector keeping in mind the target of \$ 1 trillion economy. Idea is to increase the manufacturing sector's contribution to GSDP from current rate of 14% to about 45% over next 5 years. At present worth of manufacturing sector contribution is Rs. 2 lakh crore which is to be increased to Rs. 31 lakh crore. Govt. has identified 8 focus sector – leather, textile, toys, games, defence, electronics, machinery and electrical vehicle industry.

To reach the target of \$ 1 trillion economy by 2027, economy of Uttar Pradesh needs to grow at 35% CAGR starting from 2022. To achieve the target:

- Manufacturing sector needs to grow at 38% to reach Rs 27.6 lakh crore as against the current Rs 5.6 lakh crore.
- Agriculture sector needs to grow at 20% to reach Rs. 11.8 lakh crore from current Rs 4.7 lakh crore.
- Service sector needs to grow at 31% to reach Rs. 40 lakh crore from current Rs. 10.3 lakh crore.

Chapter - 5

Infrastructure Support

Infrastructure Support – Public Investment

In India, where more than 60 per cent of population lives in rural areas and nearly two-third of the work force derive their livelihood from agriculture & related activities, the development of rural infrastructure assumes crucial importance. Public investment by states, and local governments builds the nation's capital by devoting resources to the basic physical infrastructure such as roads, bridges, rail lines, airports and water distribution, green investments (clean power sources) and education.

Rural Infrastructure Development Fund (RIDF) created in NABARD since 1995-96 has been the most important additional source of finance for State Governments, on easy terms, including lower rate of interest, in their efforts to create rural infrastructure.

Rural infrastructure in sectors like irrigation, connectivity, Agriculture, education etc., is the major 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 delivery of other rural services and enhances democratic processes and skills among rural poor.

5.1 Rural Infrastructure Development Fund (RIDF)

The demand for rural infrastructure has undergone sea change over the last few decades due to adoption of modern farming methods, management of resource constraints, influence of global value chains, expanding agro-processing demands, pressure on natural resources, demand for digitalization, evolving tax regimes, and climate change imperatives. Taking cognizance of this transformation, RIDF has played a pivotal role in building India's rural infrastructure by leveraging various funds at its command.

Currently, assistance from RIDF is available for supporting 39 eligible activities grouped under three distinct heads viz. Agriculture and related sectors, Social Sectors and Rural connectivity.

5.2 As on 31 March, 2022, 24576 projects have been sanctioned to Uttar Pradesh under RIDF. Total RIDF loan sanctioned and disbursed amounted to ₹**30264.68** crore and ₹**24907.88** crore respectively. Out of 39 eligible activities, Government of Uttar Pradesh has availed RIDF assistance under only 10 activities. Sector wise activity wise status as on 31st march 2022 is furnished in the table below:

5.3 Details of Major agriculture & rural Infrastructure in Uttar Pradesh

5.3.1 Agriculture /Allied sector: Agriculture & allied sector, infrastructure includes agriculture, animal husbandry, fisheries, watershed, flood protection, agri marketing etc. Under this sector, in Uttar Pradesh, NABARD has sanctioned & disbursed ₹18670.23 & ₹15897.34 respectively up to 31st March 2022.

5.3.2 Irrigation: 718 dams have been constructed during different span of times to meet requirements of power generation, irrigation and water supply - RIDF assistance in the State has helped in bringing more than 4.52 lakh ha of land under irrigation. As on date, a cumulative amount of ₹12005.67 crore has been sanctioned to the GoUP under RIDF out of which ₹10558.01 crore disbursed.

5.3.3 Rural Connectivity: Rural Connectivity plays an important role in overall development of the state. Good connectivity is required for penetration of education, health care services, banking services, and for connecting farm goods to markets, where logistics is vital. NABARD's funding under RIDF has supported State government in laying 2.55 lakh Km of road. Cumulative sanction towards rural bridges and rural roads as on date is ₹ 11,343.13 crore.

Road Over Bridge on Railway Crossings (ROB): In FY 2022, road over bridges on railway crossings were added to the list of eligible RIDF activities to ensure safer and quicker transport to the rural people residing in difficult terrains, promoting economic and developmental activities in the areas they connect. As on date, 177.90 crore has been sanctioned out of which 35.58 crore has been disbursed in Uttar Pradesh.

5.3.4 Drinking water supply: Jal Jeevan Mission, is envisioned to provide safe and adequate drinking water through individual household tap connections by 2024 to all households in rural India with a service level of 55 lpcd (litres per capita per day). The grant support from GoI under the mission is topped up with financial assistance under RIDF and NIDA to ensure universal accessibility of Functional Household Tap Connections. There is a lot of scope in this sector where we can provide the assistance.

5.3.5 Rural Education: Quality infrastructure in education is very critical as it helps in mitigating the drop out of children from school and this is possible with good facilities like school buildings, labs, library, toilets etc. for boys and girls etc. Assistance to primary, middle, high and higher secondary schools in Uttar Pradesh for construction of new buildings and providing infrastructure facilities has been provided under RIDF. Assistance for Smart schools (digital infrastructure) can also be given by NABARD under RIDF.

5.3.6 Animal Husbandry & Related Infrastructure: Dairy Plants located in Noida, Meerut, Lucknow, Kanpur, Prayagraj and Cattle feed Plants in Meerut and Varanasi are ISO-9002 / HACCP certified plants. Parag Dairy, Noida is a vertically designed dairy, first of its kind in India. This automatic/ computerized dairy has a processing and packing capacity of 4 lakh liters milk per day and supplies milk under the National Milk Grid to Mother Dairy and adjoining towns.

To boost up the dairy sector in State, construction / renovation of 12 milk processing centers are under implementation with support of RIDF. Highlights of the project is as under:

Table 5.1 : Support under RIDF for Dairy Sector

Name of Project	Project for Setting-up of 8 New and Refurbishment of 4 Dairy Plants
Implementing Agency	Pradeshik Co-operative Dairy Federation (PCDF), GoUP
District Covered	12 districts - 8 New plants at Lucknow, Ayodhya, Gorakhpur, Varanasi, Moradabad, Firozabad, Bareilly and Meerut. Refurbishment of 4 number Plants at Jhansi, Prayagraj, Aligarh and Noida (GB Nagar) with projected capacities of the individual plants ranging from 0.5 LLPD to 4 LLPD and overall projected processing capacity is 15.50 LLPD
Work Completed	New dairy plants at 8 locations, Refurbishments of 4 existing plants, Establishing 1100 Bulk Milk Cooler (BMC) network, Establishing centrally located online monitoring system (Data Processor and Milk Collection Unit (DPMCU) which is GPRS/GPS enabled) and Establishing 15 modern Quality Assessment (QA) labs.
Products	Proposed products are Butter, Ghee, Khoa, Paneer, Chaach, Curd, Yogurt, UHT Milk, Skimmed milk powder, flavored milk etc. However, major product shall be poly packed liquid milk.
Financial Scope	Revised TFO and RIDF contribution of the project is ₹1225.01 crore and ₹180.10 crore, respectively with RIDF loan of ₹922.83 crore. Against financial sanctioned scope, cumulative expenditure and cumulative disbursement is ₹758.08 crore and ₹665.51 Crore, respectively.

Milk Production Data

- Highest Milk Producing State in the country contributing 17% of the total milk production in the country.
- CAGR for the last ten years in respect of production of milk for the State is 4%

- The capacity utilization is only 25-30% of total available capacity.

5.3.7 Agri Marketing Infrastructure: The warehousing capacity available in Uttar Pradesh, is not sufficient to meet the growing needs in this sector. Following new initiatives have been taken:

- ✓ **Flower Market:** In Noida, the construction of a Flower Auction Centre cum Whole sale Mandi & Modern Fruits & Vegetables Markets is proposed. In the first step of this plan, Flower Auction Center Cum Wholesale Mandi shall be built in 06 acre of land & for this total plan cost shall be approximately ₹ 15 Crores.
- ✓ **Milk Mandies:** 08 Kisan Milk Mandies will be established in 06 Mandi areas of the State. These mandies shall prove beneficial for Direct Marketing of Milk Produces & 08 KISAN MILK MANDIES are under construction.
- ✓ **Kisan Sewa Kendra:** Krishak Seva Kendra in Pilibhit, Hapur, Etawah & Urai are now complete in order to make sure of the provision of Agricultural machinery, Seeds, Agricultural fertilizers & Preservatives for the farmers of Naveen Mandi Sthal.

5.4 Details of other funds available with NABARD

Storage & Marketing: Storage infrastructure facilities minimize distress sales, post-harvest losses and thereby arrest loss of farm incomes. The State produces approximately 315.7 lakh MT of food grains, which calls for creation of storage and marketing infrastructure. NABARD's provide support for Storage and Marketing through a separate fund Warehouse Infrastructure Fund (WIF).

5.4.1 Warehouse Infrastructure Fund (WIF): As creation of quality Warehousing Infrastructure is a thrust area of GoI, an allocation of ₹ 5000 crore has been made under the WIF in the budget for 2014-15. The fund envisages extension of loans to Public and Private sectors for construction of warehouses, silos, cold storages and other cold chain infrastructure. Under WIF, a cumulative amount of ₹ 146 crore has been sanctioned which funded the capacity of 2 lakh MT in the state. An amount of ₹129 crore has been disbursed as on 1 November 2022.

5.4.2 NABARD Infrastructure Development Assistance (NIDA) : NIDA is designed to fund State Governments / State owned institutions/Corporations on both on budget as well as off-budget for creation of rural infrastructure outside the ambit of RIDF borrowing. Further, funding under NIDA has been broadened by covering PPP and non-PPP projects by registered entities like Companies, Co-operatives etc. and funding for NBFC - Infrastructure Finance Companies (IFCs) and Public Financial Institutions approved by the RBI. Funding under NIDA is available under the following four channels Funding directly to State Government and State and Central owned Institutions for development of Infrastructure in rural areas. Funding Infrastructure projects on PPP mode in rural areas developed by State owned Institutions, Co-operatives, Local Bodies, Private Companies, SHG federations/NGOs/ Community Owned Organizations/Producer Organizations and special Purpose vehicle (SPV) promoted by these organizations. Funding Infrastructure projects on non-PPP mode in rural areas developed by registered entities like Companies and Co-operatives. Financing the NBFC- Infrastructure Finance Companies and Public Financial Institutions/ Companies for development of Infrastructure projects in rural areas. Activities Eligible for assistance under NIDA are Warehousing and Storage (SWCs are eligible), Irrigation, Rural Tourism, Education, Health, Sanitation, Transportation etc.

5.4.3 Food Processing Infrastructure: Food processing industry covers a wide range of products such as fruits and vegetables; meat and poultry; milk and milk products, alcoholic beverages, fisheries, plantation, grain processing and other consumer product groups like confectioneries, chocolates, cocoa products, soya-based products, mineral water, high protein foods etc.

Food Processing Fund with a corpus of ₹ 2,000 crore was established by GoI to provide impetus to the development of food processing sector on cluster basis in the country, to reduce wastage of agricultural produce and to create employment opportunities, especially in rural areas. Under the Fund, NABARD will provide term loans to the State Government, State Government owned entities, entities promoted by GoI, Joint ventures, SPVs, Cooperatives, Federations of Cooperatives, Farmers' Producer Organizations, Corporates, Companies, Entrepreneurs, etc. to set up Food Parks, Infrastructure for Agro processing clusters and individual processing units in the Designated Food Parks.

Uttar Pradesh contributes to the tune of 16% towards total horticulture production in the country, and it is also the largest producer of mango, amla and mentha. However, despite having more than 6500 processing units and a few agro parks in the State, the level of fruits or vegetable processing remains at only 6%. UP Food Processing Industrial Policy 2017 approved during the financial year, for the promotion and incentivization towards establishment of food processing units, looks to transform the sector into a modern day processing sector that abides by the highest standards of quality, provides quality products to end consumers and generates skilled employment.

5.4.4 Dairy Processing Infrastructure Development Fund (DIDF) : The DIDF fund of ₹ 8,004 crore was created in NABARD. The major Objectives of the DIDF are:

- i) To modernize the milk processing plants and machinery and to create additional infrastructure for processing more milk.
- ii) To create additional milk processing capacity for increased value addition by producing more dairy products.
- iii) To bring efficiency in dairy processing plants/producer owned and controlled dairy institutions, thereby enabling optimum value of milk-to-milk producer farmers and supply of quality milk to consumers.
- iv) To help the producer owned and controlled institutions to increase their share of milk, thereby providing greater opportunities of ownership, management and market access to rural milk producers in the organized milk market.
- v) To help the producer owned and controlled institutions to consolidate their position as dominant player in the organized liquid milk market and to make increased price realization to milk producers.

Status in Uttar Pradesh

Uttar Pradesh ranks 1st in production 305.18 lakh tonnes, 17% India's milk production. However, organised milk processing is less than 12% which has the potential to be increased to 30% of the milk production.

Components of DIDF

The broad investment activities eligible under DIDF are: Modernization & creation of new milk processing facilities Manufacturing facilities for Value added Products Milk Chilling infrastructure Setting up electronic milk testing equipment Project Management and Learning Any other activity related to the dairy sector targeted to contribute to the objectives of DIDF and decided by Government of India in consultation with the stakeholders.

5.4.5 Fisheries and Aquaculture Infrastructure Development Fund (FIDF): In the Union Budget 2018-19, Government of India has announced creation of Fisheries and Aquaculture Infrastructure Fund (FIDF) with a corpus of ₹ 7500.00 crore over a period of 5 years (2018-19 to 2022-23). The objectives of the scheme are creation and modernization of capture fisheries infrastructure, marine aquaculture infrastructure, inland fisheries infrastructure, postharvest infrastructure for fisheries and fish market infrastructure.

Scope in Uttar Pradesh

Despite the fact that Uttar Pradesh is a landlocked state it is blessed with enormous freshwater resources that have great potential to enhance the aquaculture production.

Rivers and canals form one of the most valuable fisheries resources of the state with total length of 39,542 km. The current average fish yield from reservoir is 15 kg/ha in UP as compared to national average of 20 kg/ha. RIDF support may be sought in this area.

5.4.6 Rural Infrastructure Promotion Fund (RIPF): Rural Infrastructure Promotion Fund (RIPF), is constituted in NABARD, to address issues like inadequate planning, evaluation and promotional efforts for strengthening rural infrastructure support provided under RIDF, capacity building of officials involved in implementation of the projects, etc. Besides creation of experimental/critical infrastructure of smaller investments with focus on last mile connectivity by Gram Panchayats (GPs), SHGs/ SHG Federations, Farmers' Clubs/FC Federations and NGOs and villages under VDPs benefiting the community, the fund also envisages generating demand for RIDF funding for other infrastructure of higher order. State Govt. may take advantage of the developmental fund so that infrastructure created yield optimum benefits.

5.5 Infrastructure - Issues and Action Points

- A state-wise composite Rural Infrastructure Index (RII) (using nine rural infrastructure components, viz. irrigation; agriculture and allied activities; rural road connectivity; rural electrification; rural telecommunication; health; education; drinking water, sanitation and housing) study has been constructed by the EPW Research Foundation in 2021, which was sponsored by NABARD. The position of Uttar Pradesh in some of the important parameters where there is scope for improvement are indicated below:
 - i) Under Agriculture and allied activities, Andhra Pradesh topped the list with a score of 0.287 & Uttar Pradesh has scored 0.118 and comes under category of middle ten performing states.
 - ii) Goa has scored a high RII (0.571) for Rural Health. Two states that have performed poorly are Madhya Pradesh and Uttar Pradesh (0.263).
 - iii) Sikkim has ranked very high on rural drinking water, sanitation and housing with the value of 0.973. Madhya Pradesh and Uttar Pradesh (0.198) are two major states that recorded low score of a little less than 0.2.
 - iv) Under Environment, Goa and Kerala have ranked high with RII value of 0.815 and 0.768 respectively. However, many of the major states including Uttar Pradesh with a RII value of 0.104 has not performed well.
 - v) Telangana ranked high in the RII for rural electrification with RII value of 0.180. Bihar and Uttar Pradesh (0.200) are the two major states that have less RIIs score.
- The cropping pattern as envisaged in the original project is not being adopted in the field. This is resulting in inequitable water consumption in tail portion of canals. The actual cropping pattern is different from that adopted in the project report as such the consumption of utilization of the irrigation potential is not realistic. More water consuming crops are adopted especially in head reaches, the command area in tail reaches are deprived of their due share of irrigation.
- Detailed survey and analysis may be done to firm up the project cost estimates and avoid time and cost overruns and post sanction changes in design during implementation. Further, delay in land acquisition, court litigation, and inadequate fund mobilization which are major reasons for delay in completion of many projects, may be addressed suitably
- The administrative and financial/ technical approval may be accorded to the projects before submitting the same for sanction under RIDF, to ensure timely completion of the projects.
- In a few cases, the bridge portion gets completed but the approach roads remain incomplete, resulting in the infrastructure remaining unutilized or underutilized. While posing bridge projects for sanction, approach roads should be included.
- There is a need to improve social infrastructure across rural India with specific emphasis on education infrastructure, drinking water, sanitation, health etc.
- Enhancement of last mile connectivity through ropeway & ROB on railway crossings in addition to roads & bridges.
- Encouraging micro irrigation interventions so that they gain the critical mass needed to deliver large scale water efficiency to water deficit regions in the country.
- NABARD has been supporting investments to create time (through storage), form (through processing facility), and possession (through marketing facility) utility of agricultural commodities and create value for the producers. Such investments help enhance shelf-life and reduce wastage and loss of produce while satisfying the consumer tastes and needs.
- Modernization of disease diagnostic labs and veterinary infrastructure in the state with latest and adequate equipment for disease testing, animal health care and breeding.
- Breeding/ AI facilities available in the State seems inadequate.

- The State Government may also utilize the RIDF support for creating infrastructure under newly introduced activities, viz. renewable sources of energy, rural sanitation, 5/10 MW Photo Voltaic Power Plants, establishment of dedicated Rural Industrial Estates, Separate Feeder Lines etc. Other important areas like warehousing, plantation & horticulture, food processing, agriculture marketing infrastructure, rural godowns/market yards, cold chains, grading and certifying laboratories, seed processing, as also, social sector and information technology/e-governance projects may also be covered under RIDF.
- Modernization of schools which includes smart classes that equipped with gadgets like computers/laptops, projectors, viewing screen, Digital boards, internet connectivity etc.
- The State Government may also utilize the RIDF assistance in health sector which includes providing health services to the last mile by installing health ATMs, which are designed for services such as automated health screening, live video consultation with doctors, instant health report & prescription & instant delivery of medicines.

5.6 Identified critical infrastructure gaps and interventions, which are required in the State is illustrated in table below :

Table 5.2 : Rural Infrastructure Planning & Critical Interventions required

S.No.	Sector	Infrastructure Gap and intervention required
1	Irrigation	There is substantial gap between ultimate irrigation potential (UIP) and irrigation potential utilization. Surface water potential for irrigation is also not fully harnessed in State as 2.61 mha area is under surface irrigation against the ultimate irrigation potential of 12.5 mha.
2	Energy /Power	There are 33,375 operational State's tube wells in 74 districts of UP with irrigation total capacity of 29.29 Lakh Ha. Considering underutilization of these tube wells on account of inadequate and erratic electricity supply and a huge burden of Rs. 900 cr. approximately on an annual basis as fixed electricity charges, there is urgent need of solarisation. Development of solar and renewable sources of energy will help in providing power in remote rural areas. State Govt. has completed a pilot project for 11 solar powered State Tube wells. This is a replicable model to address the perennial power shortage situation in rural areas. Government of Uttar Pradesh is reportedly considering solarisation of bulk of existing tube wells and minor canals in the State. State Govt. is also in the process of setting up solar parks for supplementing the grids serving the rural areas. RIDF support could be sought for the activities.
3	Agriculture (watershed development)	The problematic area (ravines, gullies, rocky, marshland, saline/alkaline land etc.) in the State is huge, This could be covered under RIDF support.
4	Allied agricultural sectors (Agri. markets, forestry, cold chains etc.)	There are huge gaps in availability of facilities under allied agricultural sectors like cold chains, modern agricultural marketing centers, forestry etc. Extension mechanism for agriculture also needs to be strengthened.
5	Fisheries	There is an acute shortage of fish fingerlings in the State, despite having a very good potential of fisheries. The State Govt. may develop a perspective plan for fisheries development. RIDF support may be sought for development of fish hatcheries, renovation of existing public water bodies etc.

6	Social Sector (Drinking Water, Housing, Education and Sanitation.)	A large number of existing Government primary and secondary schools in the State needs additional rooms, computer labs, toilets, boundary walls, etc. Creation of such infrastructure including water supply projects may be undertaken in phases by the State Government by availing of loans under RIDF. There is a huge scope in rural sanitation where we can provide RIDF assistance.
7	e-governance	The State govt. may seek RIDF support for developing IT enabled services/ IT parks etc. for information technology.
8	Warehousing	There is a need for creation of additional Storage capacity for safe and scientific storage of grains. The State lacks multi commodity cold storages and controlled atmosphere cold storages to store a range of fresh horticulture products. Further, there is a huge gap in storage of milk in the State. RIDF support may be sought for the same.
9	Roads & Bridges	There is huge need for construction & upgradation of roads and construction / replacement of bridges. Proposal for construction of rural roads & bridges may be sought under RIDF.

Details of policy initiatives of GoI, RBI, NABARD and the State Government

6.1 Policy Initiatives - Government of India

6.1.1 Union Budget of India- 2022-23

Agriculture and Food Processing

- The year 2023 has been announced as the ‘International Year of Millets’. Support will be provided for post-harvest value addition, enhancing domestic consumption, and for branding millet products nationally and internationally.
- To reduce the dependence on import of oilseeds, a rationalized and comprehensive scheme to increase domestic production of oilseeds will be implemented.
- For delivery of digital and hi-tech services to farmers with involvement of public sector research and extension institutions along with private agri-tech players and stakeholders of agri-value chain, a scheme in PPP mode will be launched.
- Chemical-free Natural Farming will be promoted throughout the country, with a focus on farmers’ lands in 5-km wide corridors along river Ganga, at the first stage.
- Use of ‘Kisan Drones’ will be promoted for crop assessment, digitization of land records, spraying of insecticides, and nutrients.
- A fund with blended capital, raised under the co-investment model, will be facilitated through NABARD to finance startups for agriculture & rural enterprise, relevant for farm produce value chain. The activities for these startups will include, inter alia, support for FPOs, machinery for farmers on rental basis at farm level, and technology including IT-based support.
- Implementation of the Ken-Betwa Link Project with an estimated cost of Rs.44,605 crore to provide irrigation benefits to 9.08 lakh hectare of farmers’ lands, drinking water supply for 62 lakh people, 103 MW of Hydro, and 27 MW of solar power will be taken up.

MSME

- Udyam, e-Shram, NCS, and ASEEM portals will be interlinked for credit facilitation, skilling, and recruitment with an aim to further formalize the economy and enhance entrepreneurial opportunities for all.
- Emergency Credit Line Guarantee Scheme (ECLGS) will be extended up to March 2023 and its guarantee cover will be expanded by Rs. 50,000 crore to total cover of Rs. 5 lakh crore, with the additional amount being earmarked exclusively for the hospitality and related enterprises.
- Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) scheme will be revamped with required infusion of funds. This will facilitate additional credit of Rs.2 lakh crore for Micro and Small Enterprises and expand employment opportunities.
- Raising and Accelerating MSME Performance (RAMP) programme with an outlay of Rs.6,000 crore over 5 years will be rolled out. This will help the MSME sector become more resilient, competitive and efficient.

Skill Development

- Digital Ecosystem for Skilling and Livelihood (DESH-Stack) e-portal will be launched to empower citizens to skill, reskill or upskill through on-line training.
- Startups will be promoted to facilitate ‘Drone Shakti’ through varied applications and for Drone-As-A-Service (DrAAS). In select ITIs, in all states, the required courses for skilling, will be started.

Inclusive Welfare Focus

- A new scheme, Prime Minister’s Development Initiative for North-East (PM-DevINE), will be implemented through the North-Eastern Council to fund infrastructure, in the spirit of PM Gati Shakti, and social development projects based on felt needs of the North-East.
- Border villages with sparse population, limited connectivity and infrastructure will be covered under the new Vibrant Villages Programme for construction of village infrastructure, housing, tourist centres, road connectivity, provisioning of decentralized renewable energy, direct to home access for Doordarshan and educational channels, and support for livelihood generation, etc.
- To mark 75 years of our independence, it is proposed to set up 75 Digital Banking Units (DBUs) in 75 districts of the country by Scheduled Commercial Banks.

Productivity enhancement and Investment

- Launching of Ease of Doing Business 2.0 and Ease of Living
- Expanding scope of Green Clearance portal PARIVESH
- Unique Land Parcel Identification Number for IT based management of land records

Sunrise opportunities and climate action

- Introducing Supportive policies, light-touch regulations, facilitative actions to build domestic capacities, and promotion of research & development in the field of Sunrise sector such as Artificial Intelligence, Geospatial Systems and Drones, Semiconductor and its eco-system, Space Economy, Genomics and Pharmaceuticals, Green Energy, and Clean Mobility Systems Opportunities, Energy Transition, and Climate Action, etc.
- Prioritizing transition to Carbon Neutral Economy, augmenting solar power generation to be given utmost importance.

Financing Public Investment

- Issue of sovereign Green Bonds for mobilizing resources for green infrastructure
- Promotion of thematic funds for blended finance for encouraging important sunrise sectors such as Climate Action, Deep-Tech, Digital Economy, Pharma and Agri-Tech, enhancing financial viability of projects including PPP, with technical and knowledge assistance from multi-lateral agencies.
- Introduction of Digital Rupee by RBI starting 2022-23.

6.1.2 Strengthening of Cooperative Sector

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’.

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. They strengthen bargaining powers of their members, help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

Sector-wise/ Activity-wise distribution Co-operatives is given in the Table 6.1.

Sr. No	Type	Number of Societies
A	Non Credit Cooperative Societies	
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others	301572
	Total	739582
B	Credit Cooperative Societies	
10	Primary Agriculture Credit Societies	93978
C	Multi State Cooperative Societies (MSCs)	
11	MSCs	1469

Source: NCUI 2018

In addition, there are about 2,705 District Level Federations, 390 State Level Federations and 20 National Level Federations in the country.

Govt. of India 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 cooperatives 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”

In this direction, the Ministry of Cooperation (MoC) has, in consultation, coordination and partnership with State Governments, NABARD, National Level Federations, Training Establishments at State and National level and other stakeholders, initiated work on five major fronts:

- a. Cooperative Credit Guarantee Fund:** This is a new scheme being created for providing credit guarantee on loans of Primary Agriculture Cooperative Societies and other primary cooperative societies.
- b. Co-operative Education:** This scheme 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.
- c. Cooperative Training:** This scheme aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- d. Computerization of Primary Agriculture Cooperative Societies:** This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS
- e. Sahkar se Samriddhi:** This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful

economic entities: (a) Recapitalization of PACS; (b) Seed money for new PACS; (c) Revival of defunct PACS; (d) Transformation of PACS into multi-role cooperatives on the lines of FPOs; (e) Assistance to cooperative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure.

All these initiatives will create immense business potential for the Cooperatives from grassroots upward in times to come.

6.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

Credit Guarantees are risk sharing instruments for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders. For the promotion of Agriculture and Allied Sector, GoI has announced two Credit Guarantee Schemes which are being managed by NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.

Table 6.2 : Enhancing Credit Flow: Credit Guarantee Schemes

Item	Credit Guarantee Scheme for FPOs	Credit Guarantee Scheme for Animal Husbandry and Dairying
Guarantee Cover	85% of the sanctioned amount max. ₹1.5 cr	25% of the Credit Facility
Annual Guarantee Fee	Upto 0.85% of sanctioned amount	1.0% of the sanctioned amount
Eligible Lending Institutions	Scheduled Commercial Banks, Co-operative Banks NEDFI, NABKISAN, etc.	Scheduled Banks
Eligible Borrower	FPOs (Agri based)	FPO, Pvt Company, Sec. 8 Company, Individual Entrepreneur, MSME,etc.

6.2 Policy Initiatives – Reserve Bank of India

The following important initiatives have been taken by the RBI in Agriculture and Rural Sector:

- i. Master circular on Lead Bank Scheme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022, was issued vide circular FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated 01 April 2022. It reemphasizes the focus of the Lead Bank scheme to inclusive growth and financial inclusion.
- ii. Master circular on SHG- Bank Linkage Programme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India up to March 31, 2022, was issued vide circular FIDD.CO.FID.BC.No.1/12.01.033/2022-23 dated 01 April 2022. As per the circular, utmost priority should be given by banks in lending to SHGs and the same should also form an integral part of the bank's corporate credit plan.
- iii. **Kisan Credit Card Scheme - Eligibility criteria for farmers engaged in fisheries/aquaculture**

RBI has issued modified instructions to all Commercial Banks including Small Finance Banks and excluding Regional Rural Banks, with regard to the eligibility criteria for inland fisheries and aquaculture. As per the modified instructions, the beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. The detailed instructions were issued by RBI vide circular FIDD.CO.FSD.BC.No.6/05.05.010/2022-23 dated 18 May 2022.

iv. Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sector

To ensure continuation of the synergies that have been developed between banks and NBFCs in delivering credit to the specified priority sector, RBI issued instructions to all Scheduled Commercial Banks including Small Finance Banks that Bank credit to NBFCs (including HFCs) for on-lending will be allowed up to an overall limit of 5 percent of an individual bank's total priority sector lending in case of commercial banks. In case of SFBs, credit to NBFC-MFIs and other MFIs (Societies, Trusts, etc.) which are members of RBI recognized 'Self-Regulatory Organisation' of the sector, will be allowed up to an overall limit of 10 percent of an individual bank's total priority sector lending. These limits shall be computed by averaging across four quarters of the financial year, to determine adherence to the prescribed cap.

SFBs are allowed to lend to registered NBFC-MFIs and other MFIs which have a 'gross loan portfolio' (GLP) of up to Rs.500 crore as on March 31 of the previous financial year, for the purpose of on-lending to priority sector. In case the GLP of the NBFC-MFIs/other MFIs exceeds the stipulated limit at a later date, all priority sector loans created prior to exceeding the GLP limit will continue to be classified by the SFBs as PSL till repayment/maturity, whichever is earlier. The detailed instructions were issued by RBI vide circular FIDD.CO.Plan.BC.No.5/04.09.01/2022-23 dated 13 May 2022.

v. Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22

Modified instructions on Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22 were issued by RBI to all Public Sector Banks, Private Sector banks and Small Finance Banks to extend the benefit of Interest Subvention vide circular FIDD.CO.FSD.BC.No.3/05.02.001/2022-23 dated 28 April 2022. As per the scheme, banks to submit their additional claim pertaining to the disbursement made during the year 2021-22 which is (i) not included in the claim as on 31 March 2022; and (ii) repaid promptly during 2022-23, latest by 30 June 2023.

6.3 Policy Initiatives – NABARD

6.3.1 Long-Term Refinance

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 cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs.1,20,000.00 crore was allocated for the year 2021-22.

6.3.2 Short-Term Refinance

NABARD provides Short Term refinance to Cooperatives & RRBs for their crop loan lending. The allocation for the year 2021-22 was Rs.1,20,727.66 crore.

6.3.3 Other Initiatives

(i) Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages investment in viable projects relating to post harvest management infrastructure and community farming assets.

(ii) Special Liquidity Facility-2

NABARD, under Atmanirbhar Bharat Abhiyan, disbursed Rs. 24,399.43 crore to Cooperative Banks, RRBs, SCARDBs, and NBFC-MFIs as special liquidity facility (SLF-2) during the pandemic. Out of which, Rs.15053.30 crore was disbursed to Cooperative Banks, Rs. 7746.13 crore to RRBs for the purpose of ASAO and ST-Others and Rs. 1600 crore to SCARDBs &NBFCs/NBFC-MFIs. Under Additional Special Liquidity Facility (ASLF) an amount of Rs. 150.00 crore was disbursed during the year 2021-22 to NBFCs/NBFC-MFIs with asset size of less than Rs.500.00 crore.

(iii) To improve the flow of credit to priority sector by banks 25% of the corpus of the STRRB Fund and LTRCF, allocated for the RRBs in the credit starved districts.

(iv) Extension of both the Short Term and Long Term refinance to all RRBs, based on internal Risk Rating category of NABARD viz. NBD1 to NBD7.

(v) NABARD has devised a new scheme for providing repayable financial assistance to State Governments for share capital contribution to RRBs under Section 38 read with section 39 of the NABARD Act, 1981 to facilitate release of proportionate share of the State Govt. to RRBs and to ensure uninterrupted credit flow to rural sector.

(vi) Keeping in view the requirements of Cooperatives and RRBs under Short Term Refinance Scheme under ST(SAO) and ST(Others), NABARD has issued guidelines for the State Cooperatives and RRBs, wherein the banks have the option of choosing between fixed and floating rates for short term refinance sanction availed under ST(SAO) and ST(Others) limits.

6.3.4 Government Sponsored Programmes with Bank Credit

- Department of Food and Public Distribution (DFPD), Government of India has notified the "Scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet, etc."NABARD has been appointed as the Nodal Bank for interacting with DFPD and managing interest subvention under the Scheme. The operational guidelines have been issued to Cooperative Banks, RRBs, NCDC, PSBs, Commercial Banks, etc. for implementation of the scheme.
- Administrative approval conveying continuation of the following subsidy schemes for 2021-2022 (till 30 September 2022) has been received from the GoI :
 - Agri Clinics and Agri Business Centres (ACABC)
 - Agri Marketing Infrastructure (AMI) sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)

6.3.5 Rural Infrastructure Development Fund (RIDF)

- The corpus under Rural Infrastructure Development Fund (RIDF) was Rs. 40,000 crores during FY 2021-22.
- During 2021-22, the total sanctions were to the tune of Rs. 46,072.70 crore and disbursements were to the extent of Rs. 33,883.18 crore to various State/UTs.
- Based on the requests received from State Governments, two new activities viz. Road Over Bridges on railway crossings and Ropeway were added in the list of eligible activities under RIDF.

Other Important Funds

i) Long Term Irrigation Fund (LTIF)

Under LTIF, NABARD has sanctioned a loan amount to the tune of Rs.800.78 crore and Rs.3196.97 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and disbursed under LTIF stood at Rs.85, 127.38 crore and Rs.55, 676.68 crore, respectively.

ii) Micro irrigation Fund (MIF)

Under MIF, an amount of Rs.256.25 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and released stood at Rs. 3970.17 crore and Rs.2083.72 crore, respectively. The sanctions made by NABARD till date under MIF envisages expansion of micro irrigation coverage by an area of 12.83 lakh Ha. Total area of 4.23 lakh Ha has been covered by the States up to 31 March 2021. (*Source: MoA&FW, GoI*)

iii) Pradhan Mantri Aawas Yojana-Grameen (PMAY-G)

As on 31 March 2022, the cumulative loan sanctioned and released under PMAY-G stood at Rs.61,975.00 crore and Rs.48,819.03 crore, respectively. This has facilitated construction of 1.77 crore houses as on 31 March 2022 (*Source-MoRD, GoI website*).

6.3.6 Micro Credit Intervention

1. Committee to review the SHG-BLP grading norms for credit linkage

In order to bring about uniformity in SHG grading norms, a Committee was set up to review the existing sets of SHG grading norms for credit linkage and suggest revised norms for fresh credit linkage and repeat linkage of SHGs. The Committee recommended (a) adoption of NRLM norms universally for SHGs; (b) review of grading norms after six months of operation of the National Loan Portal for inclusion of additional parameters by NRLM; (c) RBI to review their guidelines on credit reporting to Credit Information Companies (CICs) ; (d) development of common technology platform for the banks for collection of the SHG member level data to ensure uniformity; and (e) use of Central KYC Registry for capturing the KYC details of members of SHGs for reporting to CICs.

2. Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs.10 lakh to Rs.20 lakh

Credit Guarantee Fund for Micro Units (CGFMU) is the Trust Fund set up by Government of India, managed by NCGTC as a Trustee, with the purpose of guaranteeing payment against default in Micro Loans extended to eligible borrowers by Banks/ NBFCs/ MFIs/ Other Financial Intermediaries. Consequent to the amendment in the CGFMU scheme, the collateral free loans to SHGs under DAY-NRLM were enhanced from Rs. 10 lakh to Rs.20 lakh and categorised as under.

- i. Loans up to Rs. 10 lakh -No collateral and no margin to be charged
- ii. Loans above Rs. 10 lakh and up to Rs. 20 lakh - No collateral and no lien to be marked against savings bank accounts of SHGs.

However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs. 10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

6.3.7 Financial Inclusion

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of Rs.50,000/- and above, the new scheme with maximum support of Rs. 5.00 lakh for implementation of Positive Pay System (PPS) by Rural Cooperative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of Rs.520.71 lakh has been sanctioned and Rs.241.03 lakh is disbursed under the scheme.
- **A scheme under FIF** for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum Rs.4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of

five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.

- Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled up project envisages that one CFL will cater to 3 blocks.
- **A scheme under FIF** for supporting onboarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their customers to enable rural customers to experience the benefits of online bill payments. Maximum Rs.2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.
- Support extended to RCBs in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

6.3.8 Farm Sector Development – Important Initiatives

I. Sustainable livelihood & NRM- Watershed and Tribal development Project

- **JIVA:** An agro ecological transformation programme, aimed at achieving long-term sustainability of interventions made in the completed NRM projects and promotion of sustainable farming was launched.
- Indo-German Technical Cooperation Project on Capacity enhancement for Sustainable Agriculture and Sustainable Aquaculture (C-SASA) was signed during the FY 2021-22.
- Nationwide exercise of Geo tagging of Wadis was initiated.

II. FPO Promotion

- NABARD, in collaboration with GiZ, developed a mobile application for conduct of baseline survey of FPOs and an automated rating tool for FPOs (FPO Manak tool).
- BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme of 10,000 FPOs developed five Basic training modules and eight advanced training modules for FPOs and other stakeholders.
- 417 FPOs were promoted under Central Sector Scheme on 10,000 FPOs during 2021-22. With this, the Cumulative number of FPOs promoted is 1096, of which 774 are registered.

III. IOT and ICT Interventions

- Deployment of IOT systems in the watershed for delivering advisories on improved agricultural practices (Himachal Pradesh).
- End-to-End ICT and IOT based solutions for farmers (Gujarat & Jharkhand)
- IOT based Soil & Weather Stations through Farmers Producer Company (Tamil Nadu).
- Application of IOT and Machine Learning for cultivation of Chillies (Telangana).
- Development of drone-based package of practices in direct seeded rice (Telangana) and demonstration of spraying pesticides and foliar application of nutrients using Drone (Tamil Nadu).
- Implementation of IOT in vegetable cultivation (Uttar Pradesh).
- Pilot project on encouraging rural youth in agriculture for agri-entrepreneurship development sanctioned in Rajasthan and Jharkhand.
- Agriculture Export Facilitation Centre (AEFC) to function as a ‘One Stop Centre’ for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc. in Maharashtra (various export commodities) and Rajasthan (spices) was set up.

IV. Climate Action

- Under climate change initiatives, NABARD has released an amount of Rs.97.30 crore under various funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).

6.3.9 Off Farm Sector Initiatives

- A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹28.93 crore across 24 states. Of these, 45 OFPOs have been registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.
- Relaxations in norms for skill training providers in the NER, LWE affected states and islands.
- NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrowers.
- New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factors.
- A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the unreached and excluded sections, help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.
- ‘Stall in Mall’ scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

6.3.10 Agriculture Credit Target during 2022-23

For the FY 2021-22, the ground level agricultural credit achievement was Rs.17.10 lakh crore, as against the target of Rs 16.50 lakh crore.

Agriculture credit target for the year 2022-23 has been fixed at Rs.18.50 lakh crore. In order to provide special focus to allied activities, separate sub targets of Rs. 37,800 crore for working capital and Rs. 88,200 crore for term loan towards allied activities under GLC targets have been fixed.

The following 6 Pillars were highlighted in the first ever digital Budget 2021-22 presented by Hon'ble Union Minister of Finance & Corporate Affairs, GoI:

- ❖ Health and Wellbeing
- ❖ Physical & Financial Capital and Infrastructure
- ❖ Inclusive Development for Aspirational India
- ❖ Reinvigorating Human Capital
- ❖ Innovation and R&D
- ❖ Minimum Government and Maximum Governance

6.4 State Government - Policy Initiatives

6.4.1 State Government Budget - 2022-23

“वर्ष 2019 में माननीय प्रधानमंत्री जी ने भारत को 05 ट्रिलियन डॉलर की अर्थव्यवस्था के रूप में विकसित करने का लक्ष्य घोषित किया...इसी इष्ट से प्रदेश को 01 ट्रिलियन डॉलर की अर्थव्यवस्था के रूप में विकसित करने का लक्ष्य लेकर हमारी सरकार कार्य कर रही है... प्रदेश की अर्थव्यवस्था में तेज़ी से सुधार हो रहा है. हमारा विश्वास है कि हम प्रदेश की अर्थव्यवस्था को 01 ट्रिलियन डॉलर तक ले जाने में सफल होगे.”

- श्री सुरेश खन्ना, माननीय वित्त मंत्री, उत्तर प्रदेश सरकार.

The budget estimate of Rs.6,15,518.97 crore presented for the financial year 2022-23 by Shri Suresh Khanna, the State Finance Minister of Uttar Pradesh, on 26th May 2022 is the biggest budget estimate so far presented for the state, in which Rs. 39,181.10 crore new schemes are included. This year's budget focuses on farmer welfare, women empowerment and entrepreneurship development of youth.

- The State's GDP for the year 2022-23 (at current prices) is estimated at ₹ 2048234 crore with an increase of 17.10% over the previous year's GDP of ₹ 1749469 crore. The state GDP (at current prices) is expected to grow by 7.3% in the year 2021-22. In the year 2021-22 (at current prices), agriculture, manufacturing and services sectors contributed 26%, 25% and 49% respectively to the economy.
- Per Capita State GDP, with an increase of 10% over the year 2020-21, in the year 2021-22 (at current prices), is estimated at ₹ 81398/-, while at the national level this figure is estimated at ₹ 172761 .

The major initiatives related to agriculture and rural development in the state budget 2022-23 are as follows:

1. Agriculture and Allied Sectors:

- **Targeted growth rate of agriculture sector :** 5.10%. In the year 2022-23, 60.20 lakh quintal seeds and 119.30 lakh tonnes of fertilizer are proposed to be distributed to the farmers. Provision of ₹ 150 crore proposed for advance storage of chemical fertilizers.
- **Crop loans to farmers at concessional rates from NABARD:** ₹ 300 crore interest subsidy scheme through cooperative institutions.
- **Mukhyamantri Krishak Accident Welfare Scheme:** Scheme implemented from 14 September 2019. There is a provision of maximum Rs. 5 lakh to farmers in case of accidental death/disability. Expanding the definition of a farmer under the scheme, along with the earning members of his family, whose main source of livelihood is the agricultural income from the land registered in the name of the account holder / co-khatedar and such Landless persons who do agricultural work on leased land or sharecropping are also included. Proposed provision of ₹ 650 crore for the scheme in the financial year 2022-23.
- **Irrigation and Water Resources: Mukhyamantri Laghu Sinchai Yojana:** Provision of ₹ 1000 crore to provide free water to farmers from canals, state tube wells.

- **Funding by NABARD:** Rs.717 crore RIDF funding by NABARD for the project of construction of drainage and state tube wells.
- **Under LTIF scheme,** in the financial year 2022-23, a budget of ₹ 600 crore for 'Madhya Ganga Canal Project, ₹ 310 crore for Saryu Canal Project and ₹ 20 crore for Arjun Sahayak Project' is proposed.
- **Sugar industry** is an important agro-based industry of Uttar Pradesh and is the mainstay of livelihood of the family of about 45.44 lakh sugarcane supplier farmers of the state. A provision of ₹ 1000 crore is proposed for payment of cane price to sugarcane farmers.
- **"Pradhan Mantri Kisan Urja Suraksha and Utthan Mahabhiyan" scheme:** Installation of 15,000 solar pumps in the fields under alternative energy management for irrigation to the farmers.
- **"Mukhyamantri Matsya Sampada Yojana":** In order to make the fish farmers financially self-reliant, a provision of ₹ 2 crore is proposed in the financial year 2022-23.
- **"Nishadraj Boat Subsidy Scheme":** Proposed provision of ₹ 2 crore to help fishermen and fishery lease holders of Gram Sabha ponds to purchase boats.
- **Scheme for strengthening and reviving existing milk unions:** Provision of ₹ 60 crore. Apart from this, a provision of 79.82 crores is made for the under construction dairy projects of Green Field Dairy Plant in Varanasi and Meerut.
- **Food Processing:** **"Pradhan Mantri Micro Food Industries Upgradation Yojana"** – Proposed provision of ₹ 120.86 crore to provide training, new technology, marketing and credit facilities to the food-processing units of the unorganized sector. Apart from this, along with entrepreneurship development in the field of food processing, Uttar Pradesh Food Processing Industries Policy 2017 is also applicable to help farmers to get fair price for their produce, employment generation and value addition.

2. Rural and Urban Development:

- **Pradhan Mantri Ujjwala Yojana :** ₹ 6571 crore for 02 free LPG cylinder refills per year.
- **Jal Jeevan Mission Scheme:** Pure drinking water to all households by 2024 - budget of ₹ 19,500 crore.
- **Swachh Bharat Mission (Gramin) Scheme:** Budget allocation of ₹ 1788.18 crore in the financial year 2022-23.
- **Proposed provision of ₹ 7000 crore for Pradhan Mantri Awas Yojana (Rural):** Proposed provision of ₹ 508.63 crore for Mukhyamantri Awas Yojana (Rural).
- **Shyamaprasad Mukherjee Rurban Mission:** Provision of ₹ 155.60 crore for the development of 19 clusters in 16 districts.
- **Namami Gange Cleanliness Campaign:** ₹ 97.42 crore for land and water management in the coastal region of Ganga.

3. Women Empowerment:

- **"Mukhyamantri Kanya Sumangala Yojana"** : 15000 rupees assistance to eligible girls in 6 different categories through PFMS. A provision of ₹ 1200 crore is proposed in the current financial year.
- **"Mission Shakti Programme":** Budget provision of ₹ 20 crore for women safety and empowerment and skill development in micro and small scale industries.
- **"Women Saksham Yojana"** : A budget of ₹ 72.50 crore proposed to induce employment among women
- **"Destitute Women Pension:** The amount payable to eligible beneficiaries has been increased from Rs 500/- per month to Rs 1000 per month and a budget of Rs 4032 crore has been proposed for this

scheme.

- “**Pradhan Mantri Matriitva Vandana Yojana**”: A budget of ₹ 320.07 crore proposed for the medical facilities of women.
- In order to motivate the Anganwadi workers to perform better, the incentive amount being given at the rate of ₹ 1500/- will continue from September 2021. In view of the increase in the amount of reimbursement made by the State Government to ASHA workers and urban ASHA associates, a budget arrangement of Rs.300 crores.

4. Employment Schemes for Youth:

- “**Swami Vivekananda Yuva Sashaktikaran Yojna**”: Free tablet / smartphone distribution scheme has been started from 25 September 2021 with the aim of making the youth of urban and rural areas of the state technically capable. A target has been set to provide 02 crore smart phones/tablets free of cost to the youth in the next 5 years. For this, a provision of Rs 1500 crore is proposed in the financial year 2022-23.
- “**Mukhyamantri Abhyudaya Yojna**”: A provision of Rs.30 crore has been proposed for free coaching for competitive examinations and the scheme is being expanded to all the districts of the state.
- Under the 'Khelo India One District - One Sports' scheme of the Government of India, there is a plan to establish 'Khelo India Centers' in 75 districts of the state. Providing sports infrastructure and other facilities, 36 infrastructures are being constructed in the state from the financial year 2021-22.
- **To promote entrepreneurship and innovation in various fields among the youth, “New UP:** Under "Startup Policy - 2020" in a period of 5 years, there is a target of setting up at least one in each district and a total of 100 incubators and 10000 startups, against which 47 incubators are working so far and more than 5600 startups have been registered.
- **Uttar Pradesh Skill Development Mission** has set a target of providing training by registering about 2 lakh youth in the financial year 2022-23.

The unemployment rate in the state, which was 18 percent in June 2016, has come down to 2.9 percent in April 2022.

5. Labour Welfare and Entrepreneurship Development:

- Formation of '**Uttar Pradesh Kamgar and Shramik (Employment and Employment) Commission**' for the social and economic security of workers and their all-round development.
- “**Mukhyamantri Jan Arogya Yojana**”: Accessible medical facilities to the workers of the unorganized sector.
- '**Atal Awasiya Vidyalaya**': A budget of ₹ 300 crore for the establishment of 'Atal Awasiya Vidyalaya' in 18 mandals of the state, for free residential education from class 6 to 12 for the children of registered construction workers.
- '**Vishwakarma Shram Samman Yojana**': Budget arrangement of ₹ 112.50 crore proposed for traditional artisans.
- **MGNREGA**: A target of creating 32 crore man-days under the scheme in the year 2022-23.
- **To make the urban street vendors self-reliant**, Uttar Pradesh **ranks first** in the country by disbursing loans to more than 8 lakh street vendors under the “**Prime Minister Street Vendors Atmanirbhar Nidhi Yojana**” (SVANIDHI). 19 Model Street Vending Zones are being developed in 10 cities of the state.

6. Micro, Small and Medium Enterprises:

- Uttar Pradesh **ranks second** in the country in the **Ease of Doing Business ranking**.
- '**One District-One Product**' scheme: Budget of ₹ 46.25 crore for the year 2022-23.
- Small Industries Cluster Development Scheme: Budget arrangement of Rs 45.50 crore for small scale industry development.
- Proposed provision of **Rs 50 crore for industrial establishments** in Prayagraj, Pratapgarh, Aligarh and Mahoba.

- **Under the Mukhyamantri Gramodyog Rozgar Yojana**, a target is to provide employment to 16000 entrepreneurs by establishing 800 units in the year 2022-23.
- **Pt.Deendayal Upadhyay Khadi Marketing Development Assistance Scheme:** Proposed provision of Rs.15 crore for qualitative increase in Khadi production.
- Provision of ₹ 250 crore **to provide electricity at concessional rates to the powerloom weavers** of the state.
- **Mukhyamantri Bunkar Solar Yojana:** A provision of ₹ 10 crore for powerloom and solar inverter to handloom weavers for the use of solar energy by eliminating the dependence on traditional energy sources of handloom weavers.

7. Infrastructure Development:

- **Rashtriya Gram Swaraj Abhiyan:** A budget of ₹ 539.86 crore for capacity building of Panchayats.
- **Pradhan Mantri Gram Sadak Yojana:** Budget allocation of ₹ 7373.71 crore for the year 2022-23.
- Under the **National Rural Livelihood Mission**, a budget provision of Rs 3155.10 crore has been proposed for various components.
- **'Amrit 2.0 Yojana':** ₹ 2000 crore for universal coverage of water supply and sewerage services.
- Budget of ₹ 500 crore **for special schemes of Bundelkhand region**. Apart from this, a budget arrangement of ₹ 700 crore has been proposed for the schemes of Purvanchal and Bundelkhand under the special area programme.
- **'Quick Economic Development Scheme':** Rs 2842 crore budget for infrastructure facilities in rural areas.
- **'PM Gati Shakti National Masterplan' for fast track project planning and 'Atal Industrial Infrastructure Mission'** will be implemented for development of high quality industrial infrastructure facilities for potential business partners, for which a provision of Rs 100 crore will be made for the first phase.
- **Pradhan Mantri Gati Shakti Yojana:** Provision of ₹ 897 crore for multi-modal connectivity projects.

8. Forest and Environment:

- At present the forest cover and tree cover is 9.23 percent of the geographical area of the state, which is targeted to be increased to 15 percent by the year 2030. In the year 2022, a target of planting 35 crore saplings has been set for tree plantation.
- "Eco-tourism" is being promoted to make the people of the state sensitive and aware about plants, animals and natural resources.

6.4.3 Major Policy Initiatives – State Governments

i. Horticulture and Food Processing Department Uttar Pradesh Industry Policy - 2017

Objectives: Value-addition of raw products, encouraging the establishment of food-processing industries, making processed products accessible to consumers at competitive prices, etc.
 (Link- <https://uphorticulture.in>)

ii. Uttar Pradesh Startup Policy 2020

Objective: Establishment of one and a total of 100 incubators and 10,000 startups in each district of the state in five years, employment generation for about 1 lakh youth, establishment of Center of Excellence etc.
 (Link - <https://nri.up.gov.in>).

iii. Uttar Pradesh MSME & Export Promotion Policy-2017

Objective: To meet the needs of MSME units, harness their potential and help them in increasing their contribution to the state's GDP. (Link - <https://invest.up.gov.in/uttar-pradesh-msme-policy-2017/>)

iv. Uttar Pradesh Milk Policy-2018

Objective: To attract private investment in the promotion of milk and milk products and infrastructure in the dairy sector.

(Link- http://www.udyogbandhu.com/pdf/UTTAR_PRADESH_MILK_POLICY_2018.pdf)

v. Prime Minister's Employment Generation Program (PMEGP)

Purpose: This is a prominent scheme sponsored by the Government of India for self-employment. (For more details please visit http://www.upkvib.gov.in/pm_emp_program.aspx)

vi. Agriculture Policy of Government of Uttar Pradesh

Objective: Development of agriculture and allied sectors in the state. (Link- <http://upagriculture.com> and <https://agricoop.nic.in/en/agriculturecontingency/Uttar%20Pradesh>)

vii. Mukhya Mantri Gramodyog Rojgar Yojna (MMGRY)

Purpose: Self employment scheme for rural educated youth (Link- http://www.upkvib.gov.in/cm_yojana.aspx)

viii. Uttar Pradesh Agriculture Export Policy 2019

Objective: Increase in income of farmers, increase exports in agriculture sector, create related institutional working system, knowledge enhancement of farmers etc.

(Link - <http://upkrishivipran.in/pdf/EnglishKrishiNiryatNeeti.pdf>)

ix. Pt. Deendayal Upadhyay Self-Employment Scheme

Purpose: To provide grant in bank loan, margin money etc. to eligible scheduled caste families for employment oriented schemes of agriculture/industry/service/business sector (Link - <http://www.upscfdc.hqup.in>)

x. Export Policy Uttar Pradesh, 2020-25

Objective: Utilization of potential existing in the state relative to the opportunities available in the international market, employment generation, increase in exports etc.

(Link - <http://information.up.gov.in/sites/default/files/2020-11/PN-CM-Cabinet-Export%20Policy-25%20November%2C%202020.pdf>)

xi. Uttar Pradesh Solar Energy Policy-2017

Objective: To encourage private sector participation in the solar energy sector in the state, to provide investment opportunities for solar power projects, to provide eco-friendly cheap energy, research and innovation etc.

(Link-<http://www.udyogbandhu.com/topics.aspx?mid=UP%20Solar%20Energy%20Policy%202017>)

6.4.4 Highlights of Recent Important Developments

- A host of policy initiative taken by UP Govt. through ODOP scheme has given tremendous boost to agri-rural based industries and youth to become job providers from job seekers. A quick survey carried out by MSME Export promotion Council along with Knowledge firm BillMart Fintech has revealed that these enterprise are providing a crucial role in providing large scale employment opportunities at lower capital cost, becoming effective for industrialisation in rural and backward areas, thereby reducing regional imbalances, assuring more equitable distribution of national income and wealth.
- State Govt. conducted 3rd Ground Breaking ceremony within 100 days of coming to power. The event brought commitments worth of Rs. 80 crore through 1406 projects. Purvanchal Expressway and Bundelkhand Expressway have become functional.. Mega Food park is coming up in Bareilly at an expenditure of Rs. 90 cr. Medical Device Park is coming up in Greater Noida with a cost of Rs. 439 cr. Govt. has also launched Atal Industrial Infrastructure Mission to build and boost infrastructure development in industrial zone.
- 75 small rivers /tributaries (less than 200 KM in length) passing through more than 60 districts will be taken up for restoration and rejuvenation through MGNREGA by UP. Since these rivers are fed by groundwater, the water bodies existing on the river bank up to 1 km on both sides will be restored. IIT-BHU, IIT Kanpur, NIH-Roorkee, GIZ and Babasaheb Bhimrao Ambedkar University have been roped in to study the rivers, highlight critical stretches, beside providing scientific and technical support through necessary surveys data and strategic plan. Survey has been completed. Rejuvenation of small

rivers is an imp constituent of NAMAMI GANGE programme which aims at integrated basin centric strategies for rejuvenation of vast Ganga basin drainage system. The State has as many as 3000 small rivers with at least 1300 tributaries of Ganga alone.

- UP leads the Good Governance Index of 2021. It is seventh in the India Innovation Index, sixth in Export Index EPI and sixth in Logistic Ease across different States.

6.4.5 Government Sponsored Programs with Bank Credit

S.No.	Name of the Program	Implementing Agency	Purpose	Grant Percentage
1.	Blue Revolution - Fisheries Loan Scheme Uttar Pradesh 2022	Fisheries Department	Creating an enabling environment for integrated development of fisheries potential, substantial improvement in the income status of fishermen and fish farmers	50 percent grant on all schemes - from about 50 thousand rupees to 20 lakh rupees
2.	Sub – Mission on Agriculture Mechanization (SMAM)	Agriculture Department, Government of Uttar Pradesh	Custom Hiring Centers by Individual/Group of 8/Farmers' Groups/Farmer's Societies/women of SHGs for promotion of Custom Hiring Practice in Agricultural Energy – Minimum cost Rs. 10 lakh and Farm Machinery Bank upto Rs.10 Lakhs	40% Grant (Individual Custom Hiring Center)/ 80% Grant (Farm Machinery Bank Minimum 8 Members) - Afterwards Grant-in-aid
3.	Establishment of Commercial Poultry Layer Unit	Animal Husbandry Department, Government of Uttar Pradesh	Establishment of Commercial Poultry Layer Unit with capacity of 10000 and 30000 birds	Interest subsidy at the rate of 10% on investment to the beneficiary for 5 years - maximum interest subsidy of Rs.13.33 lakh
4.	Agri-entrepreneur Swavalambi Yojana	Agriculture Department	Establishment of Agri Junction in rural areas for agricultural graduates	Rs.60000/- per junction grant
5 .	Small and medium pond scheme in Bundelkhand region	Agriculture Department	by storing rain water, construction of small / medium sized ponds for irrigation/increase in groundwater level	50% grant to the beneficiary
6.	Scheme of broiler poultry farming under Rashtriya Krishi Vikas Yojana	Animal husbandry department	To improve the standard of living with additional income by setting up small broiler rearing units to the beneficiaries by opening small broiler rearing units	25% grant to the beneficiary

(For details see <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

Annexure - I
District-wise, Sector-wise PLP Projections 2023-24

Sr. No.	District Name	Crop Loan	Water Resources	Farm Mechanisation	Plantation & Horticulture	Forestry	Dairy	Poultry	Sheep/Goat/ Piggery	Fisheries	Farm Credit-others	Integrated Farming System	Farm Credit-Total	Storage Godown / Market Yards	Land Development	Agriculture Infrastructure - others	Agriculture Infrastructure - Total	Food & Agro Processing
1	Agra	454913.46	11191.43	13377.94	5237.47	867.25	31121.70	16971.63	2032.12	822.03	1917.27	837.00	539289.30	56280.00	1084.35	1255.88	58620.23	83601.56
2	Aligarh	482375.46	4015.42	16927.66	3188.21	1489.37	48193.48	3019.47	3835.99	1292.47	5664.59	189.17	570191.29	27326.02	487.31	23312.64	51125.97	15922.72
3	Ambedkar Nagar	193241.69	3208.26	13263.03	2381.16	258.02	19599.61	4024.64	3977.47	1379.63	435.60	94.20	241863.30	1099.50	255.70	39.96	1395.16	4763.36
4	Amethi	86190.06	3737.15	6968.03	792.18	565.61	8189.20	2193.81	1856.95	776.14	380.28	94.68	111744.09	1963.46	121.86	2272.40	4357.72	2350.13
5	Amroha	280435.94	1473.82	9495.90	8441.27	1475.21	9975.78	9286.22	1461.24	3039.36	1042.98	1055.36	327183.08	945.00	935.00	3008.89	4888.89	12001.62
6	Auraiya	43921.24	1705.14	2684.05	897.47	276.03	4155.08	1390.04	692.27	321.68	286.05	129.41	56458.46	2880.00	256.15	130.18	3266.33	2713.67
7	Ayodhya	158059.12	3167.95	12671.65	2439.58	244.08	13356.52	2536.24	2374.23	958.43	532.40	74.25	196414.45	2662.50	302.12	54.14	3018.76	2729.28
8	Azamgarh	205327.03	3444.17	16431.48	6380.73	792.90	23536.81	3926.19	5117.84	609.41	1200.69	99.00	266866.25	8827.50	1134.96	2754.00	12716.46	12560.00
9	Badaun	276256.50	17476.43	12120.93	16416.08	621.46	10127.89	4386.19	411.82	632.91	1246.96	429.19	340126.36	11857.50	1341.08	3888.81	17087.39	36402.24
10	Baghpat	264312.57	7393.20	16017.88	8380.91	3526.64	35880.84	6789.28	8868.15	1452.47	7057.01	227.40	359906.35	19526.22	5534.80	7291.44	32352.46	8099.28
11	Bahraich	216404.70	1434.58	14080.36	6025.21	4754.12	21170.52	3764.18	1086.02	799.63	857.50	433.21	270810.03	2945.68	187.18	1591.74	4724.60	871.50
12	Ballia	182780.01	6636.47	14719.16	1264.08	654.76	21903.69	6711.10	1791.30	1810.96	242.60	629.00	239143.15	2550.00	708.70	2182.91	5441.61	4079.33
13	Balrampur	187770.96	3820.16	21446.42	3143.30	1199.67	23138.78	2865.34	4329.02	2032.28	1719.40	242.89	251708.21	3480.00	790.43	1919.96	6190.39	6007.50
14	Banda	178798.93	8312.92	11827.62	2334.84	1668.75	4102.62	1265.91	1284.23	1450.78	449.33	243.05	211768.97	2032.00	988.19	2426.88	5447.07	2375.15
15	Barabanki	300656.41	6603.91	9072.95	2532.43	143.33	24659.04	3051.03	725.87	1778.05	834.49	116.32	350173.83	6188.69	239.02	2786.32	9214.03	25032.33
16	Bareilly	365600.49	5032.69	30275.78	3614.69	827.39	35421.16	2205.82	6444.48	1490.17	4970.70	1140.64	457023.99	20268.75	1148.88	10360.00	31777.63	34948.00
17	Basti	190234.75	5065.20	8017.02	1511.71	440.82	11767.66	2868.18	1682.02	1095.41	525.92	2374.33	225583.04	2868.75	113.40	653.55	3635.70	2603.55
18	Bhadohi	58139.38	714.43	7565.43	1556.72	348.78	3414.91	5267.48	847.74	635.52	180.51	98.99	7869.89	3345.00	132.60	221.25	3698.85	5189.76
19	Bijnore	606232.74	17561.36	15409.89	6715.98	1079.46	49102.15	29371.96	4567.56	763.96	2547.88	1223.73	734576.67	7022.70	1904.60	15290.06	24217.36	21271.25
20	Bulandshahr	605345.55	2394.19	28951.83	4327.28	2653.55	45695.13	7216.20	7836.17	552.49	7154.78	486.54	712613.71	19303.80	1028.11	3698.41	24030.32	17501.60
21	Chandauli	88238.06	440.25	1414.31	2504.51	534.64	2793.54	6482.49	1508.34	4742.36	135.44	227.37	109021.32	10710.00	78.00	374.80	11162.80	5489.30
22	Chitrakoot	89117.57	2579.45	3738.28	2451.81	351.56	9937.48	435.73	3085.87	614.23	1482.13	150.60	113944.70	600.00	250.41	573.95	1424.36	1631.85
23	Deoria	229680.15	2136.91	11233.00	2151.62	515.08	12560.50	3129.23	1829.46	3636.74	725.82	89.60	267688.11	5503.13	685.98	2498.66	8687.78	9493.60
24	Etah	253229.21	14039.88	25092.00	2424.18	2294.52	14674.21	1659.62	942.09	649.25	3956.92	62.08	319023.96	37785.00	1306.37	7109.96	46201.33	2938.49
25	Etawah	89419.84	6512.85	2076.90	868.09	342.49	4697.36	940.93	2043.54	373.00	1226.59	108.12	108609.71	9210.00	564.90	1614.23	11389.13	1906.65
26	Farrukhabad	154159.72	1839.20	4533.52	1302.14	291.23	7517.09	538.77	765.18	177.90	363.83	55.17	171543.75	16380.00	290.19	592.20	17262.39	3623.83
27	Fatehpur	195157.28	5513.97	17567.57	3525.56	634.57	16558.11	4299.26	2583.43	847.03	714.75	37.40	247438.92	990.00	156.34	3566.70	4713.04	2681.28
28	Firozabad	229384.49	4674.29	8068.63	1078.69	113.60	28854.18	1709.52	1030.71	1110.90	756.54	149.85	276931.39	22312.50	134.41	439.03	22885.94	59784.11
29	G.B Nagar	71027.19	2490.33	9362.16	1762.52	137.70	20793.36	886.71	918.99	416.83	6417.50	359.04	114572.33	14356.50	607.96	225.04	15189.50	4762.50
30	Ghaziabad	93439.48	2271.06	10404.72	1993.16	81.60	19086.11	780.04	692.50	374.30	2124.00	345.60	131592.57	16417.50	1676.50	584.16	18677.71	5864.25
31	Ghazipur	126810.45	3969.78	14961.87	6206.52	1490.21	20080.74	4087.83	2001.51	812.68	489.60	144.59	181055.78	17502.00	10007.67	1482.24	28991.91	9254.85
32	Gonda	346188.96	6160.32	9650.88	3430.39	745.34	11692.99	6777.82	5580.29	1193.63	864.00	213.12	392497.74	1				

Annexure - I
District-wise, Sector-wise PLP Projections 2023-24

Sr. No.	District Name	Agri Ancillary Activities - Others	Ancillary Activities - Total	Agri-Term Loan(ATL)	Total Agriculture Credit	MSME-Working Capital	MSME - Investment Credit	Total MSME	Export Credit	Education Loan	Housing	Renewable energy	Others (SHG/JLG etc.)	Social Infrastructure	Other Priority Sector	Total Priority Sector
1	Agra	20236.50	103838.06	246834.13	701747.52	523749.50	496444.00	1020193.50	106225.00	17583.75	86872.50	537.38	20921.34	20037.36	252177.33	1974118.35
2	Aligarh	1554.08	17476.80	156418.60	638794.06	90773.98	232710.64	323484.62	68175.00	19235.50	50711.00	953.64	8763.00	17086.50	164924.64	1127203.31
3	Ambedkar Nagar	1708.00	6471.36	56488.13	249729.82	12268.00	13120.00	25388.00	0.00	2700.00	4328.00	311.18	6075.00	1418.40	14832.58	289950.41
4	Amethi	9326.25	11676.38	41588.13	127778.19	2816.00	41600.00	44416.00	144.00	1128.00	5044.00	1309.49	3120.00	1165.60	11911.09	184105.28
5	Amroha	7125.00	19126.62	70762.65	351198.59	11900.00	56525.00	68425.00	5950.00	5950.00	11135.00	693.36	2090.00	9424.26	35242.62	454866.21
6	Auraiya	678.30	3391.97	19195.52	63116.76	2770.00	13610.00	16380.00	0.00	720.00	2520.00	867.06	1260.70	935.10	6302.86	85799.61
7	Ayodhya	1386.00	4115.28	45489.36	203548.48	49620.00	40800.00	90420.00	0.00	3420.00	10828.00	1595.83	10862.50	2932.50	29638.83	323607.31
8	Azamgarh	1342.50	13902.50	88158.18	293485.21	32164.00	13833.86	45997.86	1144.00	5548.50	22800.00	504.04	7476.50	8508.75	45981.79	385464.85
9	Badaun	2153.75	38555.99	119513.24	395769.74	39232.00	18400.00	57632.00	3927.00	5486.25	8652.00	730.74	6260.20	11442.24	36498.43	489900.15
10	Baghpat	4021.20	12120.48	140066.72	404379.29	22848.06	21089.08	43937.14	900.00	2835.00	9318.75	597.34	4591.00	5685.75	23927.84	472244.27
11	Bahraich	334.04	1205.54	60335.47	276740.17	5592.50	55840.00	61432.50	1800.00	1764.00	12408.00	1201.14	1365.00	810.60	19348.74	357521.41
12	Ballia	1165.80	5245.13	67049.88	249829.89	9588.00	26851.50	36439.50	0.00	6392.00	27618.63	257.55	10231.75	5452.00	49951.93	336221.32
13	Balrampur	612.00	6619.50	76747.14	264518.10	16340.00	14320.00	30660.00	135.00	4050.00	7987.50	338.88	6575.00	368.00	19454.38	314632.48
14	Banda	3949.44	6324.59	44741.70	223540.63	8000.00	15568.00	23568.00	225.00	2570.40	8287.20	1391.25	7210.80	1403.52	21088.17	268196.80
15	Barabanki	1481.00	26513.33	85244.78	385901.19	16473.75	36320.38	52794.13	8250.00	2583.50	16951.13	324.11	7508.75	1569.00	37186.49	475881.79
16	Bareilly	12204.32	47152.32	170353.45	535953.94	57120.00	184240.00	241360.00	8625.00	10336.00	48600.00	3022.44	10824.00	1303.13	82710.57	860024.51
17	Basti	664.00	3267.55	42251.54	232486.29	15971.50	31195.00	47166.50	0.00	6300.00	17010.00	573.08	6020.00	1450.00	31353.08	311005.86
18	Bhadohi	1249.50	6439.26	30768.62	88908.00	45240.00	57094.50	102334.50	40800.00	3060.00	7092.00	1388.98	685.72	2703.85	55730.55	246973.05
19	Bijnore	5935.00	27206.25	179767.54	786000.28	51004.24	149903.89	200908.13	2100.00	9163.00	14025.00	1138.50	26780.75	182.82	53390.07	1040298.46
20	Bulandshahr	5210.00	22711.60	154010.08	759355.63	24775.00	123875.00	148650.00	31500.00	16224.00	25248.00	252.60	7780.00	3990.40	84995.00	993000.63
21	Chandauli	1309.00	6798.30	38744.36	126982.42	16688.05	62706.04	79394.09	0.00	867.00	1185.75	529.74	427.80	6485.87	9496.16	215872.68
22	Chitrakoot	780.00	2411.85	28663.34	117780.91	4200.00	6904.00	11104.00	75.00	388.80	1526.40	305.40	5886.70	484.00	8666.30	137551.21
23	Deoria	3581.92	13075.52	59771.26	289451.41	21160.00	59920.00	81080.00	0.00	928.00	4473.60	341.05	2014.00	3210.00	10966.65	381498.06
24	Etah	378.00	3316.49	115312.57	368541.78	14575.00	49555.00	64130.00	935.00	996.20	1710.20	164.09	3857.40	2125.00	9787.89	442459.67
25	Etawah	1003.00	2909.65	33488.65	122908.49	2835.00	16765.00	19600.00	0.00	1573.20	4770.00	1041.65	3145.00	1729.48	12259.33	154767.82
26	Farrukhabad	590.75	4214.58	38861.00	193020.72	17275.00	31450.00	48725.00	191.25	6240.00	10912.50	337.89	2571.50	5201.25	25454.39	267200.11
27	Fatehpur	747.90	3429.18	60423.86	255581.14	23022.25	36979.25	60001.50	830.03	7020.00	9243.00	2904.03	7815.00	7385.26	35197.32	350779.96
28	Firozabad	9013.50	68797.61	139230.45	368614.94	129787.70	6672.40	136460.10	21000.00	3149.75	24902.50	199.63	4985.50	3969.50	58206.88	563281.92
29	G.B Nagar	13990.00	18752.50	77487.14	148514.33	918000.00	446800.00	1364800.00	97750.00	23630.00	158950.00	501.08	5970.00	9200.23	296001.31	1809315.64
30	Ghaziabad	7434.75	13299.00	70129.80	163569.28	483930.00	351495.00	835425.00	49500.00	30600.00	286375.00	1033.78	5555.00	3262.86	379326.64	1375320.91
31	Ghazipur	2432.00	11686.85	94924.09	221734.54	27024.00	39864.00	66888.00	200.00	3280.00	3972.80	561.95	5017.00	3444.00	16475.75	305098.29
32	Gonda	1792.00	15186.18	87413.17	433602.13	14848.00	31616.00	46464.00	640.00	3808.00	4352.00	712.80	2560.00	2692.80	14765.60	494831.73
33	Gorakhpur	3227.00	8607.50	74808.02	355646.29	108420.00	200000.00	308420.00	2288.00	4590.00	24883.20	8.39	2595.00	678.75	35043.34	699109.63
34	Hamirpur	5895.00	14189.62	73630.20	208828.19	22520.00	23400.00	45920.00	160.00	1575.00	3150.00	972.16	10850.00	2437.75	19144.91	273893.08
35	Hapur	3980.00	12043.10	81743.45	318703.45	27430.00	132350.00</td									

State Focus Paper - Uttar Pradesh 2023-24

Annexure II
Agency wise, Broad Sector -wise flow of Ground Level Credit (GLC)

(Rs. crore)

Particulars	2019-20			2020-21			2021-22			2022-23
	Target	Ach.	Ach. (%)	Target	Ach.	Ach. (%)	Target	Ach.	Ach. (%)	Target
Farm Credit (includes Crop Loan)										
Commercial Banks	90412.09	66609.99	73.67	90412.09	62479.71	69.11	105870.47	68491.75	64.69	107703.9
RRB	36912.25	29867.41	80.91	36912.26	31430.33	85.15	39801.35	30081.84	75.58	42754.5
SCARDB	1265.21	0.00	0.00	1265.21	0.00	0.00	1133.47	21.17	1.87	1492.81
SCB/DCCB	13644.08	6110.55	44.79	13644.08	7085.59	51.93	11493.89	7539.81	65.60	14806.94
Others	259.63	1100.27	423.78	259.63	186.97	72.02	2380.03	2478.49	104.14	2826.50
Total	142493.26	103688.22	72.77	142493.26	101182.60	71.01	160679.21	108613.06	67.60	169584.65
Agriculture Term Credit (Agriculture Infrastructure+ Agri-Ancillary Activities)										
Commercial Banks	19888.69	13441.24	67.58	19888.67	14303.31	71.92	15021.30	10157.10	67.62	14390.81
RRB	5055.75	314.93	6.23	5055.74	65.48	1.30	3415.06	41.14	1.20	3263.74
SCARDB	1266.39	0.00	0.00	1266.40	0.00	0.00	580.91	191.25	32.92	409.85
SCB/DCCB	1439.58	0.00	0.00	1439.58	0.00	0.00	568.37	0.00	0.00	510.27
Others	57.38	0.00	0.00	57.39	7.35	12.81	275.82	9.85	3.57	411.41
Total	27707.79	13756.17	49.65	27707.78	14376.14	51.88	19861.46	10399.34	52.36	18986.08
Total Agriculture Credit										
Commercial Banks	110300.78	80051.23	72.58	110300.77	76783.02	69.61	120937.05	78648.85	65.03	122094.71
RRB	41968.00	30182.32	71.92	41968.00	31495.81	75.05	43216.42	30122.98	69.70	46018.24
SCARDB	2531.60	0.00	0.00	2531.60	0.00	0.00	1714.38	212.42	12.39	1902.66
SCB/DCCB	15083.66	6110.55	40.51	15083.66	7085.59	46.98	12062.26	7539.81	62.51	15317.21
Others	317.01	0.00	0.00	317.01	194.32	61.30	2610.53	2488.34	95.32	3237.91
Total	170201.05	117444.39	69.00	170201.04	115558.74	67.90	180540.64	119012.40	65.92	188570.73
MSME										
Commercial Banks	45888.32	63190.63	137.71	54705.89	64407.31	117.73	64661.87	79390.36	122.78	70099.81
RRB	4662.08	2810.67	60.29	5399.38	3810.70	70.58	6096.87	3410.26	55.93	6451.45
SCARDB	204.02	0.00	0.00	82.73	0.00	0.00	87.18	0.00	0.00	107.78
SCB/DCCB	558.92	4217.49	754.58	547.20	5413.62	989.34	384.64	0.00	0.00	359.93
Others	495.56	860.84	173.71	1024.15	133.17	13.00	1020.46	266.62	26.13	1341.02
Total	51808.90	71079.63	137.20	61759.35	73764.80	119.44	72251.02	83067.24	114.97	78359.99
Other Priority Sector										
Commercial Banks	29730.92	11600.65	39.02	12798.16	6869.94	53.68	23322.78	9958.29	42.70	24098.77
RRB	3657.04	473.61	12.95	1531.90	467.42	30.51	2908.55	341.68	11.75	3181.18
SCARDB	154.32	0.00	0.00	42.15	0.00	0.00	35.69	0.00	0.00	48.69
SCB/DCCB	549.52	0.00	0.00	125.33	4.67	3.73	157.14	0.00	0.00	215.68
Others	287.38	0.00	0.00	293.10	266.25	90.84	577.78	554.60	95.99	512.7
Total	34379.18	12331.58	35.87	14790.54	7608.28	51.44	27001.94	10855.57	40.20	28057.02
Total Priority Sector										
Commercial Banks	185920.02	154842.51	83.28	177804.81	148060.27	83.27	208921.70	167997.50	80.41	216293.29
RRB	50287.12	33466.60	66.55	48898.03	35773.93	73.16	52221.84	33874.92	64.87	55650.87
SCARDB	2889.94	0.00	0.00	2656.48	0.00	0.00	1837.25	212.42	11.56	2059.13
SCB/DCCB	16192.10	10328.04	63.78	15757.39	12503.88	79.35	12604.04	7539.81	59.82	15892.82
Others	1099.95	2218.45	201.69	57.59	593.74	1030.98	4208.77	3309.56	78.63	5091.63
Total	256389.13	200855.60	78.34	246750.93	196931.82	79.81	279793.60	212934.21	76.10	294987.74

(Source: SLBC)

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km/M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	Agra	3	4	5	6	7	8	9	10	11
		Renovation of canal	Fatehpur Sikri (FS)	New	1	90	-	12 m	Irrigation	-
		Drinking Water Plant	Patti Pachagai	New	2	80	-	2 m	Drinking water	Fluoro in the region on Utangan river
		Chekdam, irrigation	Bah, Pinhaut	New	2	80	-	6 m	Irrigation	-
		Drinking Water Plant	Kolarlala, Shamshabad	New	2	80	-	2 m	Drinking water	-
		Leather park	Fatehpurisikri	New	2	500	-	12 m	MSME	-
		Potato processing plant	Khandauli	New	2	200	-	12 m	Food processing	very frequently there is a situation of glut in the market
		Infrastructure for Livestock market	Bateswar, Bah	New	1	100	-	12m	Better Marketing	-
		Drinking Water Plant	Acchenera (Mahuar)	New	1	10	-	2m	Better availability of potable water	-
		Veterinary Dispensary	Pinhat	New			-	12m	Animal Health	-
	Aligarh	Compost unit for agrowaste	Bichpuri	New	200TPD	1000	-	12m	better utilization of waste	-
		Food Park for petra units	Khandoli	New		1000	-	12m	Food processing	-
		Strengthening and widening of Dadon Sankra Road(ODR)	Bijauli	New	10.00 km	29.00 Cr.	New	12 months	It will give direct connectivity to NH-93 and district Sambhal & Badayun. The devotees going to the holy river Ganga/Sankra Ghat will be highly benefitted from this project. This will enhance development of society as well as save time and money for the road user	Important for connectivity
2		Strengthening and widening of Ramghat Sankra Road(ODR)	Bijauli	New	14.820 km.	44.50 Cr.	New	12 months		Important for connectivity
		Modernisation of Distribution System of 6600 State TWs and Replacement of Pumpset & Electrical Accessories in district Aligarh	All blocks	Ongoing	6600	630.25	Sanctioned in Tranche XXVII, Work started	31-03-2024	Modernisation of Distribution System of 6600 State TWs and Replacement of Pumpset & Electrical Accessories in district Aligarh	Better irrigation facility
	Ambedkar Nagar	Construction of minor Bridge and Approach work on Kali river between village Rahmapur chochai and village silla bisawapur in district Aligarh.	Dhannipur	Ongoing	1	713.75	Under construction	31-03-2023	Bridge will provide all weather connectivity to villages surrounding the Kali river in the area. Transportation of goods and agricultural produce will become easy.	Poor connectivity for the villages surrounding the Kali River.
3		Rural Roads	All Blocks	New				1	Improved rural connectivity leads to economic development of areas.	For economic development of rural area
		Soil Testing Lab	At Nyay Panchayat Level in All Blocks.	New	1 (Initially Atleast one in each Block)	90	Proposed	Six months	To improve Soil Health & Facilitate Farmers adopt appropriate agricultural practices	
4	Amethi	Jagdishpur to Shukul Bazar Road	Shukul Bazar	New	14 KM	1650.80	New project to be taken up	12 months after sanction	Help in transportation of agriculture produce	The existing road is degraded and in bad condition
		Veterinary Hospital	Tiloj	New	1	40.00	New project to be taken up	1 year	To provide better and timely animal health care to the villagers	
		Construction of Dasaipur ke Majre Dasaipur (Devsipur) link road	Bhadar	Ongoing	5 KM	71.47	Sanctioned in Tranche XXVII, Work started	12 months	Help in transportation of agriculture produce	To facilitate right way to public transportation
		Reconstruction and Renovation of Aganwadi	All blocks	New	50	900.00	New project to be taken up	1 year	to provide better healthcare needs to growing children	Existing Aganwadis to be upgraded
		Veterinary Hospital, Saintha	Gauriganj	Ongoing	1	38.16	Sanctioned in Tranche XXVI, Work yet to be started.	1 year	To provide better and timely animal health care to the villagers	
		Modernisation of Distribution System of 6600 State TWs and Replacement of Pumpset & Electrical Accessories in district Amethi	Multiple blocks	Ongoing	25	293.84	Sanctioned in Tranche XXVII, Work started.	31-03-2024	Provide irrigation facilities	Important for agricultural productivity
5	Amroha	Minor Irrigation	Gangeshwari, hasanpur & Gajrula	New	1500 Ha	2000		36 months	Rejuvenation of site and for future sustenance	Diversification of farming practices in the Area
		Centralised nurseries in all block	Gajrula	New	1	20		12 months	Availability of good variety of Plantation material and technology.	Extra income to farmers
		Village Knowledge Centre	5 identified village in every block	New	30		Costing will be based on infrastructure and support system identified. To be calculated at RO level	12 months	Required for dissemination of information among farmers on the updates w.r.t the farming practices and required implements alongwith marketing techniques	No such project in the district
		5 MW Solar photovoltaic power plant	Amroha	New	1		No assessment made. Land/Location will be allotted by District administration. Costing factors to be done at RO level/ in conjunction with joint visit with implementing department	36 months	Problem of electricity in the area. Area gets good solar radiance required for such project. Barring 2-3 months of slight/extreme cold, the area remains warm for rest of the period	No such project in the district
6	Auriya	Construction of small bridge and approach road at Mangawa on Arind river in district Auriya	Biduna	New	,-	725.28	Under consideration	18 Month	Rural Connectivity	Required for Rural infarstruc
		New construction of Bhartol road passing km.1 east of Ayana Pakarpura-Fariha road	Biduna	New	4.32 Km	268.65		01 Year	Rural Connectivity	
		New construction of Kothi Kanoti Marg to Raipur Sehadpur Marg from Km 2.00	Biduna	New	1.36 Km	67.77		01 Year	Rural Connectivity	
		New construction of Purva Dhani Sampark Marg via Makhanpura from km 5.00 of Dhamangatpur to Chheri ki pulia from development block Biduna	Biduna	New	1.95 Km	140.55		01 Year	Rural Connectivity	
		Widening and improvement of Biduna Kisan road km 5.00 via Sahaspur to Bhura-Mishrapur (up to Kannoj district border)	Biduna	New	6.90 Km	1078		18 Month	Rural Connectivity	

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km/M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	2	3	4	5	6	7	8	9	10	11
7	Azamgarh	Construction of Tons River Bridge on Sathiyaon-Sikandarpur road in Distt. Azamgarh (BC portion)	Sathiyaon	New	150 mtr.	833.44	Forwarded by the Azamgarh division-Under Consideration	02 years after sanction	Connectivity issues solved	Nearby rural villages will be benefitted whether it is marketing purposes to the nearest weekly markets or hospital access or other services, unnecessary expenditures curtailed in wasting in commutation etc.
		Strengthening and Widening of Jairajpur Parshurampur Road	Bilariyaganj	New	7,9000 Km	1078.83	Forwarded to HQ	18 months	Beneficial for Inter-District Communication and nearby villages	Rural connectivity to city like Azamgarh, Varanasi, Ambedkar Nagar and New marketing avenues
		kaptanganj shahdeoganj PWD road to via Rajesh Yadav Pradhan house to painted road	Maharajganj	New	2.000 Km	95.87	Forwarded to HQ	12 months	Beneficial for rural communication and nearby villages	Rural connectivity to city like Azamgarh, Varanasi, Ambedkar Nagar and New marketing avenues
		Shivepur Chowk to Devara Turkechra School	Maharajganj	New	2.010 Km	80.49	Forwarded to HQ	12 months	Beneficial for rural communication and nearby villages	Rural connectivity to city like Azamgarh, Varanasi, Ambedkar Nagar and New marketing avenues
		Devawara Kadim Karya ka Pura via Teen Charwa to Maharajganj Shahdeoganj PWD Road	Maharajganj	New	1.810 Km	89.97	Forwarded to HQ	12 months	Beneficial for rural communication and nearby villages	Rural connectivity to city like Azamgarh, Varanasi, Ambedkar Nagar and New marketing avenues
		On Maharajganj Rajesultapur Road Near Trimuhani Bridge Distt. Ambedkarnagar border to Hamirpur via Suganti	Maharajganj	New	1.430 Km	99.94	Forwarded to HQ	12 months	Beneficial for rural communication and nearby villages	Rural connectivity to city like Azamgarh, Varanasi, Ambedkar Nagar and New marketing avenues
		Devara Kadim Khanjarpur Road to Motilal Yadav House	Maharajganj	New	4.000 Km	179.69	Forwarded to HQ	12 months	Beneficial for rural communication and nearby villages	Rural connectivity to city like Azamgarh, Varanasi, Ambedkar Nagar and New marketing avenues
		On Gulwa Gauri Nahar ki Patri via Nasirpur Alauddinpati Jalalpur Lohia Gram to Ismailpur Gorla Road	Maharajganj	New	5.000 Km	221.11	Forwarded to HQ	12 months	Beneficial for rural communication and nearby villages	Rural connectivity to city like Azamgarh, Varanasi, Ambedkar Nagar and New marketing avenues
		Veterinary Hospitals	Phoolpur, Jahanaganj, Powai	New	3 (atleast 1 in each block)	150.00	Proposed	6 months	To provide better and timely animal health care to the villagers	To provide better and timely animal health care to the villagers
		Puladular - Puranazir Kuwar river bridge	Phoolpur	New	1,000 Km	300.00	Forwarded to HQ	12 months	Beneficial for rural communication and nearby villages	Rural connectivity and market access for villages
8	Ayodhya	Rural Roads	All Blocks	New				1	Improved rural connectivity leads to economic development of areas.	For economic development of rural area
		Soil Testing Lab	At Nyay Panchayat Level in All Blocks.	New	1 (Initially Atleast one in each Block)	110	Proposed	Six months	To improve Soil Health	Facilitate Farmers adopt appropriate agricultural practices
9	Budaun	Veterinary hospitals	Usawan(1) Samer (1)	New	2	100	New	One year	Help ful for animal health	Veterinary facilities are not sufficient in this block/s as per cattle population available in district.
		Animal Service Center	Jagat(1) Myaun (2) & Samer (1)	New	4	30	New	One year	Help ful for animal health	Veterinary extension facilities are not sufficient in this block/s as per cattle population available in district.
		Renovation of existing failed tubewells	All blocks except Kadarchowk, Sahaswan, Islammagar & Ujhijani	New	40	1200	New	Two Years	Better irrigation facility	Ground water irrigation is the only source of water available in the district.
		Extraction of New Deep Tubewells	All blocks except Kadarchowk, Sahaswan, Islammagar & Ujhijani	New	15	900	New	Three years	Better irrigation facility	Ground water irrigation is the only source of water available in the district.
		Flood Protection Work	Sahaswan, Ushanwan	New	1300	750	New	Two Years	Flood protection facility	It will provide flood protection to the population of 2500 people in kadarchauk block.
10	Baghpat	Veterinary Hospitals with AI centers	Nangla, Block Chaprouli and Pilana khaz, Block Pilana	New	2	500		One Year	Farmers engaged in Dairy and Piggy shall be benefitted	Dairy and Piggy is an popular activity in district. However, the present infrastructure for health of same is not adequate in the district.
		Soil Testing Labs	At Nyay Panchayat Level in All Blocks.	New	1 (Initially Atleast one in each Block)	60		One Year	Soil Heath to improve.	To improve Soil Health & Facilitate Farmers to adopt appropriate agricultural practices
		Flower, Fruit and vegetable Mandi	Baghpat	New	1	100		One Year	Flower, fruits and Vegetables growers of district Baghpat will be benefitted	Large number of farmers are growing flowers and Vegetables in Binoli and Pilana block. They have to either sell their produce in Gazipur Delhi Mandi or to intermediaries. Farmers are not getting the best price of their produce
		Road Widening - Baghpat Muradnagar	Baghpat - Pilana to Murad nagar, Ghaziabad	New	42	2000		One Year	Easy access of farmers to nearby markets, banks and district HQ	Village roads are damaged and need immediate attention. If these projects completed will create a definitive impact on marketing of the produce of the farmers and increasing the income of farmers.
11	Bahrailch	RCC Bridge at Saruy tributary near village Chhidkuri	Payagpur/ Kaisarganj	New	2X18 M Span Small RCC Bridge	300			Accessible during rainy days	During rainy season need boat to the residents of the villages
		RCC Bridge at Chandaha nala near village Yadavpur Matehia	Payagpur/ Kaisarganj	New	3X6 M Span Small RCC Bridge	150			Accessible during rainy days	Previous bridge destroyed and traffic is being effected
		RCC Bridge at Chandaha nala between Hamirpur Chobhaiya and Narayanpur	Payagpur/ Kaisarganj	New	5X6 M Span Small RCC Bridge	300			Accessible during rainy days	During rainy season villages like hamirpur, chobhaiya, narayanpur, nakhra abbopur gets cut off during rainy season
		RCC Bridge at Chandaha nala between Daulatpur and Pasinpurwa	Payagpur/ Kaisarganj	New	5X6 M Span Small RCC Bridge	285			Accessible during rainy days.	During rainy season villages like Chiraiyatn, bhesahi, gyanpur, lajpur etc. get cut off during rainy season
		W/S of Payagpur-Huzurpur-Kaisarganj	Payagpur/ Kaisarganj	New	32.61	7200			Connect NH 927 at KM 60 to connect Kaisarganj Tahsil to Huzurpur and Payagpur	This road is a bypass to Gonda, Balrampur and bear heavy traffic.

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km/M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	2	3	4	5	6	7	8	9	10	11
		Bridge at Mangalmela and gadighat village 7 KM of Godhia No.3	Kaisarganj	New	2X6 M Span Small RCC Bridge	70			Accessible during rainy days	During rainy season villages become inaccessible
		RCC Bridge at Dadhela sampark road to badhiyanpurwa	Payagpur/ Kaisarganj	New	5X10 M Span Small RCC Bridge	335			Accessible during rainy days	During rainy season villages become inaccessible
		RCC Bridge on tributaries of Ghaghra between Bawaliapurwa and Ayodhyapurwa	Payagpur/ Kaisarganj	New	3X5 M Span Small RCC Bridge	145			Accessible during rainy days	During rainy season villages become inaccessible. Require boat during rainy season.
12	Banda	Post Graduate Collage	Badokhar khurd and Mahua	New	2	500	New	1 Year	There are no PG colleges in Badokhar Khurd and Mahua as per District Statistics booklet 2021. The college may help Students pursuing courses in their own area.	Non availability of PG college
		Schools	All o8 blocks	New	16 no.	400	New	1 year	less drop outs, more adult formal literacy more occupation	schools available in the districts are short of proving education access to all children.
		Watershed	Kamasin and Jaspura	New	2000 ha	400	New	3 years	Irrigation facility will increase, ground water level will be recharged & agriculture productivity will increase	Suitable terrain for Watershed and Water availability issue
		Veterinary Hospitals	Bisanda	New	1	33	New	1 year	More Animal productivity, less mortality more proteins availability for Human diet	Numbers of veterinary hospitals are far less than required to serve the animals
		Ponds	All blocks	new	500	450	New	1 Year	It will help improve Water table and reduce chances of floods	Under Khet talab vojana the physical and financial target for current year is 1327 and 1278 lakh respectively.
		Storage and market yard facility	All blocks	new	3 units	300	New	2 to 2.5 Years	The storage capacity for foodgrains will result in less food wastage	In Banda, there is huge requirement for construction of rural godowns/ storage infrastructure.
		Milk Plant	Badokhar	New	50000 lpd	1000	New	1 Year	It will help in processing activities , good quality milk for people, villagers will not travel long distance for sale, employment creation	Establish a milk plant in Banda in organised sector
		Electricity sub station of 132 KVA	Kamasin & Baberu	New	2	1800	New	1 Year	Electricity problem will be reduced	Development of blocks will take place
		Sewerage treatment plant	Badokhar and Banda city	New	1	100	New	1 Year	it will help in controlling pollution and cleanliness of river and environment	Reduce pollution and ultimately improving health standards
		Solarisation of state solar pumps	All blocks	New	100	1500	New	1 Year	Better utilisation of natural resources, alternate source of power, reduction in expenditure, environment friendly	Less input cost to farmers and more yield
		Rural Bridges including Flyover in Atarra	All blocks	new	1000 mtr	15000	new	2 year	Increase connectivity of these blocks ,most of the villages of these blocks have have no connectivity for atleast 01 month during monsoon	Lower bridges or Raptas to be replaced with bridges
		Cold Storage (5000mt)	Jaspura & Badokhar, Tindwari, Baberu Block	new	4	1600	New	2 Year	It will help farmers to store, keep fresh procure better price and minimise wastage for their produce and perishable items	Due to non availability of Cold Storage in mentioned blocks as per District Statistics booklet
		Roads	All blocks	new	40	2400	new	1 year	Increase connectivity of these blocks ,most of the villages of these blocks have have no connectivity with state highways	Will lead to development of concerned blocks
		Flood protection	Kamasin, Jaspura & Badokhar Block	new	1	6400	New	2 Year	It will reduce the chances of flood in most of the parts of the district	Will lead to protection of human lives and loss of property
13	Barabanki	Veterinary Hospitals	Nindura, Trivediganj	ongoing	144	27.88	ongoing	-	Vaccination and other basic health care services for livestock will be easily available. Mortality of livestocks due to various preventable diseases could be controlled.	There are good no. of farmers involved in livestock farming in these areas. However, there is lack of availability of animal husbandry health care services in the locality. Through the hospitals routine vaccination services and other health care needs of animals could easily be provided at affordable rate to the farmers. Reduced mortality will sustain the farmers income.
		Construction of Bridge on Saalpur- Kakhra Ghat over Sibli river in Suratganj Block of District Barabanki	Suratganj	ongoing	1	1455.04	70% completed	Mar-23	Bridge will provide all weather connectivity with main road to surrounding villages	Safe passage and convenience for transport of goods
		Construction of Bridge, Approach, Protection work and Land Acquisition work on Gomti river at Silhaur ghat on Maiwa Subeha road in block banikodar in district Barabanki.	Banikodar	ongoing	1	1787.27	80% completed	Mar-23	Bridge will provide all weather connectivity to villages surrounding the Gomti river on silhaur ghat. Transportation of goods and agricultural produce will become easy.	Poor connectivity for the villages surrounding the Silhaur Ghat.
14	Balrampur	Project of reconstruction of damaged embankment at km 1.100 to km 1.350 near Rampur village of Karmaha embankment located on the left embankment of Rapti river	Balrampur	New	250 mtr	246.18	-	-	Protection from Flood	Will protect loss of property etc.
		Charanghia Embankment Location on the left embankment of Rapti River, project of flood protection work between Km.300 to .800	Balrampur	New	500 mtr	390.17	-	-	Protection from Flood	Will protect loss of property etc.
		Project for the restoration of 4 nos. cutter bed between Km. 4.000 to 4.400 of Karmaha Embankmen	Balrampur	New	400 mtr	168.88	-	-	Protection from Flood	Will protect loss of property etc.
		Installation of 98 new tap wells for unirrigated areas and repair of dilapidated equipment and systems	Various Blocks	New	98 no	4584.26	-	-	coverage of additional acreage under irrigation	Enhancement in production and productivity
		Construction of 40 Checkdams	Various Blocks	New	40 no	345.90	-	-	Protection from Flood	Protection from Flood
		Small bridge construction at 38 dips in flood affected areas	Various Blocks	New	38 no	5012.82	-	-	connectivity with markets, hospitals, educational centres etc. in rainy season too	To provide all weather connectivity
15	Bareilly	Construction of Khamariya Regulator near village Khamariya on river West Begul in District Bareilly	Baheri block, Bareilly	New	---	5746.29	---	2-3 Years	Benfits for 60-70 nearby villages of Bareilly	Necessary for the development of the district
		Road construction project from km 0.00 to km 15.425 of Gautiya Mohar Singh embankment situated on the right bank of Ramganga river in district Bareilly.	Aonla, Meerganj	New	---	1191.25	---	6-12 Months	Flood Control - Protection of Population and Cultivable Land	Necessary for the development of the district
		05 Livestock Extension Office (LEO) Centre at Faiznagar, Khamariya, Mehtarpur, Piptarhara & Rajpur Hans in Bareilly	Manpur, Shergarh	New	---	93.58	---	12 Months	Gap for 01 Veterinary Hospital & 05 LEO Centres in Bareilly	Necessary for the development of the district
16	Ballia	Soil Conservation	Hanuman Gunj, Berbarbari,Gadwar, Dubahan	New	1000 ha	220.00	Proposed	36 Months	Improved soil health, increase in cultivable area, ground - water recharge, employment generation	To stop erosion of fertile soil in the area and increase the agricultural productivity
		Bridge	Kaitheriya, Sohaoon	New	33 mtr	88	Proposed	8 Months	It will improve connectivity to 05 villages, reduction in wastage of marketable surplus	Need for improvement in connectivity of 05 villages
		Vet. Hospital	Maniar	New	1	40	Proposed	12 Months	Benefits to nearby farmers, reduced animal mortality, increased income	No vet. Hospital available in the blocks and farmers are dependent on private vet. Doctors

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km/M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	2	3	4	5	6	7	8	9	10	11
		Vet. Hospital	Sear	New	1	40	Proposed	12 Months	Benefits to nearby farmers, reduced animal mortality, increased income	No vet. Hospital available in the blocks and farmers are dependent on private vet. Doctors
17	Basti	Flood Protection Measures	Vikramjot, Dubailiya, Bahadurpur, Harraiya, Kaptanganj	Ongoing	7	4744.97	Under implementation	1 year	Lesser occurrence of floods	Area affected by rise in level of rivers during rainy seasons making it unsuitable for other seasons also for agri and other allied activities
		Veterinary Hospital	All Blocks (02 Nos. in each block)	New Project	28 No.	1120.00		1-2 Years	Improved Animal Health, Enhancement of Production and Productivity in Milk, Meat, Eggs	Increased credit flow in AH/ Dairy sector
		Construction of Community Health Centres	Saltaua Gopalpur, Kudraha, Bahadurpur	New Project	3 Nos.	600.00		2-3 Year	Availability of quality health care facilities to rural populace	Accessibility to health service
		Market yards/ Mandi	All Blocks except Basti Sadar, Rudauli & Bankati	New Project	11 Nos.	1100.00		1 year	Easy access to market and better sale proceeds of farm produces to farmers	To provide platform to farmers to sell their produce
		Cold Storage (5000 MT)	All Blocks	New Project	14	5600.00	-	2 Years	Providing storage space to the farmers for their perishable goods to prevent distress selling and loss of produce	Existing cold storage capacity is not sufficient as against the total production in the district
		Solarisation of State Tubewells	All Blocks	Modernization of Existing State Tubewells	600 Nos.	9000.00		2-3 Year	Saving in electricity charges, full utilization of irrigation potential	Converting existing supplementary irrigation system into assured irrigation system
18	Bhadoli	Vet hospital	Deegh	yes	1	60		12 months	vet services will get available to farmers	it will benefit in many ways, deegh is interior block and larger in size. Establishment of vet hospital in south bank side of river Ganga will help farmers a lot.
		bridge on river Ganga	Deegh	yes	1	8500		36 months	it will help hundreds of rural people who have to cross temporary bridge on daily basis. It'll enhance rural connectivity in major way as it will directly connect to mirzapur and deegh.	near rampur market a temporary bridge is formed which is very dangerous and not usable in heavy rains or high water situations in river ganga.
19	Bijnor	Widening work by interlocking tiles on Mahmasapur Bhatta to Tisotra link road	Najibabad	New Project	2.50 km	98	Present width of road is 3.00 mt and expected width will be 6.00 meter	06 months	This is a road of rural category, there is traffic of many villages on this route. Due to the widening of the said road, many dozens of villages will be facilitated in traffic.	This is a road of rural category, there is traffic of many villages on this route. Due to the widening of the said road, many dozens of villages will be facilitated in traffic.
		Widening work by interlocking tiles on Mota Mahadev Bhagwala road from Mandawali to Hakumtpur Kesho	Najibabad	New Project	4.00 km	201	Present width of road is 3.00 mt and expected width will be 6.00 meter	06 months	This is a rural category road, it is a sugarcane dominated area. There is traffic of 12-13 villages on this route. The widening of the said road will facilitate the villagers to take them to the sugarcane mill.	This is a rural category road, it is a sugarcane dominated area. There is traffic of 12-13 villages on this route. The widening of the said road will facilitate the villagers to take them to the sugarcane mill.
		Widening work of Kiratpur road from Nahtauro to Shadjipur	Nagina	New Project	11.50 km	2400	Present width of road is 3.00 mt and expected width will be 7.00 meter	18 months	This is a major district category road, the width of this road is 3.00 m. It is a sugarcane dominated area. There is traffic of 30-35 villages on this route, due to which the villagers have to face a lot of difficulties in transporting their crops to the mill and market. The widening of the said road will facilitate the villagers to reach the sugarcane mill.	This is a major district category road, the width of this road is 3.00 m. It is a sugarcane dominated area. There is traffic of 30-35 villages on this route, due to which the villagers have to face a lot of difficulties in transporting their crops to the mill and market. The widening of the said road will facilitate the villagers to reach the sugarcane mill.
		Repair and widening work of Nagina-Nahtauro road	Nagina	New Project	12.75 km	2800	Present width of road is 3.50 mt and expected width will be 7.00 meter. Similarly, present crust is 28 cm and expected crust will be 57 cm.	18 months	This is another district category road, it is a sugarcane dominated area. There is traffic of 14-15 villages on this route. The widening of the said road will facilitate the villagers to take them to the sugarcane mill.	This is another district category road, it is a sugarcane dominated area. There is traffic of 14-15 villages on this route. The widening of the said road will facilitate the villagers to take them to the sugarcane mill.
		The work of widening the road from Nagina to Kiratpur via Akbarabad	Nagina	New Project	22.2	4500	Present width of road is 3.75 mt and expected width will be 7.00 meter. Similarly, present crust is 30 cm and expected crust will be 51 cm.	24 months	This is a major district category road, 3.30 m from Nagina to Akbarabad and 3.75 m width from Akbarabad to Kiratpur. This route connects 02 national routes. It is a sugarcane dominated area. There is traffic of 30-40 villages on this route. Due to which the villagers have to face a lot of difficulties in transporting their crops to the mill and market. The widening of the said road will facilitate the villagers to reach the sugarcane mill.	This is a major district category road, 3.30 m from Nagina to Akbarabad and 3.75 m width from Akbarabad to Kiratpur. This route connects 02 national routes. It is a sugarcane dominated area. There is traffic of 30-40 villages on this route. Due to which the villagers have to face a lot of difficulties in transporting their crops to the mill and market. The widening of the said road will facilitate the villagers to reach the sugarcane mill.
20	Bulandshahr	Watershed / Soil Conservation	Dibai	New	497 Ha	255.00		36 months	Improvement of soil health, increase in cultivatable area, ground - water recharge, employment generation	To stop erosion of fertile soil in the area and increase the agriculture productivity
		Veterinary Hospital	In all 16 blocks	New	203	5075		15 months	Improvement of animal health, resulting into increase in milk production	Vet hospital is necessary infra requirement
		School Building	Two each in all 16 blocks	New	32	800		24 months	Improvement in the education standard in rural areas	Absence of proper building for rural schools is critical infrastructure gap and should be filled
		Rural Sanitation	100 each in all 16 blocks	New	1600	480		15 months	Improvement of living standard in rural areas	Absence of rural sanitation is a critical infrastructure gap and should be filled
		Aangan Barhi Kendra	one each all 16 blocks	New	16	128		15	Improvement of child health care standard in rural areas	Aangan Barhi serve considerably the rural population
21	Chandauli	Rural road	Naugrah	New	65-45	65-45	Still pending	01 Year	Easily access for everyone, Rural income generation & School going youths will be benefited.	Not considered till today/yet to be decided with the department.
		Rural road	Chahania	New	50.27	50.27	Still pending	01 Year	Easily access for everyone, Rural income generation & School going youths will be benefited.	Not considered till today/yet to be decided with the department.
		Hi-tech nursery	all Nine blocks	New	6 ha.	100	Still pending	02 Year	For providing the quality plants to the farmers. To improve the desired returns from the orchards.	It will lead to the prosperity and developments of among the farmers.

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km/M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap	
1	2	3	4	5	6	7	8	9	10	11	
22	Chitrakoot	Post Graduate College	Pahari and Manikpur	New	2	500	New	1 Year	There are no PG colleges in mentioned blocks as per District Statistics booklet. The college may help Students pursuing courses in their own area.	Non availability of PG college	
		Schools	All blocks	New	15 no.	375	New	1 year	less drop outs, more adult formal literacy more occupation	schools available in the districts are short of proving education access to all children.	
		Watershed	Mau, Rannagar & Manikpur	New	3000 ha	600	New	3 years	Irrigation facility will increase, ground water level will be recharged & agriculture productivity will increase	Suitable terrain for Watershed and Water availability issue	
		Rural Bridges including Flyover	All blocks	New	1000 mtr	15000	New	2 year	Increase connectivity of these blocks ,most of the villages of these blocks have no connectivity for atleast 6 month during monsoon	Lower bridges or Raptas to be replaced with bridges	
		Ponds	All blocks	New	500	450	New	2 Year	It will help improve Water table and reduce chances of floods	Under Khet talab yojana the physical and financial target for current year is 1181 and 1201 lakh respectively.	
		Storage and market yard facility	Manikpur & Karvi	New	3 units	300	New	2 Year	It will help farmers to store, procure better price and minimise wastage for their produce	In Chitrakoot, there is huge requirement for construction of rural godowns/ storage infrastructure.	
		Milk Plant	Rannagar	New	50000 lpd	1000	New	1 Year	It will help in processing activities , good quality milk for people, villagers will not travel long distance for sale, employment creation	Livestock can create an additional income for the villagers with better infrastructure facilities	
		Electricity sub station of 132 KVA	Rannagar	New	1	900	New	1 Year	Electricity problem will be reduced	Lead to development of blocks	
		Sewerage treatment plant	Karvi & Chitrakoot city	New	1	100	New	1 Year	it will help in controlling pollution and cleanliness of river and environment	Improving health standards by reducing pollution and better sewerage facilities	
		Solarisation of state solar pumps	All blocks	New	20	300	New	1 Year	Better utilisation of natural resources, alternate source of power, reduction in expenditure, environment friendly	Less input cost to farmers and more yield	
		Cold Storage (5000mt)	All blocks	New	4	1600	New	2 Year	It will help farmers to store, keep fresh procure better price and minimise wastage for their produce and perishable items	Due to non availability of Cold Storage in each block as per District Stats booklet 2021	
		Roads	All blocks	New	40	2400	New	2 year	Increase connectivity of these blocks ,most of the villages of these blocks have no connectivity with state highways	Better connectivity and will lead to block development	
		Flood protection	All blocks	New	1	4500	New	2 Year	It will reduce the chances of flood in most of the parts of the district	Will lead to protection of human lives and loss of property	
23	Deoria	Widening & Strengthening / Flood protection measures of Barhaj Kaparwar road	Barhaj	NEW	6	1000	Road completely damaged	12	Better & shorter interconnectivity between Deoria & Gorakhpur / Main	Kaparwar, Deoria to Barhajan, Gorakhpur road comes in district Gorakhpur similar work should be undertaken there also	
		Integrated Rain Water Harvesting Structure on Bhasuara Nallah in Block Rudrapur in District Deoria	Rudrapur	NEW	8 No RWHS	800	No action Yet	36	1) Ground water recharge, 2) sustaining existing GW based infrastructure, 3) Supplementary irrigation source 4) Livelihood through Fishery	For revival of existing ground water based irrigation system	
		Solarisation of all 896 State Tubewells in District Deoria	All Blocks	Modernization of Existing State Tubewells	896	13440	No action Yet	24	Saving of Rs.10.75 crore of electricity charges besides full utilization of irrigation potential which is 25% at present.	Converting existing supplementary irrigation system in assured irrigation system	
		Mobile Soil Testing Lab	Not Location Specific	NEW	5	250	No action Yet	6	Balancing distorted ratio of NPK Use	To sustain soil productivity.	
		176 Ware House of 2500 MT each at Every Niayapanchayat	All Blocks	NEW	440000 MT	13200	No action Yet	12	Benefit (Rs. in crore per year) in terms of distressing selling and 5% of storage losses	To prevent distress selling by the farmers and post harvest losses	
		Animal Husbandry Hospital	All Blocks	NEW	46	1150	No action Yet	36	Enhancement of Production and Productivity in Milk, Meat, Eggs	Animal Health Exclusion.	
		AI Centres	All Blocks	NEW	128	1280	No action Yet	12	Increase in Conception rates and improvement in breeds	Low Conception Rates	
		Dredging & creation of Flood Protection Structures on Various Nallah in Deoria	All Blocks	NEW	50000	10000000	No action Yet	12	Lesser occurrence of floods due to minor streams	Major budgeting in FPP is focussed towards major rivers and minor rivulets are missed which can act as buffer channels for flood protection	
24	Etah	Road	Nidholi kala and Jalesar block etha	ongoing	38 km	1408.84	Incomplete	Three years	Helpful in enhancing agri transportation and travelling of rural public	Important for connectivity	
		Jawaharpur Super Thermal Power	Saket Block Etah	Ongoing	1320 MW	105000	Under construction	2022	Electricity connectivity crucial	Important for power generation/ supply and distribution	
		Veterinary hospitals	Awgarh (2) Maredha (3) & Jalesar (2)	New	7	280	New	One year	Helpful for animal health	Veterinary facilities are not sufficient in this block/s as per cattle population available in district.	
		Animal Service Center	Awgarh (3) Maredha (3) & Jalesar (2)	New	8	60	New	One year	Helpful for animal health	Veterinary extension facilities are not sufficient in this block/s as per cattle population available in district.	
		Solar Park	Etah	New	1 (120MW)	8000	New	One year	Electricity connectivity crucial	Important for power generation/ supply and distribution	
25	Etawah	Mahewa – Andhava Marg	Mahewa	New	0.37 km	36.00	-	1 Year	Rural Connectivity	Required for Rural Infrastructure	
		Henure to Parsuwa Marg	Mahewa	New	0.80 km	39.44	-				
		Parasurampur Sampark Marg	Mahewa	New	0.45 km	23.2	-				
		Kaudiya ki Madaya marg	Takha	New	0.25 km	12.74	-	3 years	Technical education More area will come under cultivation		
		Samthar to Nagla Mahasingh Marg	Takha	New	0.30 km	15.26	-				
		Polytechnic building	Badpura	Ongoing	1 No	49.13	-	2 years	Increase in social infrastructure		
		Watershed	Badpura	New	5425 ha	651.08	-	3 years			
		Construction of Building of existing PHCs	Takha & Safai	Ongoing	2 No	98.43	-	1 year			
		Construction of Building of new PHCs	Chakar Nagar & Maheba	New	2 No	40	-	2 years			
		Construction of Community Centres	Badpura	New	1 No	250	-	1 year			
		Moderisation and construction of ITI	Badpura	Ongoing	1 No	95	-	2 years			
		Rural Godown	In all 07 blocks	New	100000MT	3500	To be constructed	Two years	Increase in income of farmers, reduce losses due to foodgrain deterioration and distress selling, availability of foodgrains at a central location	Farrukhabad has very fertile land for the agriculture. The existing rural godowns in the district are not sufficient for storing of almost 5 lakh MT of foodgrains.	

Annexure III

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1	2	3	4	5	6	7	8	9	10	11
26	Farrukhabad	Conversion of State Tubewells into Solar Energy	05 Nos. in each 07 blocks	New	35 Nos.	-	Area to be surveyed	One year	More electric power can be saved	Low power supply is the major problem of the district.
		Bridge on Ganga River	Vill. Siya, Rajepur Block to Vill. Shringirampur, Kamalganj Block	New	1 Km.	300	Area to be surveyed	One year	Increase in connectivity	Nearby villages have to cover long distance to go to other bank of the river.
		Flood Protection	Rajepur Block	New	18000Ha	-	To be surveyed	two years	Protect villages from annual floods in the Ganga river	Heavy losses in agriculture and livestock due to recurring floods.
		Solid Waste Management	Mohmadabad	New	-	-	New	6 months	The scattered solid waste will be utilised properly.	Solid waste available in large quantity in the district. No facility is there to dispose it off
		Ripening Chambers	Kaimganj	New	16	320	New	1 year	Promotion of horticulture in the Block	Block has significant mango, guava and banana production
27	Fatehpur	Dugerai to Ganeshpur Missing Link Road	Khajuha	New Project	2.10 km	105.00		1 Year	More than 5 village connect to Major Market Centre or Block office	Tapani, Ganeshpur, Beni, etc connect to Block office Khajuha through Bindaki Lalihi Road and reduce to 10 km length through proposed road length and also benefited for agriculture and village development. Its proposed length is also beneficial for Dugerai, Shyampur, Hasnapur etc directly connect to Bahuwa Market Centre.
		Gobha to Jarauli Missing Link Road	Khajuha	New Project	2.30 km	115.00		1 Year	More than 20 village connect to Major Market Centre or Block office	Sikkathanpur, Raipur, Itara Jafraganj, Sijauli etc connect to directly Block office Khajuha and reduce 5 km length through proposed road length and also benefited for agriculture and village development.
		Kathuta to Badlewa via Bhola Singh ka Dera Link Road	Asothar	New Project	4.50 km	225.00		2 Year	More than 10 village connect to Major Market Centre or Block office	Its connect to more to 12 Habitation of Sarkandi Revenue Village to District HQ and Block office Asothar. Sakandi is biggest revenue village of Fatehpur Distt have more than 90 habitation.
		Fatehpur to Chakki Naka Missing Link Road	Teliyani	New Project	9.60 km	480.00		2 Year	More than 5 village connect to Major Market Centre or Block office & District HQ	Its connect to Fatehpur HQ to Bindaki Tehsil and also benefited to Bakandha, bhairampur, Umapur, Korai etc more than 10 village . Its provide safe and easy traffic fatehpur HQ to Bindaki Tehsil and also beneficial for agricultural development.
		NH-232 to Shamiyana via Mahmoodpur Link Road	Bahuwa	New Project	3.60 km	180.00		1 Year	More than 3 village connect to Major Market Centre or Block office & District HQ	Its Directly connect to Banda Tanda Road NH-232 to Fatehpur Baberu State Highway and connect to shah market to shamiyana, Dudra village etc . Its beneficial for agriculture and medical connectivity to village with PHC Ghazipur.
		Joniha to Bindki Connecting Road	Khajuha	New Project	9.60 km	480.00		1 Year	More than 20 village connecting to Major Market at Bindki	Bindki is one of the tehsils in Fatehpur and is a major market for all types of commodities. The existing road is riddled with dangerous potholes. This road will be beneficial for market linkages of the neighbouring villages.
		Soil Testing Labs	All blocks	New Project	13 No.	325.00		2 Year	Will enable farmers to improve soil fertility and facilitate them in adopting appropriate agricultural practices	At present there aren't any soil testing labs in the district. Farmers are not able to get their soils tested, leading to lack of information about soil pH and micronutrients. If the information is available farmers can define the quantity and type fertilizer/ treatment needed for improving soil fertility and to grow healthy crops.
		Ripening Chamber	Bhitaura, Amauli, Malwan and Khajuha	New Project	4 No.	200.00		1 Year	Will help farmers to get better price realisation for banana crop.	These 4 blocks have the biggest banana producer belt in the district. Due to lack of ripening chambers, raw fruit is sold to contractors, resulting in less price realisation at farmers' level. As the rates of the fruits ripened from ripening chambers will be higher the farmers will get more profit.
		Hi tech nursery	Fatehpur HQ	New Project	2 No.	200.00		2 Year	To provide the quality planting material to farmer	Due to lack of good quality of horticulture plants, farmers do not get desired returns from the orchard/ plantations.
28	Firozabad	Animal Breeding Farm	Jasrana	New	1	500	-	12m	Increase productivity	high potential for livelihood generation but not available any breeding farm in nearby district also.
		Drinking water Plant	Rattigarhi (Tundla)	New	1	20	-	12m	Better availability of potable water	Severe shortage of quality water
		Seed Processing Unit	Khairgarh	New				12m	Better SRR	-
		Veterinary Dispensory	Shikohabad	New	2	100	-	12m	Animal Health	Gotari is a measure source of livelihood for poor people

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km./M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	2	3 Poatao processing Unit Bridge	4 Eka Prempur (tundla)	5 New New	6 -	7 30	8 -	9 12m 12m	10 Value addition Connectivity	11 -
29	G.B. Nagar	Provision of 15 KVA voltage stabilizer , DP switch on DTW	All Blocks	New	Required on all DTW , initially may be taken up in r/o 50 DTW	200	Proposed	Six months	Will reduce mechanical failure due to irregular voltage, thus increasing irrigation efficiency	
		Conversion of Regular State TW to Solar Powered TW	All Blocks	New	Initially may be taken up in r/o 20 DTW	300	Proposed	Six months	Will increase irrigation efficiency as well as reduce operating cost, save Power and reduce pressure on Non-Renewable Energy Resources	
30	Ghaziabad	Veterinary Hospitals	Loni	New	1	50	Proposed	Six Months	To provide better and timely animal health care to the villagers	There is a requirement of Veterinary Hospital near Dharipur, Bhoopkheri and Ristal etc. villages of Loni block of Ghaziabad. At present, the hospital situated in Bhopura, Ghaziabad which caters the need of these villages. However, the same is far away.
		Veterinary Hospitals	Muradnagar	(Ongoing/Renovation)	1	50	New Hospital building is required.	Six Months	To provide better and timely animal health care to the villagers	The existing building of hospital is not in good condition. As discussed with CVO, new building (without residence) is required.
		Conversion of Regular State TW to Solar Powered TW	All Blocks	New	Initially may be taken up in r/o 20 DTW	300	Proposed	Six months	Will increase irrigation efficiency as well as reduce operating cost, save Power and reduce pressure on Non-Renewable Energy Resources	
31	Ghazipur	construction of recharging/Structure Check Dam	Bhawarkol, Zamania, Reotipur and Karanda. block	New	88 no	4190.7		3 years	Increase in agriculture production and in irrigation potential	Over exploitation of ground water and low rain fall in previous years
		Bridge over river Ganga at Prthivipur connecting Bhawarkol & Bhadwara	River Ganga at Prthivipur at Bhawarkol & Gahmar	new	9211 Meter	6585		3 years	more than one lakh population of 40-50 villages of jamania , Bhadwara region Ghazipur	The location is in downstream of river ganga at Jamania which is started few months back. Due to downstream the road connecting the region is in the flood plain area therefore the requirement of this bridge is critical for the people of the area.
		I. tube wells are required in Saidpur, Jakhania and Deokali blocks. II . Water - harvesting systems are required to be constructed in Kasimabad, Mohamddabad and Deokali blocks.	tubewells at Saidpur, Jakhania and Deokali blocks. II . Water - harvesting systems at Kasimabad, Mohamddabad and Deokali blocks.	ongoing	110 in nos	23603.77		2.5 years	4400 Ha irrigation facility created	this create additional irrigation facility in kasimabad , mohamddabad, Deokali block of the district.
		1. From Andlau to Jhalkhania, 25 km road is in dialected state 2. From Mohamddabad to Avthal , 15 km , very poor state after recent floods. 3. - Nayagaon to lattohin at Bhawarkol block , 21 km , eroded after recent floods.	Jakhania, Mohamddabad , Bhawarkol, Sadar block of Ghazipur	new	64.5km	3225		3 yrs	benefiting more than 10 lakhs of population	selling and buying of farm produce will become easier in the district.
		Centralised nurseries in all block	All blocks	New	6	100		12 months	Availability of good variety of Plantation material and technology.	Extra income to farmers
		Village Knowledge Centre	5 identified village in every block	New	30	Costing will be based on infrastructure and support system identified. To be calculated at RO level		12 months	Required for dissemination of information among farmers on the updates w.r.t the farming practices and required implements alongwith marketing techniques	No such project in the district
		5 MW Solar photovoltaic power plant	Reotipur	New	1	No assessment made. Land/Location will be allotted by District administration. Costing factors to be done at RO level/ in conjunction with joint visit with implementing department		36 months	Problem of electricity in the area. Area gets good solar radiance required for such project. Barring 2-3 months of slight/extreme cold, the area remains warm for rest of the period	No such project in the district
		Solarisation of State Tubewells	All Blocks	Modernization of Existing State Tubewells	400 Nos.	6000	-	2-3 Year	Saving in electricity charges, full utilization of irrigation potential	Converting existing supplementary irrigation system into assured irrigation system
32	Gonda	Mobile Soil Testing Lab	Not Location Specific	New	5	250		6 months	Balancing distorted ratio of NPK use	To sustain soil productivity.
		Rural Haat	All Blocks	New Project	16	240.00	-	1 year	Rural Employment	Doubling of Farmers' income through adequate marketing and sales
		Milk Processing Plant	Jhanjari	New Project	50000 lpd	1000.00	-	1 Year	It will help in processing activities , good quality milk for people and better value of the milk produce	Nutritional security and income security
		Storage Gowdowns (2000 MT)	All Blocks	New	32	7680.00	-	2 Years	These godowns will provide sufficient storage space to the farmers for their agriculture produce and prevent distress selling	Existing Capacity of godowns is not sufficient as against the total production in the district
		Cold Storage (5000 MT)	All Blocks	New Project	16	6400.00	-	2 Years	These cold storages will provide sufficient storage space to the farmers for their perishable goods and prevent distress selling and loss of produce	Existing Capacity of godowns is not sufficient as against the total production in the district
		Ripening Chambers	All Blocks	New Project	16	320.00	-	1 year	Promotion of horticulture in the district	District has significant banana and mango production
		Intregated Pack House	All Blocks	New Project	16	960.00	-	1 year	Promotion of horticulture in the district	District has significant banana and mango production

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km/M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	2	3	4	5	6	7	8	9	10	11
		Construction of new Veterinary Clinics	All Blocks	New Project	16	320.00	-	1 year	Availability of adequate Veterinary facility in all blocks	Farmers/villagers can avail Veterinary facilities to their livestock.
33	Gorakhpur	Flood protection projects	All blocks on the Rapti and Rohin basin	New	10	100	02 Years	03 Years	Protection of life nd land from floods.	Due to heavy rainfall as recorded in the past few years it is necessary to protect the areas from the menace of floods.
		School building	all blocks	New Project	20	3200	02 Years	03 Years	Requirement of schools in all blocks	Currently the people are facing difficulties in getting quality education
		Cold Storage (5000 Mt)	Sahjanwa, Khorahaar, Jungle Katuria, Bhithat, Campierganj and Sardarnagar	New	6	1600	2 Years	2 Years	These godowns will provide sufficient storage space to the farmers for their perishable goods and prevent distress selling and loss of produce	Existing Capacity of godowns is not sufficient as against the total production in the district
		Solarisation of existing Govt Tubewells	All Blocks	New	1069	12828	5 Years	5 Years	About 14709 Ha of land will be benifited through irrigation by these tubewells	Solarisation will ensure continuous supply of electricity and energy saving. Increase in irrigation potential
		Storage Gowdowns (2000 MT)	All Blocks	New	38	66500	5 Years	5 Years	These godowns will provide sufficient storage space to the farmers for their agriculture produce and prevent distress selling and loss of produce	Existing Capacity of godowns is not sufficient as against the total production in the district
		RO plant of 1000 liter capacity	all blocks	New Project	24	192	New Project	01 year	for providing good quality drinking water. Currently the people are facing difficulties in getting drinking water due to increase of water pollution and use of fertiliser	Will lead to development of concerned blocks
34	Hamirpur	Hospital	Sumerpur & Kurara	New	2	200	New Project	1 Year	Improve health of local population, cost saving, decrease in mortality rate via timely getting medical facilities	Will lead to development of concerned blocks
		Electricity sub station of 132 KVA	Muskara & Kutrara	New	1	900	New Project	1 Year	Electricity problem will be reduced	Will lead to development of concerned blocks
		Severage treatment plant	Hamirpur City	New	1	100	New Project	1 Year	it will help in controlling pollution and cleanliness of rivers	Will lead to development of concerned blocks
		Roads	Rath, Muskara & Sarila	new	140 km	70000	New Project	2 year	Increase connectivity of this block , this block have problem of connectivity by black topped road	Will lead to development of concerned blocks
		Hi-tech Nursery	all blocks	New	5ha.	100	New Project	2 year	To provide the quality planting material to farmers. Lack of good quality of plants farmers do not get desired returns from the orchard/ plantations	Will lead to development of concerned blocks
		School Building	Two each in all 4 blocks	New	8	200		24 months	Improvement in the education standard in rural areas	Absence of proper building for rural schools is critical infrastructure gap and should be filled
35	Hapur	Rural Sanitation	100 each in all 4 blocks	New	400	120		15 months	Improvement of living standard in rural areas	Absence of rural sanitation is a critical infrastructure gap and should be filled
		Veterinary Hospital	In all 04 blocks	New	31	387.5		15 months	Improvement of animal health, resulting into increase in milk production	Vet hospital is necessary infra requirement
		Rural Bridge	Harpalpur	New	2 Km	600	Area to be surveyed	one year	Better connectivity	Project will lead to increased connectivity and lower cost to farmers.
36	Hardoi	Rural Bridge	Sandi	New	700 mtr	210	Area to be surveyed	one year	Better connectivity	Better price/ income from agri- produce
		Water Conservation	Ahirori, Harpalpur, Bilgram and Sandi	New	125 per block	50	New	3 Months	Ground water recharge and availability of Ground water.	Falling ground water level, and wastage of rain water.
		Rural Road	Harpalpur	New	2Km	20	New	06 Months	Increase in connectivity	Reduce the crop losses and better price to farmers
		Rural Bridge	Bilgram	New	3'18 mtr	34	New	03 months	Increase in connectivity	Project will lead to lowering of cost to farmers and better connectivity.
		Mathura Sadabad Jalesar Awagarh Road (SH - 122)	Sadabad	New	0.520 Km. (CC Work) Km. 33 (420), Km. 34 (100)	125	New	Six Months	It is the State Highway No. 122 road which is very important. After completion of this project Transportation will be easy for the population.	Important for connectivity
37	Hathras	Construction of Small Bridge (Culvert) on Nagla Sheeshram Road.	Sadabad	New	1 No. Small Bridge at Km. 1	75	New	Six Months	Although it is a Village Road But After completion of this bridge Transport will be very easy for Local Population more than four villagers	Important for connectivity
		Guretha Sultanpur	Sikandra rao	New	72 ha	18	New	1 year	Increases crop productivity	
		Modernisation of Distribution System of 6600 State TWs and Replacement of Pumpset & Electrical Accessories in district Mahamaya Nagar	All blocks	Ongoing	6600	303.68	Sanctioned in Tranche XXVII. Work started	31-03-2024	Modernisation of Distribution System of 6600 State TWs and Replacement of Pumpset & Electrical Accessories in district Mahamaya Nagar	Better irrigation facility
		Widening and Strengthening of of Orai, Air, Khas, Teekar(ODR) from km(200) to 13(125) by CC Pavement	Dakore	Ongoing	11.325	2878.6	work under progress	Six months	This road comes under ODR. Villages viz Dhamni Bujurg, Kuiya, Air, Teekar, Dadri, Kharkha, Ramnagar will get benefitted by this project. The villagers of these areas are facing huge trouble due to unavailability of road. They faces huge trouble in taking the patient to hospital. They face lot of difficulties in taking their agriculture produce to Mandis.	This road comes under ODR. Villages viz Dhamni Bujurg, Kuiya, Air, Teekar, Dadri, Kharkha, Ramnagar will get benefitted by this project. The villagers of these areas are facing huge trouble due to unavailability of road. They faces huge trouble in taking the patient to hospital. They face lot of difficulties in taking their agriculture produce to Mandis.
38	Jalaun	Construction of bridge over nala in km 17 of Jalaun Hardoi Gujar Road	Dakore	Ongoing	58 mtr	252.97	work under progress	One Year	It will provide easy bypass for tractors, combined harvesters and other vehicles and will save the distance of around 20 km	It will provide easy bypass for tractors, combined harvesters and other vehicles and will save the distance of around 20 km
		construction of bridge over noon nala in km 365 of jalaun orai four lane road	Dakore	Ongoing	90mtr	990	work under progress	One Year	It will provide easy bypass for tractors, combined harvesters and other vehicles and will save the distance	It will provide easy bypass for tractors, combined harvesters and other vehicles and will save the distance

Annexure III**Identification of critical infrastructure support to be provided**

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km/M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	2	3	4	5	6	7	8	9	10	11
39	Jaunpur	Fish Marketing Infrastrue	Madiyahu	yes	1	120.00		12 months	Fisheries sector will get a boost, proper market will be available to fishfarmers.	despite a very high income generating sector, fisheries is not able to get a boost only because of a proper market facility is not available.
		Rural Bridge	Badlapur on Pili River	yes	2	120.00		12 months	it will boost rural economy as it will enhance rural connectivity multifold and reduce the distance by 20-25 kms.	there is only one bridge which is quite old and it makes rural public to travel extra 20-25 kms to reach block headquarters.
		Rural Bridge	Sujanganj on river sai	yes	1 (30.80)	240.00		18 months	it will boost rural economy as it will enhance rural connectivity multifold and reduce the distance by 15-17 kms.	there is only one bridge which is quite old and it makes rural public to extra cover 15-17 kms to reach block headquarters.
		Road	Rampur	yes	25 kms	1500		12 months	It will provide basic required connectivity in the area and to nearby market areas	required for proper connectivity
40	Jhansi	Bridge over river betwa at Baratha Ghat Badagoan-Dhamna Road Jhansi	River betwa at BARATHA Ghat Moth-Baghera Road Jhansi	new	585 meter	6900	AT DEPT. Lucknow	3 years	20-25 villages at the nearby area of Tehroli will be benefitted through this bridge	20-25 villages at the nearby area of Tehroli will be benefitted through this bridge
41	Kannauj	Rural Godown	All blocks	New	180000 MT	5400	To be constructed	two years	Increase in income of farmer, reduced losses and availability of food grains in central location	To avoid distress sale of agri-produce by farmers and wastage of food grains.
		Water Conservation	Talgram, Jalalabad on priority basis and all other blocks	New	100 per block initially.	80	New	03 Months	Ground water recharge and availability of Ground water.	Falling ground water level, and wastage of rain water.
42	Kanpur Nagar	Fish Marketing Infrastructure	Chaubepur	New	1.5	150		9 month	Fisheries sector will get boost due to improved infrastructure	Current infrastructure facilities are limited
		Cold storage	All Blocks	New	4000	320		2 Year	It will help farmers to store, buy fresh, have better price and reduce wastage for their produce and perishables	There is paucity of cold storage infrastructure in the district
		Kakwan Kothipurwa road to Chamaria link via Gadheva Garwapurwa	Kakwan	New	2.75	165		9 month	Alternate route would be made available for local population that would help transport	The village is mainly agricultural area and due to the construction of road, farmers can easily reach the farms and also sell their produce
		Lucknow Etawa Marg via Kushalpurwa Tika Purwa Marg	Bilhaur	New	1.3	78		6 month	Movement of local population would be easier and secure	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		Dhaurahra to Ghazna	Bilhaur	New	1.9	113		6 month	Road would connect village to nearby school and tehsil office.	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		GT Marg to Telwa Marg	Bilhaur	New	1.3	78		3 month	Due to the connection with the pucca road, local travel to the school, college, hospital and tehsil headquarters will be easy.	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		Raman Marg via Sehramau from Lakshmanpur Mishran	Bilhaur	New	2	120		6 month	Ease of connectivity	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		Connectivity route from Kamalpur to Madadpur bridge via Madadpur village	Kakwan	New	2.7	162		9 month	Connectivity to nearby APMC market	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		Kawan Fatehpur Road to Salempur Bilhaur Connecting Road	Kakwan	New	2	120		9 month	Due to construction of the road, the distance would get effectively reduced by almost 3 KM	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		Samhi to Makhan Niwada Road	Bilhaur	New	1.6	96		6 month	Ease of connectivity	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		Remaining part of Chaubepur Malav Sahayiora Marg to Indalpur Jugrajpur Marg	Chaubepur	New	1.5	78		9 month	Ease of connectivity	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		Etra Gambhirpur Marg to Para Pratappur Marg	Chaubepur	New	1.85	107		9 month	Ease of connectivity	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		Halpura to Sahjana Marg	Bilhaur	New	1.9	113		6 month	Ease of connectivity	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		Kashinath Purwa to Bhagwantpur Road	Chaubepur	New	1.5	90		9 month	Ease of connectivity	The farmers can use the road to reach nearby mandi and sell their produce leading to overall development
		Missing link between Jawasi Bagiya to Pradhanpur Bambe to Kharagpur	Chaubepur	New	2.2	132		6 month	Ease of connectivity	Pradhanpur to GT Road distance 2 km and Kharagpur to GT Route distance 10 kms. Therefore, with the construction of this road, the residents of Kharagpur will be able to take the crops etc. to the mandi and there will be all round development of the area.
43	Kanpur Dehat	Construction of Jhadi Baba temple via NH-25 (Nabipur) to Revenue village Dharaun link road	Akbarpur	New	2	51.2		12 Month	Benefit to local population	Missing Road
		Construction of missing link Akbarpur to Khanpana road.	Sarvankheda	New	3.7	180		15 Month	Benefit to local population	Missing Road
		Construction of missing link Macha to Kusarapur road.	Amraudha	New	1	60		12 Month	Benefit to local population	Missing Road
		Construction of Missing link Gahara shivrajpur to Pandayhar Road.	Maitha	New	2	115		15 Month	Benefit to local population	Missing Road
		Construction of Missing link Karom to Bheetgao Road.	Maitha	New	5	285		15 Month	Benefit to local population	Missing Road

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km./M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1		3 Construction of Village Pratappur Udepur Primary school to Ridrapur Link road. Construction of Jarclapur road via badauli from Haiderpur road. Construction of Bedhara Link Road.	4 Maitha Malasa Maitha	5 New New New	6 2.02 3.1 1.6	7 120 160 80	8	9 15 Month 15 Month 15 Month	10 Benefit to local population Benefit to local population Benefit to local population	11 Missing Road Missing Road Missing Road
		Watershed	Kasganj and Soron Blocks dist Kasganji	New	35000 ha	1225	Ongoing	Three years	To enhance production and productivity in agriculture	It is effecting production and productivity in Agriculture
44		Animal Service Center	Patiali	New	1	7.5	New	One year	Helpful for maintaining animal health in the block	Veterinary facilities are not sufficient in this block/sa per cattle population available in district.
		Medical College	Kasganji Block (to be decided by Government/ Administration)	New	1	152500	New	Three years	Patients getting good medical facilities at affordable cost/ Medical education to young local students	Providing education as well as medical facilities in district
45		Road	Chail - Murtaganj and other link roads	New	30	2000		2 years	Villages to be interconnected with Pucca Road and will connect to district HQ	Chail is becoming a hub for FPO & artisans and this road will boost the transportation and also save travel time of the farmers. Facilities are inadequate
		Road	Sirathu Kalakankaer road	Ongoing	5	753		2 years	It will help in road connectivity	Widening and Strengthening of Sirathu Kalakankaer road from Sarai to Afjalpur Santon Ghat road
		Solarisation of all 147 State Tubewells in District Deoria	Kasia, Padrauna, Hatta, Faiznagar	Modernization of Existing State Tubewells	147	2205	No action Yet	24	Saving of Rs.1.76 crore of electricity charges besides Round the year assured irrigation available for 7350 Ha, which is deprived due to non availability of electricity	Converting existing supplementary irrigation system in assured irrigation system
		Mobile Soil Testing Lab	Not Location Specific	Balancing distorted ratio of NPK use	4	100	No action Yet	6	Balancing distorted ratio of NPK use	To sustain soil productivity.
		141 Ware House of 2500 MT each at Every Nyaya Panchayat	All Blocks	NEW	371000 MT	11130	No action Yet	12	Benefit (Rs.91.9 crore per year) in terms of distressing selling and 5% of storage losses	
		Animal Hasbandry Hospital	All Blocks	NEW	39	975	No action Yet	36	Enhancement of Production and Productivity in Milk, Meat, Eggs	Animal Health Exclusion
		AI Centers	All Blocks	NEW	183	1830	No action Yet	12	Increase in Conception rates and improvement in breeds	Low Conception Rates
		Widening & Strengthening of Deoria Hata road Km 18.00 to 26.00	Hata	NEW	8	1148	No action Yet	12	Better & shorter interconnectivity between Deoria & Kushinagar	Already Km.0.0 to 18.00 road have been made in Deoria Leg
		Dredging & creation of Flood Protection Structures on Various Nallah in Deoria	All Blocks	NEW	50000	10000000	No action Yet	12	Lesser occurrence of floods due to minor streams	Major budgeting in PPP is focussed towards major rivers and minor rivulets are missed which can act as buffer channels for flood protection
		Widening & Strengthening of Paniyaha - Khadda road	Khadda	NEW	6	600	Road completely damaged	6	Proper connectivity to state of Bihar from Khadda	Better interstate connectivity
		Type four Quarters for officers, for lab, Residence tinshed for parking g of vehicles,tin shed for ill animals, inter locking and drainage system for water exit etc.	Lakhimpur Sadar	New	6	269.75		three year	To provide infra for staff, farmers and animals etc.	facilities are not available in the district HQ
		Road - Kuwarpur Sampark Marg, Palia	Palia	New	2.00 KM	139.69		Two year	To provide connectivity to the villages	Easy to transport the agricultural produce in mandis/markets by farmers
		Road - Palipurnu Marg, Palia	Palia	New	0.550 KM	39.76		one year	To provide connectivity to the villages	Roads in that area kacha which makes difficulty in the rainy season.
		Road - Nimbubwa Bhojh Sampark Marg, Palia	Palia	New	0.350 KM	21.46		Six Month	To provide connectivity to the villages	Roads in that area kacha which makes difficulty in the rainy season.
		Road - Grant -Ahamedabad Sampark Marg, Bijuwa	Bijuwa	New	1.760 KM	104.66		two year	To provide connectivity to the villages	Easy to transport the agricultural produce in mandis/markets by farmers
		Road - Armkuchuwa Sampark Marg, Bijuwa	Bijuwa	New	0.850 KM	48.76		one year	To provide connectivity to the villages	Roads in that area kacha which makes difficulty in the rainy season.
		Road - Bastipurwa Sampark Marg, Bijuwa	Bijuwa	New	0.680 KM	39.23		one year	To provide connectivity to the villages	Roads in that area kacha which makes difficulty in the rainy season.
		Road - Mathiya - Bhagwantnagar Sampark Marg, Bijuwa	Bijuwa	New	0.500 KM	31.42		one year	To provide connectivity to the villages	Roads in that area kacha which makes difficulty in the rainy season.
		Animal Service Centre-Non residential building -	Nighasan	New	1	14.50		two year	To provide facilities to the farmers	No Animal Sewa kendra at the Block
		Animal Service Centre-Non residential building -	Bijuwa	New	1	9.67		two year	To provide facilities to the farmers	No Animal Sewa kendra at the Block
		Construction of Conference Hall	Lakhimpur Sadar	New	1	18.50		two year	To provide facilities to the farmers and others for meeting and training etc	facilities for the meeting etc are not available
		Road - Chirkuwa Sampark Marg, Nighasan	Nighasan	New	0.850KM	54.53		one year	To provide connectivity to the villages	Roads in that area kacha which makes difficulty in the rainy season.
		Constructions of Blast Wells under RIDF	All six blocks of the district	Yes	300 (@ 50 in each of the six block)	1500 (@ Rs.5.00 lakh for one well)		03 years	Would provide source of irrigation esp for Rabi crops to a large number of farmers.	Sources of irrigation are limited. Canal system has not reached in all parts of the district. Blast well may provide assured source of irrigation esp in Mehranui, Madawara and Talbehat blocks.
		Construction of School building, residences for Model residential school	Bar block, Madawara Block	Yes	1	570		02 years	Project would benefit to provide education opportunities to children esp. BPL children in that area.	There is a big gap in education sector infrastructure at Lalitpur.
		Construction of School building, residences for Model residential school	Madawara blocks	Yes	1	570		02 years	Project would benefit to provide education opportunities to children esp. BPL children in that area.	There is a big gap in education sector infrastructure at Lalitpur.
		Renovation of old ponds and development of new Hatchery	All six blocks of the district	Yes	6 Hatchery	60 (@ unit cost of Rs.10 lakh per Hatchery)		5 years (01 per year)	New hatcheries will provide employment opportunities and with so many reservoirs, there is always demand of Hatcheries in the district.	Hatcheries can be developed for catering the supply side.
		Renovation of old ponds and development of new Hatchery	All six blocks of the district	Yes	100 ponds	200 (@ unit cost of Rs.2 lakh per pond)		5 years (20 per year)	District has numerous ponds which are left unattended. Fish farming can be done for additional income.	District has numerous ponds which are left unattended. It is also proposed that this activity may be converged with MGNREGA
		Rural connectivity - Rural Bridge	Two blocks	Yes	2	1650		3 years	Would provide connectivity to villages thereby employment opportunities to rural people and increase of economic activities.	There is urgent need for the people, betterment and livelihood through connectivity.
		Soil Testing Labs	At Nyay Panchayat Level in All Blocks.	New	1 (Initially Atleast one in each Block)	60	Proposed	Six months	To improve Soil Health & Facilitate Farmers adopt appropriate agricultural practices	
49	Lucknow	Conversion of Regular State TW to Solar Powered TW	All Blocks	New	Initially may be taken up in r/o 20 DTW	300	Proposed	Six months	Will increase irrigation efficiency as well as reduce operating cost, save Power and reduce pressure on Non-Renewable Energy Resources	

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km./M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	2	3	4	5	6	7	8	9	10	11
		Veterinary Hospitals	Morta (Razapur), Ristal (Loni), Nivari (Murad Nagar)	New	3 (Atleast one in each Block)	150	Proposed	Six months	To provide better and timely animal health care to the villagers	
50	Maharajganj	Road	Purandarpur - Ranipur - Khalikgarh	Renovation/ widening	12.00 km	2000.00	New	15 months	Roads play an important role for overcoming the isolation of the villages. It provides a much needed opportunity for the village population to come in contact with other groups of the society, which in turn inculcates in them a sense of being a part of national main stream in its prosperity and progress. Betterment in communication creation of wage employment saving in operation and maintenance cost. Saves time.	This is very important road connect to many villages to main road NH-29. The areas here-to-for inaccessible become easy to reach for administrative and welfare agencies particularly in times of natural calamities and for relief operations whenever needed.
		Storage and market yard facility	Maharajganj (all blocks)	New	87 units	9100.00	New	2 to 2.5 Years	The storage capacity for foodgrains needs to be augmented so that its waste can be avoided and the foodgrains can be provided to the poor and needy people in the country. It has been observed from experience that the quality of life of the people generally improves with the improvement in economic and social infrastructure.	In Maharajganj, there is huge requirement for construction of rural godowns/ storage infrastructure. As against the requirement of storage capacity of 10.83 lakh MT, gap of 4.33 lakh MT is assessed. State Food & Civil Supply Deptt., State Warehousing Corporation may come up with proposals for construction of the storage infrastructure.
		Health Centre	Nichlalul/ Paniyara/Pharenda	New	15-20	675.00	New	2-3 yrs.	Health Centers ensure that all members of their community have meaningful access to primary care. In addition to primary care services, Health Centers provide "wraparound" services, such as transportation, translation, care coordination and more, to further enhance patients' access to care.	In Maharajganj district 3-4 blocks are not having Community health centre. The people of these blocks are facing difficulties for access to better health services. They force to visit either nearby CHC or Gorakhpur for medical facilities.
51	Mahoba	RO plant of 1000 liter capacity	all blocks	New Project	24	192	New Project	01 year	for providing good quality drinking water. Currently the people are facing difficulties in getting drinking water due to increase of water pollution and use of fertiliser	Will lead to development of concerned blocks
		Hospital	Panwari, Jaipur & Charkhari	New	2	200	New Project	1 Year	Improve health of local population, cost saving, decrease in mortality rate via timely getting medical facilities	Will lead to development of concerned blocks
		Watershed	Panwari, Charkhari	New	3000	450	New Project	3 years	Irrigation facility will be increased, ground level water will be recharged & agriculture productivity will be increased	Will lead to development of concerned blocks
		Electricity sub station of 132 KVA	Jaipur, Charkhari	New	1	900	New Project	1 Year	Electricity problem will be reduced	Will lead to development of concerned blocks
		Severage treatment plant	Kabrai & Mahoba City	New	1	100	New Project	1 Year	it will help in controlling pollution and cleanliness of rivers	Will lead to development of concerned blocks
		Hi-tech Nursery	all blocks	New	5ha.	100	New Project	02 year	To provide the quality planting material to farmers. Lack of good quality of plants farmers do not get desired returns from the orchard/ plantations	Will lead to development of concerned blocks
		Roads	all blocks	new	120 km	60000	New Project	1 Year	Increase connectivity of this block , this block have problem of connectivity by black topped road	Will lead to development of concerned blocks
52	Mainpuri	Water Conservation	Barnahal and Mainpuri blocks	New	100 per block	30	New	6 months	Groundwater recharge and availability of ground water	Falling ground water in the blocks
		Cold storage	In all 09 blocks	New	150000MT	15000	To be constructed	Two years	Increase in income of farmers, reduce losses due to deterioration of perishable items and distress selling	District requires cold storages for storing of Potato and other vegetables
		Forestry	Kurawali, Bhogaon, Jagir, Kisni & Karchal	New	-	-	New	Two years	It will give clean and healthy environment and stop the soil erosion	There is an urgent need to cover these four blocks with plantation.
		Veterinary Hospitals	Sultanganj, Kurawali and Ghior	New	3	120	New	One Year	Help ful for animal health	Veterinary facilities are not sufficient in this block/s as per cattle population available in district.
		Treatment of Sodic Land	Karhal, Barnahal, Ghior, Kurawali	New	10000 Ha	2500	New	3 years	More area will come under cultivation	Much Sodic Land in these blocks are to be treated to be put under cultivation
		Integrated Rain Water Harvesting Structure at Barnahal block	Barnhal	New	8 No RWHS	800	New	3 years	1) Ground water recharge, 2) sustaining existing GW based infrastructure, 3) Supplementary irrigation source 4) Livelihood through Fishery	For revival of existing ground water based irrigation system
		Farm Bunding , Land Leveling and soil conservation etc works	Ghior, Barnahal and Kurawali	New	3 (Atleast one in each Block)	400	New	2 years	Increase in GCA, improved soil health	Soil Health improvement is critical for improved Agriculture in the area
53	Mathura	Watershed	Chauhuan	Yes	68	19.50		3 YEARS		
		Watershed	Chauhuan	Yes	70	19.60		3 YEARS		
		Watershed	Chauhuan	Yes	67	19.40		3 YEARS		
		Watershed	Chhatta	Yes	80	18.80		3 YEARS		
		Watershed	Farah	Yes	100	19.40		3 YEARS		
		Watershed	Farah	Yes	80	18.90		3 YEARS		
		Watershed	Farah	Yes	60	18.00		3 YEARS		
		Watershed	Farah	Yes	64	18		3 YEARS		
		Watershed	Farah	Yes	70	19.60		3 YEARS		
		Watershed	Farah	Yes	62	18.4		3 YEARS		
		Watershed	Farah	Yes	64	18.8		3 YEARS		
		Watershed	Baldeo	Yes	68	19.5		3 YEARS		
		Watershed	Baldeo	Yes	67	19.3		3 YEARS		
		Watershed	Baldeo	Yes	72	19.9		3 YEARS		
		Watershed	Baldeo	Yes	70	19.5		3 YEARS		
		Watershed	Baldeo	Yes	72	19.8		3 YEARS		
		Watershed	Baldeo	Yes	60	18.2		3 YEARS		
		Watershed	Baldeo	Yes	65	18.8		3 YEARS		
		Mathura	No					1 year		
		Chhatta	No					1 year		
		Goverdhan	No					1 year		
		Baldeo	No					1 year		
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		Baldeo	No							
		Mathura	No							
		Chhatta	No							

Animal Husbandry-Basic amenities at AH Hospitals in the District (Toilets=18, Hand

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km./M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	2	3	4	5	6	7	8	9	10	11
		Annual trustworthy basic minimum at 3 programs in the District centres-10, Farah Pump-26 , Shed-31, Sumersible pump-37, RO System-46)	Farah Nandgaon Naujheel Raya Chauthuan	No No No No No	Sheds-31, Sumersible Pump-37, RO System-46	49 Lakh		1 year 1 year 1 year 1 year 1 year	This will improve the common basic minimum facilities in the District and will facilitate the people coming over there.	There is lack of basic minimum facilities over there. Providing these facilities will turn increase the efficiency and effectiveness of the centres
54	Mau	Health Department Health Department Irrigation (Tube well) School Building (construction of Model School) Boundary wall of existing School Building Library for school Drinking Water supply in the school Rural Road Rural Road	Primary Health Centre 30 Bed Maternity Centre in Ratanpura Block Ranipur Block & Fatehpur Mandao Block Kopaganj	new new new and renovation New	2no. in three blocks 2 5	150 300 8	new new new and existing new	1-2 years 1-2 years 1-2 years 2-3 year	To provide better health facility To provide better health facility Irrigation facility to around 100 villages Education purpose-1, check the migration of student to other states. 2. Increase the literacy rate , 3. To check the school dropout.	unavailability of PHC unavailability of PHC New is required /old tube well is not working check the school drop out and to check the migration of student
55	Meerut	School building RO plant of 1000 liter capacity Development of Eco-Tourism/ rural tourism Rural roads Mobile Soil Testing Lab	all blocks all blocks Hastinapur All Blocks Not Location Specific	New Project New Project New Project New NEW	12 24 05 phy - 5	1920 192 130.00 - 250	n.a. n.a. n.a. n.a. n.a.	03 Years — one year 1 year 1 year	Requirement of schools in all blocks It will provide good quality drinking water to people in the village Employment opportunities will increase in rural area and rural youth will get employment. More footfall of people in the area will increase job opportunities Improved rural connectivity leads to economic development of areas. Balancing distorted ratio of NPK use	Currently people are facing difficulties in getting quality education Currently people are facing difficulties in getting clean drinking water due to increase of water pollution The area of Hastinapur has great historical and mythological significance. However, the area has not been promoted as an area for eco tourism. For economic development of rural area To sustain soil productivity.
56	Mirzapur	PWD - Rural Connectivity - Rural Bridge (Pulia) - Construction of approach road on Pathrahi River at Balua Bahajur to Bedaur Sampark Marg PWD - Rural Connectivity - Rural Bridge (Pulia) - Construction of approach road on Gadhai River Near Madaiya village School building RO plant of 1000 liter capacity PWD - Rural Connectivity - Rural Bridge (Pulia) - Construction of Bridge over Kalkaliya River at Rajupur Pacheghra Marg PWD - Rural Connectivity - Rural Bridge (Pulia) - Construction of Bridge over Bhonka Nala at Guluri to Manai Sampark Marg	Rajgarh Rajgarh all blocks all blocks Narayanpur Narayanpur	Yes Yes Yes Yes -- 	03 KM 02 KM 12 24 180.00 270.00	180.00 yet to approved yet to approved yet to approved yet to approved yet to approved	01 Year 02 Years 02 Years 01 year 01 Year 01 Year	People of one side can be connected directly with the other side People of one side can be connected directly with the other side Requirement of schools in all blocks for providing good quality drinking water People of one side can be connected directly with the other side People of one side can be connected directly with the other side	Currently the people are facing difficulties in reaching to the other side and are bound to travel a long distance resulting in wastage of time and money. Currently the people are facing difficulties in reaching to the other side and are bound to travel a long distance resulting in wastage of time and money. Currently the people are facing difficulties in getting quality education Currently the people are facing difficulties in getting drinking water due to increase of water pollution and use of fertiliser Currently the people are facing difficulties in reaching to the other side and are bound to travel a long distance resulting in wastage of time and money. Currently the people are facing difficulties in reaching to the other side and are bound to travel a long distance resulting in wastage of time and money.	
57	Moradabad	Cold Storage 5 MW Solar photovoltaic power plant Flood Protection project on left side of river Ramganga	Mundapandey Moradabad Dilari	New New New	1 1 1500 Ha	400 267.54		24 months 36 months 18 months	Increase in farmers income. Problem of electricity in the area. Area gets good solar radiance required for such project. Barring 2-3 months of slight/extreme cold, the area remains warm for rest of the period Rejuvenation of site and for future sustenance	Limited facility available in district. Farmers has to go nearby districts for availing this facility. No such project in the district Area affected by rise in level of Ramganga river during rainy seasons making it unsuitable for other seasons also and for other agri and allied activities

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km/M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	2	3	4	5	6	7	8	9	10	11
	58 Muzaffarnagar	RO plant of 1000 liter capacity	all blocks	New	16	128		—	It will provide good quality drinking water to people in the village	Currently people are facing difficulties in getting clean drinking water due to increase of water pollution
		Drip Irrigation	Budhana	New	1	60	2 Years	Around 2 years from being operational.	Increase the water level. Conservation of water.	Budhana is a dark block in Muzaffarnagar.
		Graduate College	Purkaji	Ongoing	1	45	1 Year	Students gets good education near their villages	To give good education to students.	To give good education to students.
		Veterinary Hospital	Charthwal	Ongoing	1	40.28	1 Year	Animals gets good medical facilities at affordable cost and no. of beds availability will increases.	To give good health to animals.	To give good health to animals.
		Hospital	Purkaji	Ongoing	1	45	1 Year	Petian gets good medical facilities at affordable cost and no. of beds availability will increases.	To give good health to villagers.	To give good health to villagers.
		Canals lining	in all blocks	Ongoing	130 km	3300	2 year	may help in reducing water logging problems in near by area and also help in incresing irrigated area	To increase irrigated area	To increase irrigated area
		Roads	Shahpur, Morana	Ongoing	60 km	30000	2 year	Increase connectivity of this block , this block have problem of connectivity by block topped road	Important for connectivity	Important for connectivity
59	Pilibhit	Repairing and Maintenace of Sharda Sagar Dam and Desilting of Dam	Puranpur	New	22 km	3800.00	n.a.	one year	To increase the storing capacity of dam for irrigation of fields of farmers	After storing the water in rainy season in the dam, it provides the water through canals to more than two dozen districts' of UP for farmers to irrigate their crops other than rainy season.
	60 Pratappgarh	Flood protection Work - Sharda & Devaha River	Puranpur, Bisalpur	New	10 Projects	8000.00	n.a.	one year	Reduction in losses of cultivable land, lives of people etc	Every year, there are loss of lives, cultivable land etc due to flood in captioned river during Sep- Oct
		Verninary hospital at Rampur Bawli	RampurSangramgarh New	New	1	36	Hospital is on pvt. Building	2 years	Nearly 20 villages will be benefitted.	Facilities are inadequate.
		Vetirinary hospital at Rahateeka	Sangipur	Ongoing	1	36	Building is unfit for hospital.	2 years	Nearly 25 villages will be benefitted.	No verninary facilities.
		Boundary wall of poultry farm	Sadar	New	2000 mtr.	80	Boundary wall damaged.	1	Encroachment of land will be avoided.	It is not in priority list of state govt.
	61 Prayagraj	Construction of Maze Indrapar/Mandulan link road	Purnemau	Ongoing	2 km	108.27		Nov. 2021	Nearly 25 villages will be benefitted.	
		Road	Thada, Pratappur	New	2.5Km	80		1 years	Nearly 10 villages of the Pratappur block shall be benefited	It's a kuecha road and is impossible to travell especially in rains. Facilities are inadequate
		Road	Link Roads in Handia block	New	2Km	97.02		1 years	Will save more than one hour time for commuting public.	Will provide link to national highway leading to banaras.
		Agri - Other than Irrigation	Veterinary Hospital, Bahadurpur	Ongoing		40.17		2 years	Will help in Animal Husbandry sector	To provide services to farmers
	62 Raebareli	Pashu Seva Kendra	Baucharawa, Dalmau, Majorganj, Raha, Ainawa	New	5	48.05		1-2 years	Pashu seva Kendras will help in providing better services to local population	Animal Husbandry Department has included in District Plan
		Bulk Milk Chilling Plants (5000 litres)	Amawa, Harchandpur, Unchahar, Lalganj	New	5	70		1-2 years	It will give boost to Dairy sector in the district	ADS on Dairy Sector
		Block level Hospitals	All blocks	New	18	720.00		1-2 years	To provide better health care facility	COVID-19 Pandemic showed the availability at block level could have saved many lives
		Rural Road	Sataon, Salon, Jagatpur	Existing	20	100.00		1-2 years	Rural connectivity	
63	Rampur	Restoration and modernisation of Bhakra Barrage in tehsil Bilaspur, Rampur district	Bilaspur, Rampur	New	17134 Hectare	2306.39	---	2-3 Years	17134 Hacts. Command area will be under irrigation and 16,500 Farmers of 88 Villages of Rampur district will be benefited	Necessary for the development of the district
	64 S.K.Nagar	Agriculture Government Seed Stores	District rampur	Ongoing	---	300.00	---	12 Months	Required Repairing & Maintenance	Necessary for the development of the district
		Flood Protection Measures	Hainsar, Pauli, Mehdawal	Ongoing	5	4068.47	Under implemenation	1 year	Lesser occurrence of floods	Area affected by rise in level of rivers during rainy seasons making it unsuitable for other seasons also for agri and other allied activities
		Veterinary Hospital	All Blocks (02 Nos. in each block)	New Project	18 Nos.	720.00		1-2 Years	Improved Animal Health, Enhancement of Production and Productivity in Milk, Meat, Eggs	Increased credit flow in AH/ Dairy sector
		Construction of Community Health Centres	Baghauli, Belhar Kalan, Pauli	New Project	03 Nos.	600.00		2-3 Year	Availability of quality health care facility to rural populace	Accessibility of health service
		Market yards/ Mandi	All Blocks except Khalilabad	New Project	08 Nos.	800.00		1 year	Easy access to market and better sale proceeds of farm produces to farmers	To provide platform to farmers to sale their produce
		Cold Storage (5000 MT)	All Blocks	New Project	9	3600.00	-	2 Years	Providing storage space to the farmers for their perishable goods to prevent distress selling and loss of produce	Existing cold storage capacity is not sufficient as against the total production in the district
		Solarisation of State Tubewells	All Blocks	New Project	450 Nos.	6750.00		2-3 Year	Saving in electricity charges, full utilization of irrigation potential	Converting existing supplementary irrigation system into assured irrigation system
65	Saharanpur	Rural roads	All Blocks	New				1	Improved rural connectivity leads to economic development of areas.	For economic development of rural area
		Market yards	All Blocks	New	11	275		1	Marketing platform to villagers which leads better sale proceeds of produce to farmers and helpful in reducing food wastage.	To provide platform to farmers to sale their produce

Annexure III

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1	2	3	4	5	6	7	8	9	10	11
		Storage/Cold Storage facilities	All Blocks	New	6	1200		3	Creation of storage facilities	Impetus on NWR financing and cold chain for vegetables
		Restoration of East Yumuna canal	All Blocks	New	90 KM	8000		3	Surface irrigation will increase and ground water table will be improved.	To restore water level and reduce irrigation cost
66	Sambhal	Animal Service Center	Baniyakheda, Sambhal	New	4	30	New	One year	Helpful for maintaining animal health in the block	Veterinary facilities are not sufficient in this block/s as per cattle population available in district.
		Renovation of existing failed tubewells	All blocks except Behjoi, baniyakheda, Pawasa	New	120	3600	New	Two Years	Better irrigation facility	Ground water irrigation is the only source of water available in the district.
		Extraction of New Deep Tubewells	All blocks except Behjoi, baniyakheda, Pawasa	New	10	600	New	Three years	Better irrigation facility	Ground water irrigation is the only source of water available in the district.
67	Shahjahanpur	Project for Anti Erosion Work to protect cluster of villages Dahediya and Dabara on right bank of Ram Ganga river in District Shahjahanpur (U.P.)	Jaitipur	New	500 mtr.	254.73		15-Jun-23	Around 4000 villagers would gain, agriculture land & animal would be protected	Protection of habitation
		Project for Anti Erosion Work to protect cluster of villages Kundali, Ashram, Gahvariyan, and Gahavara on right bank of Ram Ganga river in District Shahjahanpur (U.P.)	Jaitipur	New	600 mtr.	270.47		20-Jun-23	Around 4000 villagers would gain, agriculture land & animal would be protected	Protection of habitation
		Project for Anti Erosion Work to protect cluster of villages K.C.Nogla, Nizampur Nagarjya, Achitapur etc. on left bank of Ram Ganga river in District Shahjahanpur (U.P.)	Jalalabad	New	800 mtr.	317.68		20-Jun-23	Around 4000 villagers would gain, agriculture land & animal would be protected	Protection of habitation
68	Shamli	Drip Irrigation	Shamli	New	1	35	2 Years	Around 2 years from being operational.	Increase the water level. Conservation of water.	Shamli is in critical zone in Shamli.
		Graduate Collage	Thanabhawan	Ongoing	1	45	1 Year	Students gets good education near their villages	To give good education to students	To give good education to students
		Hospital	Kairana	Ongoing	1	45	1 Year	Petian gets good medical facilities at affordable cost and no. of beds availability will increase	To give good health to villagers	To give good health to villagers
		Roads	Unn	Ongoing	60 km	30000	2 year	Increase connectivity of this block, this block have problem of connectivity by block topped road.	Important for connectivity	Important for connectivity
69	Shrawasti	Animal Husbandry (Veterinary dispensary Centre & Artificial Insemination Centre)	Sirsya, Hariharpur Rani, Gilaula, Ikauna, Jamunaha	At least o2 Veterinary dispensary Centre in each block required	Approx. Rs. 350.00 lakh	State Govt. may avail support from NABARD's RIDF fund for the purpose	Not applicable	Not applicable	It will provide benefit to the farmers involved in Animal Husbandry of the district	The district is predominantly agriculture and Animal Husbandry is second most important activities in the district.
70	Siddharthnagar	Komariya Samparg Road	Shohratgarh	New	2.70	188.88		06 Month	For making the traffic well. Food and Fruit of Farmer to carry by road to mandi Japnajad Easy	It will help farmers and villagers to go to District Head Quarters
		Masina Samparg Road	Shohratgarh	New	1.80	117.39		06 Month	For making the traffic well. Food and Fruit of Farmer to carry by road to mandi Japnajad Easy	It will help farmers and villagers to go to District Head Quarters
		Mudila Chanpur Marg Par Culvert/ Laghu Setu Ka Nirman Karya	Shohratgarh	New	5x7 mtr Span	156.00		10 Month	For making the traffic well. Food and Fruit of Farmer to carry by road to mandi Japnajad Easy	It will help farmers and villagers to go to District Head Quarters
		Bhadav Chauraha se Chandanpur hote hue Mudila Khurd Samparg Marg	Shohratgarh	New	1.80	115.00		06 Month	For making the traffic well. Food and Fruit of Farmer to carry by road to mandi Japnajad Easy	It will help farmers and villagers to go to District Head Quarters
71	Sitapur	Strengthening/ widening of Rural roads	All blocks	New	NA	900.00	-	2-3 years	To provide proper road connectivity in rural areas.	There is a need for strengthening/widening of rural roads to improve rural connectivity and transportation of good and services.
		Construction/renovation of School building	All blocks	New	19	600.00	-	2-3 years	To provide education opportunities to rural poor & deprived children.	There is gap in availability of schools with proportion to population in the district.
		Drinking Water - ATM - RO plant	All blocks	New	NA	200.00	-	1 year	To provide pure drinkable water to the rural population.	There must be access of pure drinking water to each and every household of the district.
		Construction of Primary Health Care Centres and Hospitals	All blocks	New	19	700.00	-	3-4 years	To provide health care facilities to the people of rural areas of the district.	The proximity of the Primary Health Care Centres & Hospitals would help the rural people of farthest area of the district.
72	Sonebhadra	Construction of School building	Robertsganj & Babhni Blocks	Yes	2 (one each in o2 blocks)	400.00	-	2-3 years	to provide education opportunities to rural poor, deprived children.	There is gap in availability of schools with proportion to population in the district.
		Drinking Water - ATM - RO plant	Babhani, Nagawa and Ghorawal Blocks	Yes	3 (one each in o3 blocks)	30.00	-	1 year	To provide pure drinkable water to the rural populace.	There is shortage of water supply and also water is contaminated in these areas
		Construction of Primary health check up Centres and Hospitals	Chopan and Babhni Blocks	Yes	2 (one each in o2 blocks)	400.00	-	3-4 years	To provide health check facility to the people of remote area of the district.	Being a hilly district, proximity of the health check up centers would help the rural people of farthest area of the district.
73	Sultanpur	Widening and Strengthening of Kamtaganj Sambhuganj Madhupur Shivgarh (ODR)	Lambhua	Ongoing	14 KM	2476.93	Sanctioned in Tranche XXVI. Work almost completed	06 months	Help in transportation of agriculture produce	To facilitate right way to public transportation
		Construction of Link Road between Katka to Sankargarh	Dhanpatganj	New	8 KM	947.25	New project to be taken up	12 months after Sanction	Help in transportation of agriculture produce	To facilitate right way to public transportation
		Bagiya Chauraha to Birsinghpur Road	Jaisinghpur	New	9 KM	1050.54	New project to be taken up	12 months after sanction	Help in transportation of agriculture produce	The road is damaged due to plying of heavy vehicles for construction of poornanchal expressway
		Modernisation of Distribution System of 6600 State TWs and Replacement of Pumpset & Electrical Accessories in district Sultanpur	Multiple blocks	Ongoing	32	406.47	Sanctioned in Tranche XXVII. Work Started.	31.03.2024	Provide irrigation facilities	Important for agricultural productivity
		Veterinary Hospital, Akhanda Nagar	Akhanda Nagar	Ongoing	1	38.16	Sanctioned in Tranche XXVI. Work Started.	1 year	To provide better and timely animal health care to the villagers	

Annexure III

Identification of critical infrastructure support to be provided

Sr. No.	Name of District	Name of Projects	Location (Block)	New or ongoing	Physical outlay (no./ha/Km./M tr)	Total Financial Outlay (in lakhs)	Current Position of Project	Expected time period for completion	Expected Benefits	Reasons for choosing as critical gap
1	2	3	4	5	6	7	8	9	10	11
74	Unnao	Veterinary Hospital, Dhanpatganj	Dhanpatganj	Ongoing	1	38.16	Sanctioned in Tranche XXVI. Work started.	1 year	To provide better and timely animal health care to the villagers	
		Pack-house	Safipur, Miyaganj/Hasanganj	New	2		New project proposed	1 year	Avenue for packaging, marketing & export of mangoes	Mango-belt in these blocks, but no pack-house facilities.
		Agro Processing Park	Any block	New	1		New project proposed.	1-2 year	Creation of a common centre for processing of agri produce and medicinal/ herbal/ aromatic produce, also covering other aspects of the product value chain including packaging & marketing facilities	Agriculture is the major source of livelihood in the district; existing scope of processing & value addition which will lead to better realisation of value to the producer;
		Storage infrastructure	All Blocks	New	1.8 lakh MT	27000.00	New project proposed to further strengthen existing infrastructure	1-2 year	Creation of Scientific storage capacity for agri produce in the district	Food Security; Avoid distress sale; Remunerative returns for farmers; Loans against warehouse receipts etc. Assistance available under different schemes can also be availed.
		Micro Irrigation	Hasanganj	New	1000 ha	80.00	New project proposed to further strengthen existing infrastructure	2 Years	Improved water use efficiency	Improved productivity of food crops
		Farm Ponds -Renovation	Ganj Muradabad, Safipur	New	12 No/6Ha.	42.00	New project proposed to further strengthen existing infrastructure	2 Years	Water Conservation	Increased fish production leading to increase in Farmers Income. Prospects of forming a Fisheries FPO can also emerge.
		Lined Field Channels	Nawabganj	New	2246 Ha	635.04	New project proposed to further strengthen existing infrastructure	5 years	Improved water use efficiency	Impact on Agri Production and productivity
75	Varanasi	Additional rooms & renovation in Primary Schools	All Blocks	New	50 number	100.00	New project proposed to further strengthen existing infrastructure	1-2 year	Improvement in social infrastructure at village level	Impact on quality of life and better future prospects
		Rural roads	All Blocks	New	-	-	New Project	1 year	Improved rural connectivity leads to economic development of areas.	For economic development of rural area
		Cold Storage facilities	Araziline, Baragaon, Cholapur, Pindara	New	4	1280	New Project	3 years	Creation of storage facilities	Impetus on NWR financing
		Pack House (50 MT with 5 MT Pre-cooling Chamber)	Badagaon, Cholapur, Pindara, Sewapuri	New	4	240	New Project	1 year	Promote agri export	Varanasi being developed as agri-export hub
		Wasteland/Non-Arable Land Treatment Project for Soil Conservation	Villages on the Banks of River Ganga and Varuna	New	948 Ha.	225.44	New Project	2 years	Improved resistance to frequent floods	Huge losses had incurred to the farmers during monsoons on account of flooded Ganga and Varuna rivers
		Market yards	All Blocks	New	20	200	New Project	1 year	Marketing platform to villagers which leads better sale proceeds of produce to farmers and helpful in reducing food wastage.	To provide platform to farmers to sell their produce
		Ripening Chambers	All Blocks	New	8	160	New Project	1 year	Promote agri export	Varanasi being developed as agri-export hub

Annexure-IV
Critical Interventions Required in various Sectors/Sub-Sectors

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
1.	Crop Production	<ul style="list-style-type: none"> • Agra : Farmers have become aware of earthworm manure through farmers clubs. The use of organic manure will reduce the cost of agriculture. Urea should be applied only through Drip irrigation, which will reduce the consumption of urea. • Amethi : To improve the soil health and Crop productivity, it is important to adopt “Traditional Agricultural Development Program” to promote organic farming in the district. • Ayodhya : There is a shortage in the supply of high quality seeds in the district. There is a need to make the highest quality seeds popular in front of the farmers by the Agriculture Department. • Baghpat : Farmers should be issued pass books of agricultural land related records, so that they can get the credit cards without any hassle • Barabanki : Keeping in view the water conservation, there is a need to promote the cultivation of banana and sugarcane in the Drip irrigation system. • Basti : At present many canal irrigation systems in the district have become defective, which has reduced crop productivity in these areas. So Sufficient infrastructure with water conservation measures to promote efficiency of irrigation facilities is highly desirable. • Farrukhabad: Banks are requested to provide finance to the agriculture graduates who want to setup agri-clinic and agri-business. • Ghaziabad: There is an urgent need for banks to finance under Programs like Farmer Producer Organisations and ACABC, as it can be very effective for farmers. • Hapur: Huge cuts in power supply for irrigation have a huge impact on irrigation facilities. Therefore, ensuring regular power supply by the government/administration would be an effective measure. • Hathras: There is a need for setting up a Seed Processing Unit to provide certified/quality seeds to all the farmers in the district. • Mathura: There are around 251 major agriculture markets across the state, out of which 100 markets have been brought on the eNAM portal. This has made easy for the farmers to access the right market price. Rest markets also need to be brought under eNAM. • Mirzapur : In order to increase the income level of the people in the state, modern production techniques have

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<ul style="list-style-type: none"> • Muzaffarnagar: Under the “Traditional Agriculture Program” scheme, more emphasis may be given to organic farming. • Shravasti: Banks should disseminate the loan scheme in lieu of warehouse receipt so that the farmers get the fair value of their production. • Sitapur: Soil Testing Laboratory: A special campaign can be started to increase the biological content in the soil to prevent the decreasing productivity of the land. For this, soil testing campaign may be started by the Agriculture Department. Agriculture Insurance: Pradhan Mantri Fasal Bima Yojana has been implemented in the district from Kharif 2016-17. According to the scheme, all the eligible loanee farmers are being covered under crop insurance. Apart from this, there is a need to cover non-loanee farmers under the scheme. • Sonebhadra: Banks are required to provide funds in the Joint Liability Group (JLG) mode for financing the cultivators. • Unnao: There is also a need to broaden the System of Rice Intensification (SRI) by promoting high-tech agriculture, which can provide an average yield of 10–30% more than the traditional crop grown in the district. This method will also help in doubling the income of farmers by saving irrigation water by 50%, saving seed by 90% and reducing the cost of production as a result of less investment. In order to make this method popular in the district by the Agriculture Department, emphasis should be given on publicity. Awareness in this regard can also be spread through farmers clubs and FPOs established in the district. • Agriculture Department or Krishi Vigyan Kendra (KVKs) should promote different farming methods so that farmers can change their farming practices from traditional to progressive. Precision farming, green house farming etc are such examples. • Increasing the ambit of Rupay-KCC for 100% coverage in the state especially for SF/MF. Banks may consider waiving off the charges, if any applicable to KCC or Crop Loan for SF/MF. • Selection of appropriate crops, cropping pattern and crop rotation with legumes crop to restore the fertility of soil. • Covering all eligible farmers, including share croppers/oral lessees/tenant and landless farmers with RuPay KCC. • JLG financing to be prioritized for share croppers/oral lessees/tenant & landless farmers. • Extension network through various schemes of GoI and State Government to be made efficient. • Creating adequate storage capacity for various crops and their accreditation to enable the farmers to obtain loans against NWR. • The existing network of soil testing labs, including mobile vans, needs to be expanded to every nook and corner of the State for better fertiliser management and helping farmers in enhancing the soil quality.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
2.	Water Resources	<ul style="list-style-type: none"> • Agra: Irrigation facilities such as drip, sprinkler etc. need to be promoted. Power supply is concern, it increases the cost of production specially irrigation. Same can be addressed by promoting the use of solar pumps. • Aligarh: The government will have to prioritize the development of surface water based on community irrigation projects instead of ground water based irrigation projects. • Ambedkar Nagar: Solar energy can be used gradually in place of electrical energy for uninterrupted power supply. • Azamgarh: Small and marginal farmers should be given the benefit of more number of small irrigation schemes through community irrigation schemes. • Baghpat: Inefficient old pump sets need to be replaced. Solar pump sets require to be propagated. • Bareilly: There is a need to make a coordinated and comprehensive action plan for the restoration of all state tubewells in the district • Etah : The government and real estate developers should encourage the installation of rooftop water harvesting equipment. • Ghaziabad: Department of Agriculture can promote technologies like Paddy Density (SRI) and Wheat Density, which increases productivity and saves water. • Ghazipur: The Government of India will make mid and long term plans under this scheme based on the concept of “per drop more crop” and water for every field under the Pradhan Mantri Krishi Irrigation Scheme for radical changes in irrigation facilities. Keeping in mind the better development of water sources and distribution system and increasing water use efficiency, District Irrigation Scheme (DIP) and State Irrigation Plan (SIP) have been created at each district level. • Hamirpur : There are 15 NABARD sponsored Farmer Producer Organizations functioning in the district which are making farmers aware about less irrigated crops. • Mathura: Use of micro-irrigation will have a positive impact on the farmers' income with a positive effect on the productivity and quality of the crop. • Meerut: Watershed management, rainwater harvesting and groundwater recharge can help in increasing water availability in rainfed areas. • Mau: All banks should finance keeping in mind the potential of minor irrigation sector. • Rampur: There is good potential of micro irrigation system like drip and sprinkler irrigation in the district, for which the Department of Agriculture and Horticulture needs to make efforts. • Sitapur: Financing for solar powered pump-sets: Ministry of New and Renewable EnergyUnder the scheme launched by the Government of India, the installation of solar pumps can be promoted, this work can also be done

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<p>through SHG / JLG / Farmers Clubs. Under the grant scheme of NEDA by the Agriculture Department, farmers have got the target of installing solar photovoltaic pump sets. In solar pumps in current year "first come first serve" Will be applied on the basis of there is a need to publicize this scheme among the farmers by the district administration.</p> <ul style="list-style-type: none"> • Exploitation of ground water to be regulated. • Creation of awareness on efficacy of Drip/sprinkler system along with soil Health. • Creating Rain water harvesting for Govt. Building constructions/ Housing Schemes. • The status of electrification and power supply should be strengthened. Popularize Sprinkler and Drip system and establish its field display form. • To boost solar pump under the Ministry of New and Renewable Energy Schemes of Government of India. • Energization of existing tube wells /bore wells and rejuvenation of failed/old tube wells. • Focus on Micro Irrigation. • Shift from ground water based to community based surface water lift irrigation development. • Planned approach to increase use of artificial recharge measures. • Popularization of Solar Pump-sets.
3.	Farm Mechanization	<ul style="list-style-type: none"> • Aligarh: To make the custom hiring system successful, the Government Farm Equipment Center should be established at the village level with the help of Panchayati Raj Department. • Bahraich: Farmers need farm equipment on hire. But such machinery is not available at the Block level. PACs & ACABC can play an important role in alleviating the problems of the farmers. • Barabanki: There is a need to encourage the purchase of small agricultural equipment under the Sub-Mission on Agriculture Mechanization Grant Scheme by the Department of Agriculture. Use equipment's like Power tiller, Seed drill, Potato Planter etc will not only reduce the labor cost but will also have a positive impact on productivity. These small machines should be promoted through demonstration. • Fatehpur: there is a need to set up hubs of small agricultural implements at village level and large agricultural implements at block level. Farmers can use CLB / SHG / JLG for their own use as well as for renting small agricultural machinery. • Firozabad: Farmer's club, farmer producer's group, joint assistance group for tractors can be funded collectively. Schemes can be made by banks with simple conditions to provide hassle-free loans for tractors to the farmers. • Jhansi: In order to make the custom hiring system successful, the Government Farm Equipment Center should be

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<p>established at the village level with the help of Panchayati Raj Department. MNREGA laborers should be used for the operation of these machines. With this increase in income of Gram Panchayat, human labor shortage for agriculture can be overcome.</p> <ul style="list-style-type: none"> • Shravasti: Small implements and animal driven machines have been developed by ICAR and some agricultural industries as per the needs of various agro climatic fields. In order to take these machines / technologies to the farms, the agro-industries department of the state should have better coordination with the farmers. • Unnao: In view of the constraints of holding sizes getting smaller day by day and pressure from the growing population to increase production and productivity, it is necessary to promote the custom hiring model of farm mechanization. Farm energy can be better reimbursed by this model in collaboration with self-help groups, joint liability groups, farmer production societies and private companies. • Demonstration of farm equipment at Block level for promoting and popularizing. • Bankers need to provide adequate credit support to farm mechanization. • Farm Implements like Cono Weeder, self-propelled weeders, Markers, and laser land levellers have played a crucial role in the cultivation and inter-culture activities in SRI, SWI and SSI methods which needs to be popularized. • Sub-soilers and equipment for deep tillage for breaking hard pan, increasing percolation and eradication of other perennial weeds need to be introduced. • For timely farming operations, reduction in the cost of operations and saving energy and time in tillage and sowing/planting/transplanting operations, large scale adoption of rotavators, conservation tillage technologies (promotion of Zero Till Drills, Strip Till Drills, Roto-Drills, Till-Plant Machines, Raised Bed Planters etc.), need to be promoted. • There is an urgent need to design, develop and adopt machinery especially suitable to Indian farming conditions such as machines appropriate for small holdings, dry land farming, paddy transplanting, sugarcane harvesting, potato combining, spraying tall plants such as fruit and forest trees etc.
4.	Plantation Horticulture	<p>&</p> <ul style="list-style-type: none"> • There is a need to expand production capacity and encourage private nurseries in order to meet the demand of government nurseries. • There should be a system of pack houses for organized marketing of fruits and vegetables with good arrangements for washing, sorting, grading and packaging. Specific bankable schemes should be made by banks to promote various plantation crops. • Horticulture Department and the Agriculture Departments are expected to make arrangements for farmers training/exposure visit set up demonstration farms in the district and every year progressive farmers of the district

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<p>should show good horticulture farms through field trips in and around the district for promoting horticulture so that the farmers of the district can be inspired.</p> <ul style="list-style-type: none"> • Amethi: Efforts for technology transfer in respect of protected cultivation of vegetables under polyhouse/shade net, proper harvesting and handling of produce may be intensified. • Baghpat: Members of SHGs can be encouraged to setup collective nursery. In this way members could get jobs and could generate more income. • Barabanki: The nursery establishment needs to be encouraged by the Horticulture Department to ensure the availability of high quality plants • Ballia: At present there is no activity of sericulture in the district, this activity can also be promoted. • Bareilly: To encourage agricultural diversification in the district, farmers clubs should be formed by banks / government departments / Krishi Vigyan Kendras and special emphasis should be given on agricultural technical transfer, capacity building and awareness. Proper marketing arrangements should be developed for widespread cultivation and sale of medicinal crops and contract farming should be encouraged. • Deoria: There is a need to increase the production capacity of Government nursery. • Farrukhabad: To increase the production of horticulture. Farmers need to be trained and aware by providing training of post-harvest management. • Gorakhpur: Mission integrated development of Horticulture (MIDH) is the program which has been integrated with the Prime Minister Krishi Sicchayi Yojana (PMKSY-MI). Under this programme Horticulture will be promoted through the development of micro irrigation. • Hamirpur: Horticulture departments are needed to timely provide insecticide and consultation to the farmers. • Mathura: It is also essential to ensure the availability of institutional credit and insurance for horticulture crops. • Prayagraj: The landless, small and marginal farmers should be organized into SHGs/JLGs and be encouraged to organize jams, jellies, pickles, jam, amla etc., • The poor people should be helped by forming Agricultural Producer Association with the help of non-government institutions and training members for fruit processing mushroom production, cocoon rearing etc. • Forest Department may motivate people for more and more plantation and maintenance of plantation plant. • Landless entrepreneurs who are otherwise interested in undertaking horticulture, can be facilitated to take land on lease to promote horticulture including poly house cultivation.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<ul style="list-style-type: none"> Critical gaps in infrastructure for sericulture at stakeholder level viz., rearing houses and seed multiplication infrastructure needs to be supported.
5.	Forestry & Wasteland Development	<ul style="list-style-type: none"> Agra: Community development of farm\agro forest should be done on the outskirts of the agriculture fields. Ambedkar Nagar: A special awareness campaign among small and marginal farmers may be run to motivate them for soil testing so that they can know about the elements present in their land and what is needed so that they can improve their land accordingly. Amroha: There is a wide gap in the demand and supply of various forest products and the budgetary resources of the government alone are not sufficient to meet this growing gap Ayodhya: The Forest Department may prepare a strategy to promote the cultivation of bamboo under the 'National Mission on Bamboo Technology and trade Development' Auraiya: There is a need for banks to play an active role in financing viable farm / agricultural forestry and wastelands development activities. Deoria: There is a need to popularize high-tech plantations as commercially viable and bankable projects Baghpat is the selected district under Jal Shakti Abhiyan. The construction of Talab and the renovation of old Talab and canals are planned in the district on a large scale. Plantation along the banks of these talab and canals should be made compulsory and recognition should be given as part of the project. Basti: The district has immense potential for cultivation of trees like Poplar, Eucalyptus, Bamboo, etc., which can be an excellent source of income for farmers along with protecting the environment. Thus the availability of raw materials for the plywood industry in the district can also be ensured. O.D.O.P. in the district under the (ODOP) wood art is the product of the district and in this sense the importance of forestry increases automatically so that wood is available for wood art. Currently these wood mainly come from Gonda district. Ghazipur: Bamboo, Subabul and Moringa can also be promoted under agricultural commerce. Pratapgarh: Commercially viable species of Eucalyptus, Neem, Bans, Sheesham, Teak etc. can be promoted under forestry in the district.
6.	Animal Husbandry – Dairy, Poultry, Sheep, Goat & Piggyery	<ul style="list-style-type: none"> Committees should be formed on the milk route for the collection and marketing of milk. Aligarh: There is a need to set up monthly cattle markets in the districts under the supervision of the Department of Agriculture for the purchase and sale of animals that give more yield. Baghpat: The animal husbandry department should make arrangements to ensure the availability of good breed cows and graded buffalo. Barabanki: Promoting better indigenous poultry through backyard poultry with low input technology and high

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<p>production. It will provide opportunities to small farmers especially from vulnerable sections</p> <ul style="list-style-type: none"> • Basti: Goat Farmer Producer Organizations/Producer Companies and SHGs can be promoted with adequate support. • Bulandshahr: Small size broiler units should be set up in the district. • The biggest obstacle to poultry financing is the refusal by insurance companies to provide insurance cover to the units so that the bank manager is not interested in lending. Veterinary department should create simple methods for tagging chickens. • Chitrakoot: Banks should ensure that the animals should be insured and provide assistance to the farmers in insurance claims. Breeding centre should be set up to get good breed of goats, sheeps and pigs. • Deoria: There is a need to identify dairy clusters and adopt them and encourage appropriate professionals for commercial dairy. • Firozabad: Keeping in view the lack of nutrients and essential salts in the district, specific animal feed (region specific mineral mix) can be prepared. • Ghazipur: Training programs for the development of sheep and goat should be conducted by the Animal Husbandry Department and the Rural Development Agency and the socially and economically backward classes should be made aware of it. • Gorakhpur: Poultry entrepreneurs should be provided extensive skill development training so that a large number of small and marginal farmers as well as the landless poor can adopt it. • Hapur: Under the programme Agri-clinic and agri Business, Each branch of bank can provide credit to goat rearing and pig rearing. • Kanpur Nagar: Bankers can continuously finance veterinary dispensaries and artificial insemination centers. • Mainpuri: Milk collection facilities should be arranged and the self-help groups should be covered with milk root so that the self-help groups get an employment. • Moradabad: Through the Animal Husbandry Department in the district, camp arrangements should be made regarding taken care of the animals and vaccination in a regular manner. • There is no proper system of poultry vaccination in the districts, so arrangements should be made. • Cold chains should be provided for the vaccine. • Availability of adequate Veterinary facilities should be ensured.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<ul style="list-style-type: none"> • There is a need to organize, unorganized and scattered milk production and commercial dairy farms. • To ensure availability of good quality animals, new breeding farms to be established and to strengthen the infrastructure of existing State Breeding farms. • Strengthening of Block Level and District Level Veterinary Hospitals with disease diagnostic facilities, latest equipment and tools to handle referral cases. Motorcycle and Mobile facilities to Touring Veterinary Officers (TVO). • Creation of ‘Breeders Societies’ may be supported by the State. • Establishment of hi-tech laboratories in the area of disease diagnostics & forecasting, feed/food microbiology, feed and poultry processing. • Meat production and abattoirs- scientific slaughtering facilities are too inadequate in the state. About half of the total meat production comes from un-registered, make-shift slaughter houses. There is an urgent need for scientific slaughter houses. • Skill development for poultry entrepreneurs has to be provided extensively so that large number of small and marginal farmers, as well as, landless poor may take up this activity. • Promotion of improved <i>desi</i> poultry through backyard poultry with low input technology and high producing poultry birds will provide opportunity to small farmers, especially of weaker sections. • Banks may finance cold chain for poultry products, transport vehicles, refrigerated vehicles, small outlets for marketing of poultry eggs, broiler meat and egg carts in semi-urban and large sized villages. • There is scope of aggregation of small scale activities in poultry under NABARD assisted programs like SHGs, FPOs etc.
7.	Fisheries	<ul style="list-style-type: none"> • Agra: There are abundant possibilities of fisheries in the district. But the production of fish seeds in the district is insufficient to meet the demand. Production of fish seeds is an emerging activity for fishermen of the district. • Integrated fish farming should be promoted through proper awareness creation. • Amethi: The policy of leasing out ponds should be simplified and the ponds should be given on lease only to those who are interested in fisheries. • Azamgarh: Appropriate businesses need to be encouraged by the banks at the commercial level. • Balrampur: There is a need for ongoing analysis by the department to create adequate data base in the fisheries sector in the district. • Basti: Banks need to show interest in funding fisheries related works.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<ul style="list-style-type: none"> • Baghpat is the selected district under Jal Shakti Abhiyan. Construction of Talab and Navinkaran of old Talab is planned in the district on a large scale. Fishing activity should be encouraged in these talab. • Deoria: In order to increase the bargaining power of the fishermen and fish farmers, there is a need to encourage the group of fish farmer producer associations. • Gorakhpur: In order to bridge the demand and supply gap of fish seed and to ensure availability of good quality fish seed there is a need for establishment of mini hatcheries at block level and modern hatcheries at district level. • NRLM and NABARD self-help groups - Under the bank linkage program, the ponds of village panchayats should be given more to self-help groups on lease. • There is a need to encourage and finance suitable professionals at commercial level by banks. The controlling offices of banks should make specific schemes for fisheries development and ask their branches to implement them. • Proper Insurance Policy should be formulated and implemented. • Government of India has provided the facility of Kisan Credit Card (KCC) to fisheries and animal husbandry farmers to help them meet their working capital requirements. • Kasganj: In order to increase the financing in this area, close coordination should be established between Fish farmer development agency and the bank. • Extending the outreach of extension services and dissemination of fish culture technology. • Eco/Mini hatcheries at block level and State of art hatcheries at potential district level to bridge the gap of good quality fish seed. • Modern fish markets viz., Matsya Mandis and Mobile vans in the districts/block level will help in popularizing the consumption of fish. • Cold chain/Ice for transporting fish to distant internal markets so as to facilitate higher price realization for the fish.
8.	Storage facilities, Market Yard including Cold Storages	<ul style="list-style-type: none"> • Jhansi: Bankers should guide the entrepreneurs for the purpose of rural warehouses/cold storage. • Mainpuri: Finance should be provided to the Mandi Parishad, SHGs, JLGs etc. for setting up of more storages. • Uninterrupted power supply to be ensured particularly for cold storage facilities. • The Atmanirbhar Bharat Abhiyan package also includes a number of initiatives to improve the condition of Godown in the agriculture sector.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<ul style="list-style-type: none"> Sant Kabirnagar: There is a need to construct rural godowns/cold storage in the district by the state government. Apart from this, there is also a need to promote private warehouses through publicity of the Agricultural Infrastructure Fund scheme of the Government of India. Sonebhadra: At the time of government purchase, the food grains are kept under the open space in stadiums or public places. Hence it is necessary that the government should invest in creating public storage warehouses. There is a need to publicize Integrated Agricultural Marketing Integrated Scheme (ISAM), coordinating all storage and marketing schemes sponsored by the Government of India. Vegetable routes may be identified in each district, on which, cold chain facilities in the form of grading facilities, cold rooms and refrigerated vans may be provided. Milk processing facilities are skewed across the regions of Uttar Pradesh owing to lack of infrastructure. The sector requires development of entire supply system and value chain. State govt. has to provide more attention towards modern scientific infrastructures like Bulk Milk Coolers (BMCs), modern chilling plants and temperature-controlled Reefer vans.
9.	Land Development	<ul style="list-style-type: none"> Aligarh: It is necessary to motivate the small marginal farmers for land reforms, for this there is a need for special awareness programme. Ayodhya: Fertility per unit of land can be increased by increasing the use of organic fertilizers and organic pesticides. Deoria: Irrigation department is expected to prepare an action plan for the construction of water distribution drains to improve water distribution. Hamirpur: KVK is present in Jaitpur Block of the district. Such an institution can be used in the direction of increasing the quality of the soil after land reclamation. Jaunpur: Demonstration farms of vermiculture technique should be set up at the district level by the state government, central government and KVks and farmers should be made aware of the benefits from its use. Natural resources like land and water conservation have been given due attention in the watershed development program run by various institutions across India. Watershed Plus approach is needed to utilize these protected resources for social and economic development, livelihood and food security so that institutional credit can be provided to farmers, self-help groups, joint liability groups, FPOs etc. in watershed developed areas. Department of Agriculture can formulate a plan for rendering and implementing new farming method on soil treated agricultural land. Kaushambi: Soil health cards can be made available to all the farmers of the district by the state government.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<ul style="list-style-type: none"> • Shravasti: Banks should disburse agricultural credit to such farmers whose land has been renovated by the department. • The Soil Conservation Department is expected to organize workshops to sensitize farmers for salvation of saline / alkaline soil or waterlogged areas and to provide financial support by banks for such activities. • Raebareli: Selection and inspection of the beneficiaries for land development should be done by the Uttar Pradesh Land Reform Corporation and a plan for group financing should be submitted to the bank in the beginning. Subsidy can also be included in this scheme by the state government. • Farrukhabad: There is a need to develop flood control low water drainage infrastructure by preparing integrated flood control low drainage project based on comprehensive survey under technical guidance of CPWRS, Pune to prevent erosion of thousands of acres of land every year. The lands can be protected from submergence. • Unnao: Watershed project has also been implemented with financial assistance under RIDF of NABARD in district's Sumerpur Block. Other eligible projects to protect the land by the state government can be supported for funding under RIDF. • The paddy-wheat rotation practice and excessive dependence on chemical fertilizers has resulted in deterioration of soil health and reduction in soil fertility in western UP districts. Hence, soil health improvement requires a lot of promotional work. The issue of soil health card with indication for crops and fertilizer recommendation, integrated nutrient management and information for amendment of saline and alkali soils need to be ensured. • Financing of modern farm machinery like laser leveler, zero tillage machine, bed planter, rotavator etc. for conservation tillage that will help conserving water as well as improve soil health by retaining biomass. • There is an urgent need for bankers and planners to evolve a credit plus approach for development of land for better productivity. As watershed programme holds the key for sustainable development, the SLNA in the State needs to reinvigorate and all stake holders be active. Further bankers should have a plan for watershed plus activities in the developed watershed.
10.	Food Processing	<ul style="list-style-type: none"> • Agra: There is no organized market in the district for marketing of products produced by small scale industries and small artisans / craftsmen. • Aligarh : KVIC and District Industries Center should take initiative in the processing sector by formulating a specific action plan. • Ambedkar nagar: Contract farming should be promoted to overcome the uncertainty of raw material supply. • Agri-clinic agri-business centers related to industrial activities can also be encouraged and funded.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<ul style="list-style-type: none"> • Amroha: Creation of a separate department of food processing to cover all the sub sectors like milk, meat, agriculture, fisheries and horticulture processing. • Auraiya: Proper facility for drying, cleaning, grading, and packing at village/ farm gate level is needed for better price realization in the market. • Baghpat: District Central Co-operative Bank and Uttar Pradesh Co-operative Agriculture and Rural Development Bank should expand their business in non-agriculture sector by preparing a specific action plan. • Chandauli: The district trade and industry center should give more emphasis on setting up of agricultural produce processing units. • Jhansi: There is a need to establish mutual cooperation between Farmer Producer Organizations (FPOs) which can act as aggregators or primary processors. This will lead to better transfer of technology, quality awareness among producers, market / demand based production etc. • Kanpur Nagar: There are a large number of pulses processing, spice grinder industries, rice, flour, oil mills in the district, but their debt is either in private hands or from bank branches located in the urban part of the district. These units are mainly established in the Industrial Area-II of the city. Lack of power, the major role of middlemen and resource constraints and organizational inefficiency amongst small and marginal farmers are the major shortcoming of this sector • Sant Kabir Nagar: There is good potential for establishing Potato flaking unit. This may be started on pilot basis. The Local NGOs and grass root organizations like SHGs, JLGs may need to be empowered for establishing/promoting micro enterprises in agro-processing sector meeting the quality standards • Varanasi: Facility of cold storage should be made available so that the quality of agro based raw material can be maintained for a long time. • The state has considerable potential in terms of processing rice, vegetables, bananas, milk and meat. There is a need to attract private investment in this sector under PPP model. • A loan of □ 10 lakh to □ 1 crore is available under the “Stand Up India” scheme of the Government of India, under which a food processing unit can be set up. • The skill development in food processing industry is one of the major challenges today. There is a dearth of skilled manpower. • There is gap in transfer of technology from lab to land which needs due attention so that the cost effective and energy efficient technologies developed in the lab / research institutes etc. may translate into scalable technologies at the commercial level which will give the desired impetus to “Make in India” initiative of the Govt of India.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<ul style="list-style-type: none"> The State has immense potential in terms of vegetable processing, fruit processing, milk processing and meat processing. There is a need to attract private investments in the sector under PPP model. Nodal agency to act as one-point contact – Single window approach for all food and agro processing related investments in the state which may provide the necessary fillip to the ease of doing business in India.
11.	Renewable Energy	<ul style="list-style-type: none"> Solar energy panels are costly, which is not able to reach all the farmers due to the risk of theft. There is a need to develop a system to connect the solar companies with a 3-Point Hitch to connect the solar panel with the tractor. Agra: Managerial training is required to operate, repair, and maintain a biogas plant initially. Amroha: There is a need to explore the possibility of financing other renewable energy products like solar cookers, air pumps. UPNEDA should promote the use of solar energy through farmer producing organizations, self-help groups, farmers clubs. Banks should primarily distribute credit for the development of non-conventional energy as per the mission of the Government of India. Ghazipur: There is a paucity of financial intermediaries for investments in the renewable energy sector. The role of intermediaries is to provide the investors with direct information about the risk mitigation measures and investment opportunities in the renewable energy market. Gorakhpur: The government should mandate the use of solar energy to heat water in some common use places, which include hotels, lodges, hospitals, nursing homes, guest houses, schools, colleges, college hostels, wellness centres, residences and offices of officials, etc. Similarly, the waiting rooms of the district auditoriums, bus stands and railway stations should also be illuminated with solar energy. Hathras: Solar pump should be used in agriculture. Jalaun: Adequate number of non-conventional electricity suppliers are required in the district. There is a need to explore the possibility of financing other renewable energy products such as solar cookers, wind pumps. Unnao: There is a possibility of setting up biogas plant in all villages based on the livestock available in the district. Biogas is a clean and inexpensive fuel in which 55 to 70 percent of flammable methane gas is obtained and byproduct is also obtained as a substance in organic manure. Biogas can be used to generate electricity by installing a conversion kit on the generator and can also run a diesel engine, which can reduce the consumption of diesel by 75 percent. This model needs to be encouraged by making coordinated efforts to UPNEDA, Department of Agriculture and Animal Husbandry. Farmers Clubs and FPOs formed in the district can be helpful in this direction. Banks should also come forward to finance these units.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
12.	MSME	<ul style="list-style-type: none"> • Agra: District Industries Center, Khadi and Village Industries Board, Assistant Director Office of Handlooms and other industrial training institutes in the district. Due to Taj Trapezium Zone, there is a strong possibility of pollution free units in the district. • AmbedkarNagar: Banks should use surrogates like personal guarantees, bank statements, GST data, standardized score cards to assess the creditworthiness of MSME borrowers. • Etah: The state government can provide assistance through seed money/margin money for setting up of new ventures so that the benefits can be easily availed. • Under the Rural Entrepreneurship Development Program sponsored by NABARD, trained youths / youths should be provided loans on priority basis by banks and government departments. • Ghazipur: Initiatives is required to promote MSME skills through various Vocational Colleges in the district • Kannauj: The district industry should be able to provide service to the workers, supply of raw material and finished goods cabs, etc. • E-market will be promoted as a replacement for trade fairs and exhibitions to provide e-market linkage for Government MSMEs. The use of fintech will enhance transaction-based lending using data generated by the e-marketplace. Additionally, MSME receipt from the government and CPSE will be released within 45 days. • There is a need to unify small units and organize their production and marketing systems. • Mau: Sustainable power supply should be ensured in the district so that the production process of small scale industries is not interrupted. • The District Industry Center should set up training centers for entrepreneurs and establish training-cum-production centers. • Mirzapur: Effective training of entrepreneurs should be arranged by the District Industries Center, and training-cum-production centers should be established. • There should be thrust on cluster based programmes and initiatives, facilitating greater lending opportunities by banks. • Entrepreneurship development programmes like National Skill Development Mission/State Skill Development Mission be used as an identification platform for prospective entrepreneurs. • There is a need for adequate social and physical infrastructure, viz., power, roads etc., to ensure the conditions for broad-based growth and good investment opportunities.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<ul style="list-style-type: none"> State Govt. may provide support by way of Seed Money/Margin money for setting up of new enterprises so that bank finance may be easily leveraged.
13.	Education/Export Credit and Housing	<ul style="list-style-type: none"> The process of export needs to be simplified by the government. Aligarh: Entrepreneurs and related departments need to run promotional programs to promote the export of the product. Azamgarh: It may be ensured that the pre-shipment credit is settled or converted into post-shipment credit within the stipulated time after the goods are dispatched. Basti: There is a need to prepare special packages to make the repayment of educational loans satisfactory among the rural people. Farrukhabad: Lack of foreign currency branches in the district and operations outside the district, which makes the availability of credit difficult to the exporters. Hardoi: There is no large-scale engineering or medical college available in the district, although the construction of a medical college is going on fast in the district Jaunpur: Bankers should put in place a control and reporting system to ensure that the applications received for exports of loans are settled within the stipulated time frame. Kanpur Dehat: The education department and banks should jointly raise awareness of educational loans. Lucknow: Educational loans should be provided on time to talented children of economically weaker sections of the society in the district. Maharajganj: Under the Pradhan Mantri Awas Yojana (Gramin), banks need to finance more and more beneficiaries. It is also necessary to harmonize various departments to provide plots for homestays in this area. Special emphasis is to be laid on the availability of basic facilities and to take necessary measures to diagnose them. Also, the campaign of 'Made in India' in this area is very much needed. Mirzapur: The Uttar Pradesh Government has announced the "Uttar Pradesh Agricultural Export Policy-2019" to double agricultural exports by 2024 (double the current value of US \$ 2524 million ie Rs. 17591 crores). To promote exports, arrange new infrastructure, make good use of the export potential of agricultural crops and products and increase the income of farmers and other stakeholders adequately. Siddharth Nagar: The establishment of industrial training institutes, technical school, education loans in the district should be encouraged to increase the establishment of other educational institutions.

S. No.	Sector	Interventions Required – District specific as well as Applicable to All Districts
		<ul style="list-style-type: none"> • Sonebhadra : increase in the cost of land and construction, Lack of microfinance measures and limited access to existing measures, inadequacy of financial assistance to purchase housing sites • Varanasi: The export of agricultural products through APEDA should be promoted more expeditiously. • To promote export credit, Forex Bank branch should be opened in all industrial areas. • Exporters may be encouraged to take advantage of the export credit insurance facilities offered by the ECGC.
14.	Social Infrastructure	<ul style="list-style-type: none"> • Wherever possible, construction of toilets should be linked to Indira Awaas Yojana. • Barabanki: Companies can play a key role in the creation of social infrastructure in the village at large by linking their CSR funds with bank credit. • Efforts should be made to make Prime Minister's mission of Clean India successful with full force • Banks can reduce the risk of using CGTMSE scheme in respect of approved schemes under social infrastructure. • Varanasi: The facility of loan available under RIDF scheme of NABARD can be utilized by the Department of Education for construction of schools. • There is no marriage home in the rural area of the district. It is necessary to have a procession house in at least one gram panchayat. • There should be adequate awareness among the bankers to fulfill the priority sector obligations. • Particularly women's participation in the beneficiaries of schemes like education, housing, water supply etc. can be ensured. Arrangements are necessary for maintenance and repair of infrastructure designed for social use. While providing bank loan for construction of housing and school, proper provision for sanitation should be kept in mind in the proposed structure. • Village water committees and sanitation committees should be formed at the village level and along with them, arrangements should be made for strengthening and training them. • Banks should adopt leniency in financing the construction of secondary schools in remote development blocks. Also, bank branches should try to finance the existing private schools and hospitals by strengthening and expanding them by mapping suitable units. • In the district, private educational institutions have opened around the urban area in the past years but there is a lack of good institutions at the block level.

List of Abbreviations

ACP	Annual Credit Plan	FLCCs	Financial Literacy and Counselling Centres
ACABC	Agri Clinic and Agri Business Centre	FPOs	Farmers Producer Organizations
AF	Adaptation Fund	FSBS	Frozen Semen Bull Station
AH	Animal Husbandry	GCA	Gross Cropped Area
AHIDF	Animal Husbandry Infrastructure	GCF	Green Climate Fund
AIF	Agriculture Infrastructure Fund	GHG	Green House Gas
APEDA	Agricultural and Processed Food	GHTC	Global Housing Technology Challenge
APMC	Agri Produce Marketing Committee	GI	Geographical Indications
ASPIRE	Scheme for Promotion of	GIA	Gross Irrigated Area
ATI	Assistance to Training Institutions	GLC	Ground Level Credit
ATL	Agriculture Term Loan	GPs	Gram Panchayats
ATMA	Agricultural Technology	GSA	Gross Sown Area
BPKP	Bhartiya Prakritik Krishi Padhati	GSDP	Gross State Domestic Product
BPO	Business Process Outsourcing	GVA	Gross Value Added
CAGR	Compounded Annual Growth Rate	HDI	Human Development Index
CBBO	Cluster Based Business Organization	ICT	Information and Communication
CBFTE	Capacity Building of First Time MSE	IFS	Integrated Farming System
CBS	Core Banking Solutions	IMID	Framework for International Market
CD Ratio	Credit Deposit Ratio	IoT	Internet of Things
CDA	Cluster Development Agency	IPC	Irrigation Potential Created
CFL	Centre for Financial Literacy	IS	Interest Subvention
CGSSD	Credit Guarantee Scheme for	IT	Information Technology
CGTMSE	Credit Guarantee Fund Trust for	ITes	Information Security enabled services
CGWB	Central Ground Water Board	JLG	Joint Liability Group
CLA	Cluster Level Associations	JNNSM	Jawaharlal Nehru National Solar Mission
CLCSS	Credit Linked Capital Subsidy	KCC	Kisan Credit Card
CLCS-TUS	Credit Linked Capital Subsidy and	LTCCS	Long Term Cooperative Credit Structure
CSPs	Customer Service Providers	LTIF	Long Term Irrigation Fund
CVY	Coir Vikas Yojana	MDA	Market Development Assistance of
CWC	Central Warehousing Corporation	MIDH	Mission for Integrated Development of
DBT	Direct Benefit Transfer	MIF	Micro Irrigation Fund
DCC	District Coordination Committee	MoA&FW	Ministry of Agriculture & Farmer Welfare
DCCB	District Central Cooperative Bank	MoWR	Ministry of Water Resources
DEDS	Dairy Entrepreneurs' Development	MSC	Multi State Cooperative Society
DIDF	Dairy Processing and Infrastructure	MS-CDP	Micro & Small-Cluster Development
DLIMC	District Level Implementation and	MSME	Micro and Small Enterprises Sector
DPID	Dairy Processing and Infrastructure	MT	Metric Ton
DPMCU	Data Processor and Milk Collection	MUDRA	Micro Units Development & Refinance
DPR	Detailed Project Report	NAFCC	National Adaption Fund for Climate
ECBC	Energy Conservation Building Code	NAFCC	National Adaptation Fund for Climate
e-NAM	National Agriculture Market	NAPCC	National Action Plan on Climate Change
ESDP	Entrepreneurship and Skill	NFSM	National Food Security Mission
FIDF	Fisheries and Aquaculture	NIA	Net irrigated area

NIDA	NABARD Infrastructure	SHG	Self Help Group
NIE	National Implementing Entity	SHPI	Self Help Promoting Institution
NMSA	National Mission for Sustainable	SLBC	State Level Bankers' Committee
NPA	National Rural Livelihood Mission	SLIMC	State Level Implementation and
N-	National level Project Management	SMAM	Sub Mission on Agricultural
OPS	Other Priority Sector	SRI	SELF RELIANT INDIA
PACS	Primary Agriculture Cooperative	SRLM	State Rural Livelihood Mission
PAIS	Personal Accident Insurance	STCCS	Short Term Cooperative Credit Structure
PCDF	Pradeshik Co-operative Dairy	SWAMIH	Special Window to cater to Affordable
PDMC	Per Drop More Crop Component	SWC	State Warehousing Corporation
PKVY	Paramparagat Krishi Vikas Yojna	TFO	Total Financial Outlay
PMEGP	Prime Ministers Employment	TSPs	Technological Service Providers
PMFBY	Pradhan Mantri Fasal Bima Yojana	UIP	Ultimate Irrigation Potential
PMFME	Pradhan Mantri Scheme on	UNFCCC	United Nation Framework Convention for
PMGKY	Pradhan Mantri Gareeb Kalyan	UPCB	Uttar Pradesh Cooperative Bank
PMGSY	Pradhan Mantri Gram Sadak Yojana	UPNEDA	UP New and Renewable Energy Development
PMJDY	Pradhan Mantri Jandhan Yojana	USB	Ultra Small Branches
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima	USP	Ubharte Sitaare Programme
PMKVK	Pradhan Mantri Kaushal Vikas	WDRA	Warehousing Development and Regulatory
PMMSY	Pradhan Mantri Matsya Sampada	WIF	Warehouse Infrastructure Fund
PMS	Procurement and Marketing	ZBNF	Zero Budget Natural Farming
PODF	Producers' Organisation		
PoS	Point of Sale		
PRODUCE	Producers organization		
PSA	Priority Sector Advances		
PSL	Priority Sector Lending		
QA	Quality Assessment		
RAMP	Raising and Accelerating MSME		
RCs	Recovery Certificates		
RFIP	Radio Frequency Identification		
RFP	Request for Proposal		
R-FRAC	Regional Food Research and		
RIDF	Rural Infrastructure Development		
RIPF	Rural Infrastructure Promotion		
RNFS	Rural Non Farm Sector		
RRBs	Regional Rural Banks		
R-SETI	Rural Self Employment Training		
RTGS	Real Time Gross Settlement		
RWBCIS	Restructured Weather Based Crop		
SARFAESI	Securitisation And Reconstruction		
SBM	Swachh Bharat Mission		
SEZ	Special Economic Zone		
SFURTI	Scheme of Fund for Regeneration of		
SGSY	Swarnajayanti Gram Swarojagar		
ACP	Annual Credit Plan		



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- › Offers credit guarantee through the Trusts under its Trusteeship
- › Two sovereign Credit Guarantee Schemes offered:
 - › FPO Financing
 - › Under Animal Husbandry Infrastructure Development Fund (AHIDF)
- › Credit guarantee given against the credit offered by the Eligible Lending Institutions registered under the Scheme