



संभाव्यता युक्त ऋण योजना 2020 - 21

Potential Linked Credit Plan 2020 - 21

कोल्लम जिला

Kollam District

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

केरल क्षेत्रीय कार्यालय, तिरुवनंतपुरम

KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का 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.

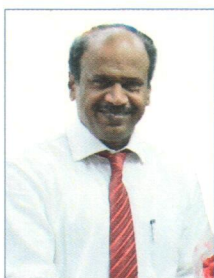
Vision

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.

FOREWORD



NABARD has endeavoured since its inception to usher in prosperity in our country's rural landscape, where even now, close to fifty per cent of the total population continues to depend on agriculture as a means of livelihood and seventy percent of our populace resides. In consonance with its mission of ensuring rural prosperity, NABARD has been preparing Potential Linked Credit Plans (PLPs) every year, for each district in Kerala, since 1990-91, by adopting a participative and consultative approach. The resource mapping and credit absorption capacity of Primary Lending Institutions in the district, gaps in infrastructure as well as the linkage support to be provided to various stakeholders for realizing the potentials estimated at the district-level are taken into account while preparing the PLPs.

I am delighted to present the Potential Linked Credit Plan for the year 2020-21. I am sure that it shall serve as a resourceful document for the preparation of Annual Credit Plan of the district.

The theme for this year's PLP is "Hi-Tech Agriculture". Hi-tech agriculture is the answer to addressing productivity issues in agriculture and has been rightly included as one of the strategies by which Government of India plans to achieve its objective of doubling farmers' income by 2022. Hi-tech farming refers to agricultural methods using latest technologies such as hydroponics, aeroponics etc. It enables the use of farming technology for aiding the process of development of disease-resistant plants through genetic engineering, adoption of climate-resilient agricultural practices, diversification towards high-value crops and promoting precision farming, leading to increase in cropping intensity. At a time when youth are weaning away from agriculture, climate change is becoming the new norm, land is becoming a scarce resource and considering Kerala's propensity towards farming in small and marginal landholdings, hi-tech farming is the ideal solution to Kerala's farming woes.

Kerala has witnessed floods for the second year in succession. Massive losses have affected almost every sector, including agriculture. I am sure that the PLP document for the affected districts would give sufficient leads to bankers to channelize increased credit to agricultural lending in these districts in particular.

I extend my sincere gratitude to Reserve Bank of India, District Collector, SLBC, Lead District Manager, Line departments, bankers, NGOs and other stakeholders for their cooperation, support, assistance and valuable suggestions provided to our District Development Manager in preparation of this document. I am confident that this document would help the bankers in coordination with all the stakeholders in better planning and paving the way for increased ground-level credit flow towards priority sectors.

A handwritten signature in dark ink, appearing to read 'R Srinivasan', written over a light blue horizontal line.

R Srinivasan
Chief General Manager

15 October 2019

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Executive Summary

In accordance with the goal of *"Doubling of Farmers Income by 2022"* set by Government of India, and achieving the target of 4% growth in agriculture sector, the PLP focuses on efforts needed to increase the net income of farmer, judicious use of water for irrigation, crop insurance, value addition of agri produce, ensuring flow of term loans for agricultural and allied purposes, etc.

The district of Kollam, constituting just under 6.5% of Kerala's geographical area is home to around 7.2% of the State's population while contributing nearly 9% of the State's GDP. The share of agriculture in the district's GDP is around 10% less than the state average of 11.52%. One of the unique features of the district is the concentration of cashew processing and marine processing units 23% of cashew processing in India is done in Kollam.

The district has 464 banking outlets (excluding PACS). Under Priority Sector lending to agriculture, the achievement under agriculture term loan fell short of expectations. For 2018-19 the achievement was 107%, against the District Credit Plan target of Rs.11695.27 cr., the achievement was Rs.12466.20 cr. The average sector-wise achievement for the district was 120% for agriculture, 80% for NFS and 111% for OPS. Financial Literacy Centres [FLC] function in all the 11 blocks of the district.

The total assessed credit potential for 2019-20, under **Priority Sector for Kollam district, is pegged at Rs.1001135 crore**, registering a marginal increase of 1.017% over the PLP estimates for 2018-19.

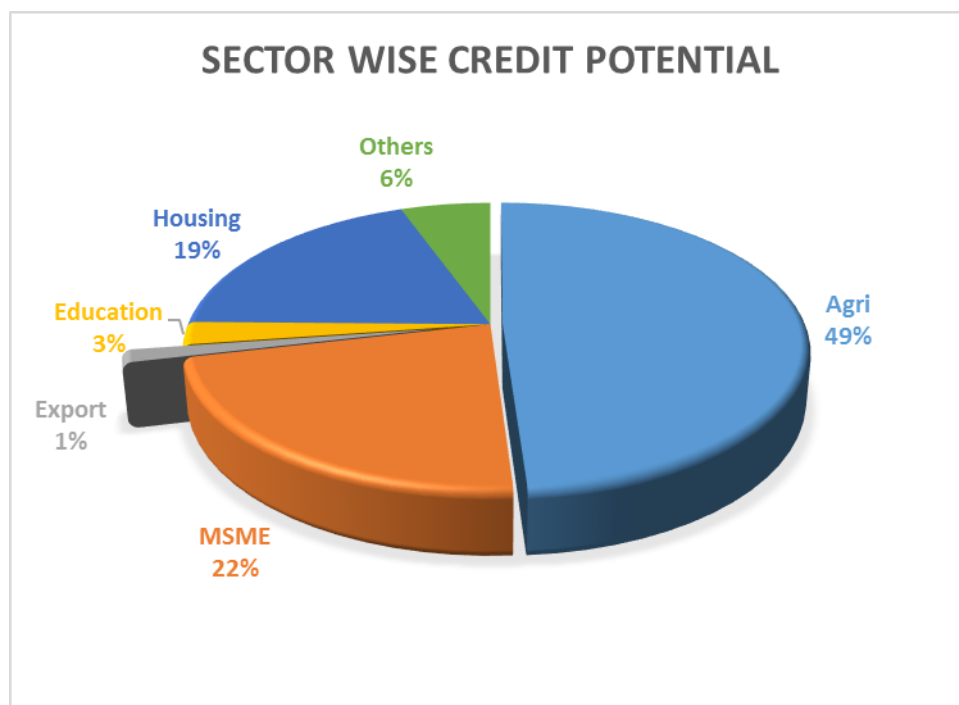
- Net Sown Area in the district account for 50% of the total geographical area, with a Cropping Intensity of 110%. Major crops are rubber, paddy, tapioca, coconut, arecanut, banana and vegetables. The sector's potential for 2020-21 is assessed at Rs.1728 crore. Considering the small nature of land holdings, special focus has to be given for JLGs engaged in collective farming, especially on lease lands.
- Net Irrigated Area is around 6054 ha. The sector's credit potential for 2020-21 is assessed at Rs.25.18 crore. Utilisation of capacity created under ambitious Kallada irrigation project and Speedy implementation of on-going infrastructure works should be the main focus in this sector.
- The highly undulating terrain of the district calls for scientific measures for land development and soil conservation. The sector's credit potential for 2020-21 is pegged at Rs.39.14 crore
- Coconut, rubber, arecanut, pepper, nutmeg, cashew etc. are the major Plantation & Horticulture crops grown in the district. The sector's credit potential for 2020-21 is estimated at Rs.163.30 crore.
- Activities like dairy, poultry and goat-rearing are very popular in the district. The potential for AH activities for 2020-21 is assessed at Rs.153.63 crore.
- There is a need to have smaller size primary storage and processing facilities, especially for Rubber and Paddy. Good-working PACS having own land need to set up such facilities. However, considering the trend in institutional financing in the past, the potential for 2020-21 has been estimated as Rs.18.62 crore.
- The sector's credit potential for 2020-21 has been assessed at Rs.2240.17 crore for MSME, and other newly included sectors like social infrastructure, housing education etc.
- Coordinated efforts by all the stake holders are required to ensure doubling of farm income by 2022. It requires the committed and co-ordinated efforts of various partners and stakeholders having shared perception to the cause of enhancing the lives and livelihoods of the rural poor. Banks and line departments need to continue to work together for facilitating and ensuring performance at the ground-level, especially for ensuring desired levels of capital formation in agri and allied sectors by promoting term loans. Reviews in DCC/BLBC meetings should be more focused and should address channelizing credit flow to promote growth in agriculture.

**Appendix A to Annexure 1
Broad Sector wise PLP Projections- 2020-21**

District: Kollam

Rs. Lakh

Sr. No.	Particulars	PLP Projections 2020-21
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	172839
ii	Working Capital for Animal Husbandry / Fisheries Sector	3757
iii	Term Loan for agriculture and allied activities	41523
	Sub Total	218119
B	Agriculture Infrastructure	7718
C	Ancillary activities	264348
I	Credit Potential for Agriculture (A+B+C)	490185
II	Micro, Small and Medium Enterprises	224017
III	Export Credit	14032
IV	Education	25356
V	Housing	192328
VI	Renewable Energy	92
VII	Others	50806
VIII	Social Infrastructure involving bank credit	4320
	Total Priority Sector (I to VIII)	1001135.9



Appendix B to Annexure 1
Summary of Sector/ Sub-sector wise PLP projections- 2020-21

Sr. No.	Particulars	PLP Projections 2020-21
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	172838.90
	Working Capital for Animal Husbandry / Fisheries Sector	3757.00
ii	Water Resources	2518.00
iii	Farm Mechanization	3391.00
iv	Plantation and Horticulture (Including sericulture)	16330.00
v	Forestry and Waste Land Development	500.00
vi	Animal Husbandry - Dairy	10242.00
vii	Animal Husbandry - Poultry	2127.00
viii	Animal Husbandry - Sheep, Goat, Piggery, etc	2994.00
ix	Fisheries (Marine, Inland, Brackish water)	3421.00
x	Others	0.00
	Sub Total	218118.90
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouse, Market yards, Godowns, Silos, Cold storage units/Cold storage chains)	1862.00
ii	Land development, Soil conservation, Watershed development	3914.00
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio-pesticides/ fertilizers, Vermi composting)	1942.00
	Sub Total	7718.00
C	Ancillary activities	
i	Food and Agro processing	258348.00
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/Agri Business Centres, Loans to PACS/FSS/LAMPS, Loans to MFIs for on lending)	6000.00
	Sub Total	264348.00
	Total Agriculture	490184.90
II	Micro, Small and Medium Enterprises	
i	Term Loan - Manufacturing Sector Enterprises	39502.00
ii	Term Loan - Social Sector Enterprises	68750.00
iii	WC - Manufacturing Sector Enterprises	64824.00
iv	WC - Social Sector Enterprises	50941.00
	Total MSME	224017.00
III	Export Credit	14032.00
IV	Education	25356.00
V	Housing	192328.00
VI	Renewable Energy	92.00
VII	Others (Loans to SHGs/JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	50806.00
VIII	Social Infrastructure involving bank credit	4320.00
	Total Priority Sector	1001135.90

District Profile

District -	KOLLAM	State -	KERALA		
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1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	2488
No. of Municipalities	3
No. of Blocks	11
No. of Villages (Inhabited)	103
No. of Panchayats	70

3. LAND UTILISATION [Ha]

Total Area Reported	248788
Forest Land	81438
Area Not Available for Cultivation	25199
Permanent Pasture and Grazing Land	
Land under Miscellaneous Tree Crops	85
Cultivable Wasteland	1520
Current Fallow	4505
Other Fallow	1506
Net Sown Area	125999
Total or Gross Cropped Area	159706
Area Cultivated More than Once	33707
Cropping Intensity [GCA/NSA]	1.3

Cultivators	41
Of the above, Small/Marginal Farmers	38
Agricultural Labourers	56
Workers engaged in Household Industries	14
Workers engaged in Allied Agro-activities	92
Other workers	583

8. HOUSEHOLDS [in '000]

Total Households	593
Rural Households	496
BPL Households	196

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	103
Villages having Agriculture Power Supply	103
Villages having Post Offices	103
Villages having Banking Facilities	100
Villages having Primary Schools	103
Villages having Primary Health Centres	103
Villages having Potable Water Supply	103
Villages connected with Paved Approach Roads	103

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	125999
Irrigation Potential Created	6054
Net Irrigated Area (Total area irrigated at least once)	4193
Area irrigated by Canals / Channels	1135
Area irrigated by Wells	2548
Area irrigated by Tanks	81
Area irrigated by Other Sources	352
Irrigation Potential Utilized (Gross Irrigated Area)	6054

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	1	2/ day
Sugarcane (Gur/Khandsari/Sugar)	nil	
Fruit (Pulp/Juice/Fruit drink)	1	
Spices (Masala Powders/Pastes)		
Dry-fruit (Cashew / Almond/ Raisins)	320	1200
Cotton (Ginnining/Spinning/Weaving)	1	
Milk (Chilling/Cooling/Processing)	3	175000 lpd
Meat (Chicken/Mutton/Pork/Dryfish)	8	10
Animal feed (Cattle/Poultry/Fishmeal)	1	300TPD

17. ANIMAL POPULATION AS PER CENSUS 2011 [in '000]

Category of animal	Total	Male	Female
Cattle - Cross bred	111546	10636	100910
Cattle - Indigenous	1608	239	1369
Buffaloes	5792	4321	1471
Sheep - Cross bred	3	2	1
Sheep - Indigenous	6	3	3
Goat	111342	27248	84094
Pig	969	384	585
Rabbits	12688	4542	8146
Horse/Donkey/Camel	9	8	1
Poultry - Cross bred	1070243	NA	NA
Poultry - Indigenous		NA	NA

2. SOIL & CLIMATE

Agro-climatic Zone	Western plains and Ghat region- Coastal Midland Region (Zone 12)
Climate	Dry subhumid and Per Humid
Soil Type	Laterite, redloamy, coastal Alluvium

4. RAINFALL & GROUND WATER

Rainfall [in mm]	Normal	Actual	2013	2014	2015
	2406		2118	2481.9	2025
	Variation from Normal		-11.97%	3.15%	-15.84%
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	332.94		164.66		290.2

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<= 1 Ha	538748	97.8	71557	78.7
>1 to <=2 Ha	9881	1.8	12656	13.9
>2 Ha	2163	0.4	6669	7.3
Total	550792	100.0	90882	99.9

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	2635	1247	1388	1448	1187
Scheduled Caste	328	158	170		
Scheduled Tribe	11	5	6		
Literate	2240	1074	1166		
BPL Households	215				

9. HOUSEHOLD AMENITIES [Nos. in '000 Households]

Having brick/stone/concrete houses	559	Having electricity supply	631
Having source of drinking water	569	Having independent toilets	627
Having access to banking services	461	Having radio/tv sets	

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	2723	Dispensaries	1500
Primary Health Centres (govt)	48	Hospitals	62
Community Health Centres (govt)	17	Hospital Beds (govt)	2591

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	347/---/58	Agriculture Pumpsets [Nos]	11403
Total N/P/K Consumption [T]	1680/1000/1350	Pumpsets Energised [Nos]	11403
Certified Seeds Supplied [MT]	160	Agro Service Centres [Nos]	3
Pesticides Consumed [MT]	60000	Soil Testing Centres [Nos]	2
Agriculture Tractors [Nos]	100	Plantation nurseries [Nos]	5
Power Tillers [Nos]	Above 200	Farmers' Clubs [Nos]	54
Threshers/Cutters [Nos]	33	Krishi Vigyan Kendras [Nos]	1

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	228	Wholesale Market [Nos]	10
Length of Pucca Road [Km]	10800	Godown [Nos]	107
Length of Railway Line [Km]	143	Godown Capacity [MT]	87000
Public Transport Vehicle [Nos]	39840	Cold Storage [Nos]	10
Goods Transport Vehicle [Nos]	17500	Cold Store Capacity [MT]	10000

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2015-16		2016-17		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Paddy	1555	3351	1302	2396	2374
Banana	2884	20399	2747	19511	6869
Tapioca	15147	530802	14221	440856	38854
Rubber	37240	31600	37260	37800	942
Coconut *	51834	358	50938	323	7391 Nuts
Pepper	3330	1093	3180	898	382
Areacanut	1931	1070	1866	1135	757

Production of coconut in million nuts

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

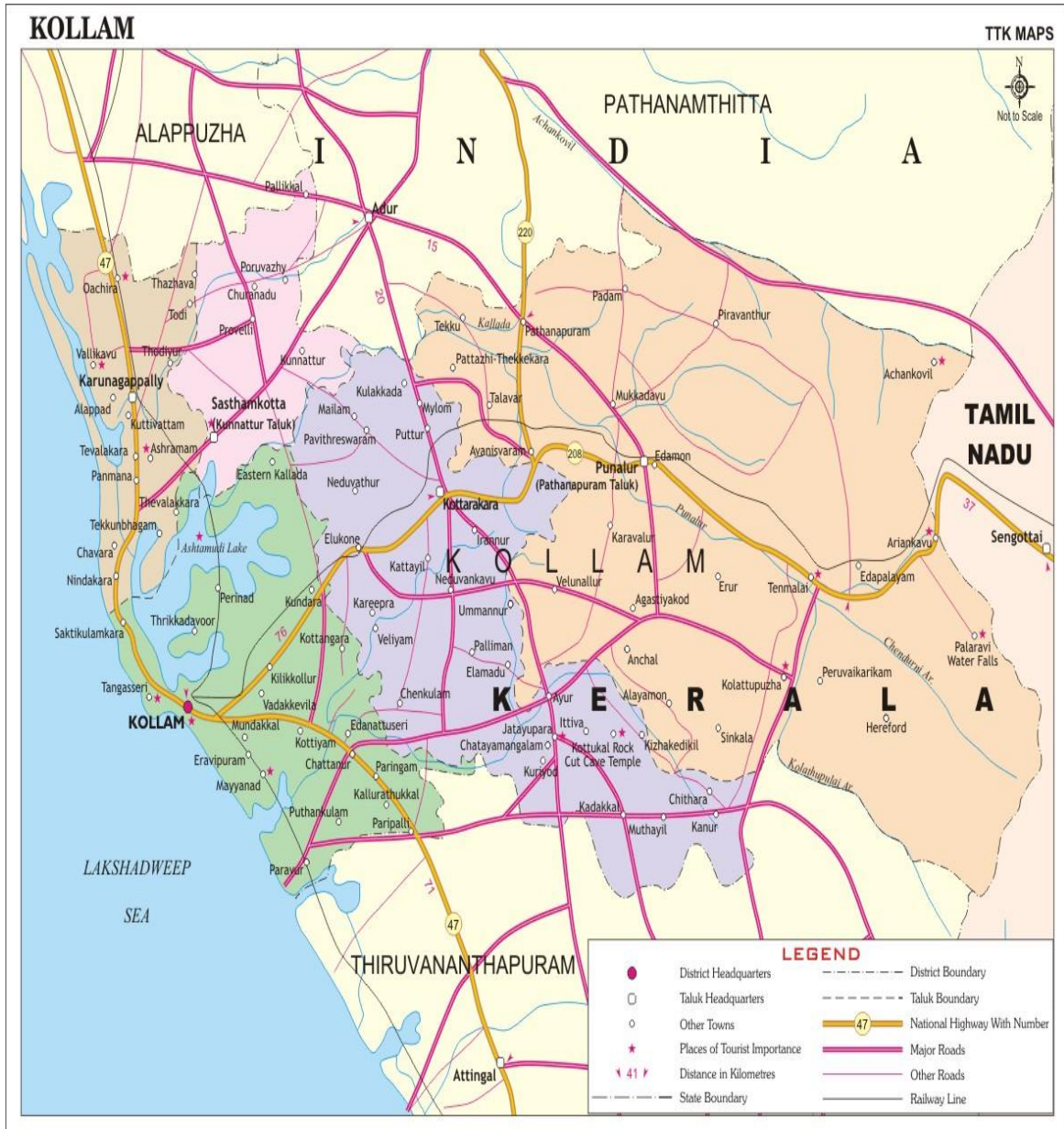
Veterinary Hospitals/Dispensaries [Nos]	80	Animal Markets [Nos]	11
Disease Diagnostic Centres [Nos]	1	Milk Collection Centres [Nos]	324
Artificial Insemination Centers [Nos]	145	Fishermen Societies [Nos]	3
Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	2
Animal Husbandry Tng Centres [Nos]	2	Fish Markets [Nos]	324
Dairy Cooperative Societies [Nos]	328	Poultry hatcheries [Nos]	1
Improved Fodder Farms [Nos]	1	Slaughter houses [Nos]	58

19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY

Fish	Production [MT]	129751	Per cap avail. [gm/day]	154
Egg	Production [Lakh Nos]	1306	Per cap avail. [nos/p.a.]	51
Milk	Production [000 MT]	336	Per cap avail. [gm/day]	356
Meat	Production [MT]	18732	Per cap avail. [gm/day]	20

Sources (if not mentioned against the respective item):

Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2007; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.



DISTRICT PROFILE

Kollam is situated on the southwest cost of Kerala and located between 9° 28` to 8° 45` altitude and 76° 28` to 77° 17` longitude. The district is bounded on the west by the Arabian Sea and east with Western Ghats bordering Tamil Nadu. The district headquarters is located 71 km north of Thiruvananthapuram. The district is bounded by Thiruvananthapuram on the south, Alappuzha and Pathanamthitta on north and northeast respectively. The district, situated in the southern region of Kerala, ranks 9th among the districts of the State, with an area of 2491 sq km, constituting 6.40 % of total Geographical Area. The district is divided into 5 taluks comprising 11 blocks, 104 villages and 70 village panchayats, 1 corporation and 3 municipalities. Kollam is home to 7.89% of the state's population, in terms of population size the district is ranked of 155th in India (out of a total of 640 districts). The district has a population density of 1,056 inhabitants per square kilometre. Kollam has 1113 females for every 1000 males and a literacy rate 95.83 percent.

The district is gifted with wide rivers, waterfalls, hills and valleys, forests, lakes, plains, backwaters and vast green fields. The largest fresh water lake of the state- the Sasthamcottah lake is in the district. This lake provides drinking water to Kollam city. Ashtamudi and Paravur are the other two important lakes in the district. Ashtamudi lake covers 30 percent of total area of the district.

The Soil of the District may be classified as sandy loams, laterite and forest soil. The costal belt has sandy loams and the forest soil is found in the eastern forest belt. The rest of the district is laterite soil. The District has a tropical humid climate with an oppressive summer and plentiful seasonal rainfall. The hot season, lasting from March to May is followed by the South West Monsoon from June to September. The rest of the year is generally dry. Kollam District has a large area under forest. Pathanapuram, Anchal, Kottarakkara and Chadayamangalam are blocks having large areas of forest.

The district economy is mainly based on receipts from cashew, plantation crops and seafoods. The Gross Domestic Value Added (GSVA) at constant prices (2011-12) for Kollam increased from Rs.3622737 lakhs during 2015-16 (P) to Rs.3825637 lakhs during 2016-17 (Q) exhibiting a growth rate of 5.60 %, this contributed to 9% of the GSVA of the State. The contribution of primary, secondary and tertiary sector to total GVSA was at 10%, 26% and 64% respectively. Kollam's per capita income at constant prices for 2016-17 (Q) was estimated at Rs.143638 lakh (2th rank).

Net Sown Area (NSA) accounts for nearly 49% of the total geographical area, with a Cropping Intensity of 110%. Tapioca is the most important food crop, followed by banana and other plantains, while Coconut is the major garden crop and pepper the leading spices crop while Rubber cultivation is a major plantation crop in the district. Paddy is getting restricted to certain pockets only. The district occupies first position in area under cultivation and production in the respect of tapioca while it occupies first position in the productivity of mango.

Kollam district rank first in the livestock wealth in the state. It is an important maritime district of the state and fishing and fishing industries have a prominent place in the economy of the district.

Cashew processing, coir production, handloom, clay, mineral sand mining, readymade garments and wood based industries contribute to the industrial development of the district.

Banking Profile

District -	KOLLAM	State -	KERALA	Lead Bank -	INDIAN BANK
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1. NETWORK & OUTREACH (As on 31/03/2019)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/LGs	BCs/BFs	Villages	Households
Commercial Banks	37	365	7	267	91	4	20230	5	0.28	
Regional Rural Bank	1	25		24	1	NIL		NIL	8.58	
District Central Coop. Bank	1	64	51	6	7	NIL	na	NIL	1.81	
Coop. Agr. & Rural Dev. Bank	5	10	10			NIL	na	NIL	17.17	
Primary Agr. Coop. Society	124	124	120	2	2	NIL	3639	NIL	0.83	
All Agencies	168	588	188	299	101	4	23869	5		

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs. lakhs]				
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	3406500	2620245	3106253	19	83
Regional Rural Bank	NA	NA	NA	NA	NA	25455	38980	64574	66	2
District Central Coop. Bank	NA	NA	NA	NA	NA	384156	389146	572055	47	15
All Agencies	NA	NA	NA	NA	NA	3816111	3048371	3742882	23	100

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs. lakhs]				
	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	1800951	1936506	2076068	7	84
Regional Rural Bank	NA	NA	NA	NA	NA	36248	43097	64719	50	3
District Central Coop. Bank	NA	NA	NA	NA	NA	129905	136905	319212	133	13
All Agencies	NA	NA	NA	NA	NA	1967105	2116508	2459999	16	100

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-17	31-Mar-18	31-Mar-19
Commercial Banks	60	73	67
Regional Rural Bank	91	110	100
Cooperative Banks	56	40	56
All Agencies	69	69	66

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/c's)

Agency	During 2018-19		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA
All Agencies	NA	471397	NA	2989187

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2019)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to SC/ST	
	Amount [Rs. lakhs]	% of Total Loans	Amount [Rs. lakhs]	% of Total Loans	Amount [Rs. lakhs]	% of Total Loans	Amount [Rs. lakhs]	% of Total Loans	Amount [Rs. lakhs]	% of Total Loans
Commercial Banks	898614		456858		308119		60	0.00	89813	
Regional Rural Bank	29331		22477		35343		0	0.00	1024	
Cooperative Banks	211911		104450		91230					
All Agencies	1139856		583785		434692		60	0.00	90837	

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2016-17 Target [Rs. lakhs]	Ach'ment [Rs. lakhs]	Ach'ment [%]	2017-18			2018-19			Average Ach[%] in last 3 years
				Target [Rs. lakhs]	Ach'ment [Rs. lakhs]	Ach'ment [%]	Target [Rs. lakhs]	Ach'ment [Rs. lakhs]	Ach'ment [%]	
Commercial Banks	584285	542679	93	646461	704868	109	845788	984969	116	106
Regional Rural Bank	26836	35369	132	32762	29902	91	38251	29591	77	100
Cooperative Banks	252122	129914	52	267349	225219	84	285488	232060	81	72
Others										
All Agencies	863243	708686	82	946572	959989	101	1169527	1246620	107	97

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2016-17 Target [Rs. lakhs]	Ach'ment [Rs. lakhs]	Ach'ment [%]	2017-18			2018-19			Average Ach[%] in last 3 years
				Target [Rs. lakhs]	Ach'ment [Rs. lakhs]	Ach'ment [%]	Target [Rs. lakhs]	Ach'ment [Rs. lakhs]	Ach'ment [%]	
Crop Loan	367603	297760	81	390593	345246	88	475507	575833	121	97
Term Loan (Agr)	70739	61298	87	80939	15330	19	10571	7952	75	60
Total Agri. Credit	438342	359058	82	471532	360576	76	486078	583785	120	93
Non-Farm Sector	193169	190503	99	205821	209565	102	309928	249157	80	94
Other Priority Sector	231732	159124	69	269219	256997	95	373521	413678	111	92
Total Priority Sector	863243	708686	82	946572	959992	101	1169527	1246620	107	97

9. RECOVERY POSITION

Agency	2014-15			2015-16			2016-17			Average Rec. [%] in last 3 years
	Demand [Rs. lakhs]	Recovery [Rs. lakhs]	Recovery [%]	Demand [Rs. lakhs]	Recovery [Rs. lakhs]	Recovery [%]	Demand [Rs. lakhs]	Recovery [Rs. lakhs]	Recovery [%]	
Commercial Banks										
Regional Rural Bank										
Cooperative Banks										
Others										
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Sources : Lead Bank, Kollam DCCB, KSCARDB Kollam Ro

BANKING PROFILE

Kollam district has a good network of 588 banking outlets as at end of March 2019. 38 Commercial Banks, 1 RRB, 5 PCARDBs, Kollam DCB and 124 PACS (Service cooperative banks) have their presence in the district. The total deposits and loans outstanding of all the banks in the district were Rs. 37428.82 crore and Rs. 24599.99 crore as on 31.3.2019, showing an YoY growth of 23% and 16% respectively. The CD ratio of the district during 2018-19 was 66% showing a decline over the CD ratio of previous year (2016-17 was 69%).

For 2018-19, against the District Credit Plan target of Rs. 11695.27 crore, the achievement was Rs. 12466.20 cr. [107%]. The share of priority sector to total advances in the district is 73%, while the State Average is 69%. Sector-wise, the achievement was 121% for agriculture, 80% for NFS and 111% for OPS. While most of the banks could achieve the targets under Crop Loans, very few banks could achieve the targets under Agri Term Loans. Overall, in the district, while 73% of the GLC flow for Priority Sector was from CBs, Cooperatives had a share of 22%, with RRB contributing the rest. Agency-wise, the YoY growth was highest for RRBs, followed by Cooperatives and CBs.

In the district, most of the Commercial Bank branches are lending for agricultural purposes against security of gold, viz., agri jewel loans. Simple procedures and ease of transaction are the main reasons for the bank's propensity to lend against gold. Normally, the receipt of land tax paid is the only document insisted upon for disbursing such loans. Studies done by RBI / NABARD and field visits reveal instances where the amount of loan disbursed has no correlation to the land holdings, scales of finance or seasonality of the crop proposed to be cultivated. Banks need to ensure that such loans are invariably lent as per scales of finance and area cultivated.

Investment credit plays an important role in capital formation in agriculture. The thrust areas for the district are animal husbandry including dairy, poultry and sheep/goat rearing, fisheries, plantation & horticulture, farm mechanization, water resource development, agriculture market infrastructure development and food processing. Despite all efforts, the flow of credit for these sectors continues to be low.

Considering the fact that more than 98% of the land holdings are small, efforts are underway to enhance credit for LT investments in agriculture through the JLG. Attempts at aggregation are already underway through the setting up of two Producer Companies in the district, viz., the Venad Poultry Farmers Producer Co Ltd., Palaruvy FPC and the Jaivashree Farmers Producer Company Ltd. have started commercial operations two new FPC namely Punular FPC and Milkberg FPC have been incorporated under Companies Act and are in the initial stages. Kaipuzha Coconut farmers Producers Company promoted by CDB is functioning in the district.

Towards furthering the cause of financial inclusion and to deepen the knowledge about banking products, Financial Literacy and Credit Counselling Centres [FLCCs] have started functioning in all the 11 blocks of the district. Kollam District Cooperative Bank has set up 03 FLC with NABARD-support. The total no of ATMs in the district as on 31 March 2019 is 313 of which 11 are in the cooperative sector.

As part of the GoI's FI initiative "Swabhiman", Service Area allotted to each bank branch was further sub-divided into Sub Service Area in order to ensure providing banking services within a 2 km radius of habitations having less than 1,500 households. In Kollam district 663 SSAs including brick and mortar branch, individual BC model/ CSCs, Akshaya centres are functioning.

The social security schemes viz., PMJJBY, PMSBY and APY are implemented by all banks in the district. The total no of beneficiaries covered in all the three schemes by the various bank branches in the district is 34996. The banks along with other departments are also giving importance to PMMY schemes.

Methodology of Preparation of Potential linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

- NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavouring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.
- The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.
- The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

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

S. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers

		<p>on one hand and other farmers on the other.</p> <ul style="list-style-type: none"> • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops

		<ul style="list-style-type: none"> • Estimation of potential for rejuvenation of existing plantation.
5	Animal Husbandry	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; • 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

Concerted and continuous efforts have been on to make PLPs user friendly keeping in view the stakeholders focus. The document has been useful to various stakeholders in a variety of ways, as illustrated below:

1	Bankers	<ul style="list-style-type: none"> ▪ Provides inputs/information on Exploitable potential vis-a-vis credit available. ▪ Potential High Value Projects/Area Based schemes ▪ Infrastructure support available which can form basis for their business/development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> ▪ Developmental infrastructure required to support credit flow for tapping the exploitable potential. ▪ Other support required to increase credit flow ▪ Identification of sectors for Government sponsored programme
3	Individual/ Business entities	<ul style="list-style-type: none"> ▪ Private investment opportunities available in each sector ▪ Commercial infrastructure ▪ Information on various schemes of Govt & Banks.

Limitations and constraints

Though concerted efforts are being made to estimate the potentials realistically, the following limitations and constraints are noticed in the exercise of PLP preparation:

- Non-Availability of accurate granular data on credit flow – Sector and sub-sector-wise;
- Non-availability of data required for estimation of potential in some sectors with the line Depts.

CHAPTER 1

IMPORTANT POLICIES AND DEVELOPMENTS

1.1 Policy Initiatives - Government of India

Following important announcements have been made in Union Budget 2019-20 for agriculture and farmers' welfare:

- For the year 2019-20, the target set for agriculture credit is Rs.13.50 lakh crore.
- Stress on zero budget farming – go back to basics – States will be encouraged to replicate innovative models.
- Robust fisheries management through value chain approach.
- In the current year, 10,000 new FPOs will be formed.
- Under PMAY Phase II (2019-20 to 2021-22), 1.95 crore houses with toilets and electricity are proposed to be provided to eligible beneficiaries.
- About 35 crore LED bulbs in Ujjala Yojana facilitating savings of about Rs.18,000 crore.
- Every willing single family will be provided with electricity and clean cooking facility.
- Drinking water to every household by 2024.
- Training of 10 million youth through Prime Minister's Kaushal Yojana.
- Under innovations – 80 livelihood and 20 technology incubators will be set up to cover 75,000 skill entrepreneurs in agro rural industries.
- Focus on promotion of use of solar stoves.
- Dairying through cooperatives to be encouraged by creating infrastructure for cattle feed manufacturing, milk procurement, processing & marketing.
- 10,000 new Farmer Producer Organizations to be formed, to ensure economies of scale for farmers.
- Union Government to work with State Governments to allow farmers to benefit from e-NAM.
- Scheme of Fund for Upgradation and Regeneration of Traditional Industries (SFURTI) - 100 new clusters to be setup during 2019-20 with special focus on Bamboo, Honey and Khadi, enabling 50,000 artisans to join the economic value chain.
- Pradhan Mantri Matsya Sampada Yojana (PMMSY) - A robust fisheries management framework through PMMSY to be established by the Department of Fisheries.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by RBI :-

- Extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements vide circular dated 04 February 2019.
- “Interest subvention scheme for MSMEs-2018” to all Scheduled Commercial Banks and RRBs, vide circular dated 21 February 2019.
- Instructions issued, vide circular dated January 01, 2019, to all Banks and NBFCs to facilitate meaningful restructuring of MSME accounts {MSME as defined in the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006} that have become stressed, and decided to permit a one-time restructuring of existing loans to MSMEs classified as ‘standard’ without a downgrade in the asset classification subject to conditions specified in the circular.
- Raise the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto Rs.1.6 lakh vide circular dated 07 February 2019.
- The Co-origination Model between Banks and Non-Banking Financial Companies - Non-Deposit taking - Systemically Important (NBFC-ND-SIs) for providing competitive credit

to priority sector to all Commercial banks excluding RRBs & SFBs vide circular dated 21 September 2018.

- Implementation of the Interest Subvention Scheme with modifications for the years **2018-19 and 2019-20** for short term crop loans up to Rs. 3 lakh BY All Public & Private Sector Scheduled Commercial Banks vide circular dated 07 March 2019.
- Instructions issued, vide circular dated 22 February 2019 to all NBFCs for harmonisation of different categories of NBFCs. Accordingly, it has been decided to merge the three categories of NBFCs viz. Asset Finance Companies (AFC), Loan Companies (LCs) and Investment Companies (ICs) into a new category called **NBFC - Investment and Credit Company (NBFC-ICC)**.
- Circular dated 22 February 2019 issued to all Schedule Commercial Banks (Excluding Regional Rural Banks and Small Finance Banks) prescribing Risk Weights for exposures to NBFCs.
- Circular dated 06 May 2019 issued to all Regional Rural Banks and Small Finance Banks prescribing eligibility criteria of housing loans for classification under priority sector.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

The National Rubber Policy 2019

The Department of Commerce brought out the National Rubber Policy which includes several provisions to support the Natural Rubber (NR) production sector and the entire rubber industry value chain. The Policy covers new planting and replanting of rubber, support for growers, processing and marketing of natural rubber, labour shortage, grower forums, external trade, Centre-State integrated strategies, research, training, rubber product manufacturing and export, climate change concerns and carbon market.

https://commerce.gov.in/writereaddata/uploadedfile/MOC_636871123490373426_National%20Rubber%20Policy%202019.pdf

Agri Export Policy 2018

The policy will address the challenges to exporting agricultural products from India like low farm productivity, poor infrastructure. 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. Given the globalization of value chains, it is imperative that the country make concerted efforts to boost exports of high margin, value added and branded processed products, etc. This will also enable to diversity the export basket, destinations and books high value and value added agricultural exports including focus on perishables, which provide an institutional mechanism for pursuing market assess, tackling barriers and enable farmers to get the benefit of export opportunities in the overseas market.

https://commerce.gov.in/writereaddata/uploadedfile/MOC_636802088572767848_AGRIL_EXPORT_POLICY.pdf

1.3 Policy Initiatives - NABARD

1.3.1 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. 15,000 crore has been allocated for the year 2019-20.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund has been set up in NABARD to provide Short Term refinance to Cooperatives for their crop loan lending. The allocation for the year 2019-20 is Rs.45,000 crore.

Short Term RRB (Refinance) Fund has been set up in NABARD to provide Short Term refinance to RRBs for their crop loan lending. The allocation for the year 2019-20 is Rs.10,000 crore.

1.3.3 Rural Infrastructure Development Fund (RIDF)

The corpus under RIDF is announced every year by GoI/RBI and for the year 2019-20, a corpus of Rs.28000 crore has been allocated.

The major policy changes and initiatives during 2018-19 were as under:

Sectoral and Sub-Sectoral Caps

- **Cap on sanction of rural connectivity projects** were revised and made effective for tranche XXIV onwards. Cap of upto 75% of Normative Allocation for roads / bridges in North Eastern States including Sikkim and Hilly States & Jammu & Kashmir, Himachal Pradesh and Uttarakhand) was removed.
- Sub-sectoral cap for bridges was removed.
- Sectoral cap for Social Sector relaxed to 25% of the total RIDF allocation under a particular tranche.

Inclusion of new activity, viz., Mechanization of Farm Operations and Related Services under RIDF was approved by Government of India. The list of eligible activities for financing under RIDF now has 37 activities.

Launch of new products/schemes

Swachh Bharat Mission–Gramin (SBM-G) - The arrangement was rolled out during the year 2018-19 for part funding construction of 3 crore household toilets, 1500 community sanitary complexes & solid and liquid resource management works.

1.3.4 Digitization of SHGs under EShakti project

The coverage of EShakti has been extended and at present EShakti is in operation in 100 districts spread over 22 States and One UT. As on 31 March 2019, a total of 4.34 lakhs SHGs were digitized involving 47.91 lakhs members across the country.

1.3.5 Financial Inclusion

- Banks are being supported for their initiative of having set up Aadhaar Enrolment and Update Centres (AECs) in their branches on or before 31 March 2019, with grant support from FIF.
- A scheme under FIF to support Scheduled Commercial Banks and Regional Rural Banks for enabling dual authentication facility in the microATMs of BCs for SHG transactions was launched.
- Support extended to RRBs and RCBs for on-boarding to BHIM UPI Platform in order to provide mobile banking services to their clients using BHIM.
- Support for on boarding to Public Financial Management System (PFMS) extended to RCBs so that their clients could avail the benefits of Direct Benefit Transfer under Government schemes.
- Support extended 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.
- To address the regional and institutional inadequacies and bring about inclusive and equitable financial inclusion across the country, it has been decided to adopt a differentiated strategy in 2019-20 for focussed FIF interventions. The strategy for grant assistance will be geography, activity / scheme and agency specific.

1.3.6 Farm Sector Policy – Important Initiatives

- A comprehensive policy to promote Local Organic Farmers Group (LOFG) under PGS – India, has been formulated
- Policy for development of beekeeping through institutional credit and promotional grant support has been put in place.
- Policy for holistic development of bamboo value chain through institutional credit and promotional grant support has been formulated.
- With a view to providing greater autonomy to the Regional Offices, operational guidelines of Climate Change Fund (CCF) were revisited and revised operational guidelines issued.
- Towards climate action, 38 projects involving financial assistance of Rs.1819.43 crore were sanctioned through three funding mechanisms—the Green Climate Fund (GCF), the Adaptation Fund (AF) and the National Adaptation Fund for Climate Change (NAFCC).
- In respect of GCF project (FP081) “Line of credit for solar rooftop segment for commercial, industrial and residential housing sectors”, Funded Activity Agreement (FAA) was signed between GCF & NABARD and Subsidiary Agreement (SA) was signed between NABARD and TCCL (Tata Cleantech Capital Ltd.).
- Three new projects were sanctioned under NAFCC by MoEF&CC with a total outlay of Rs.173.81 crore for Tamil Nadu, Arunachal Pradesh and one regional proposal for Maharashtra, Rajasthan, Telangana on “Restoration of degraded landscapes to natural states of ecosystem for climate resilience and livelihood improvement”.
- With a view to enhancing the water availability and improve the water-use efficiency in select villages, operational guidelines for implementing "Integrated Water Management Scheme through Watershed Approach", were issued on 6th June 2018 to be implemented during 2018-19 & 2019-20 in 250 villages, spread over 50 districts (which were covered under NABARD's water campaign), including 40 aspirational districts.

PRODUCE Fund

In order to encourage emerging FPOs, which are not supported under SFAC scheme, NABARD has introduced a pilot scheme for providing Credit Guarantee cover to subsidiaries of NABARD for financing POs, without insisting on collateral requirements.

1.3.7 Off Farm Sector Initiatives

Marketing initiatives - Exhibitions, melas, rural haats and marts :- For the first time exclusive exhibitions/melas were organized by NABARD. A total of 360 exhibitions and melas supporting around 5000 artisans were organized by 17 ROs / HO, with grant assistance of Rs.4.32 crore. A sales turnover of Rs.14 crore was reported.

1.3.8 Agri- Market Infrastructure Fund (AMIF)

Pursuant to the Union Budget 2018-19 announcement, a dedicated Agri - Market Infrastructure Fund (AMIF) with a corpus of Rs. 2000 crore has been established with NABARD to develop and upgrade the existing 585 APMCs and 10000 rural *haats* into Grameen Agricultural Markets (GrAMs).

1.3.9 Tribal Development Fund

Revision of TDF Guidelines: The TDF Guidelines were revised on 19 December 2018. A few important changes made are as under:

- Per family grant assistance has been increased from Rs. 6000 to Rs. 11,000, for laying barbed wire fencing, in place of live fencing for wadis.
- Grant assistance has been introduced for setting up of rural haats/ marts under TDF.
- Grant support for ‘Business Development Assistance’ for FPOs has been introduced.
- Rewards for best wadi/project and best PIA have been introduced.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.4 Government of India Sponsored Programmes with Bank Credit

The Administrative approval conveying the continuation of the following subsidy schemes for 2019-20 has been received from GoI:

- Agri Clinics and Agri Business Centres Scheme
- Dairy Entrepreneurship Development Scheme
- Credit Linked Capital Subsidy Scheme (CLCSS)
- Stand Up India Scheme

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.5 Hi-Tech Agriculture in India

1.5.1 Advantages of high-technology farming

- Increase in yield (5 to 8 times) – high productivity per unit area.
- Significant saving in key inputs like water (up to 50%), fertilizers (25%) and pesticides.
- Better growth and uniformity in quality.
- Feasible even in undulating terrains, saline, water logged, sandy & hilly lands.

1.5.2 Potential areas for Hi-tech agriculture

- Urban and peri-urban areas to meet requirements of fresh produce like vegetables, fruits and flowers round the year.
- Areas with limited land, water resources, natural hardships (snowfall, low temp).
- Small and marginal land holdings for adopting intensive production technologies.
- For enterprising youth in rural and urban peripherals

1.5.3 High Value Crops (HVC)

- Fruit and vegetable cultivation especially catering to urban and metro markets (in the urban peripheral)
- Cultivation of off-season and exotic vegetables under greenhouse for exports (asparagus, celery, bell pepper, sweet corn, green and lima beans)
- Floriculture- open and greenhouse production for domestic and export markets
- Exclusive production of crops for processing/ specific to user industry needs/ under contract farming arrangements- i.e. gherkins, potato, fruits and select vegetables for processing, flowers (for extracts), medicinal and aromatic plants
- Mushroom cultivation
- Hi tech nursery units for fruit crops, vegetables, flowers, etc.

1.5.4 Prospects for High Value Crops

Urbanization is a key determinant of demand for HVCs because of higher per capita income, change in tastes and preferences and greater participation of women in labour markets. About 28% of India's population lives in urban areas, which is expected to become 35% by 2020, leading to rapid growth in demand for high value food commodities. The consumption pattern in rural areas is also fast changing in similar pattern.

1.5.5 Export prospects of Hi-tech Agriculture

- Fresh and processed fruits and vegetables
- Floriculture
- Animal products
- Other processed products
- Cereals

1.5.6 Govt. Interventions

The important promotional interventions of Government departments towards high value agriculture sector include:

- Incentives/subsidy support for adopting high value agriculture production technologies especially under National Horticulture Mission and other programmes of National Horticulture Board.
- Export facilitation and promotional interventions of Agricultural & Processed Food Products Export Development Authority (APEDA)/ Marine Products Export Development Authority (MPEDA).
- Promotional interventions of Commodity Boards.
- Programmes like precision farming supported by the State Governments with focus on high value crops

1.5.7 Initiatives and Role of NABARD

- Guidance to banks in appraisal of hi-tech agricultural projects including investment assessments, techno-financial appraisal, risk management and monitoring systems.
- Over 143 model bankable projects have been developed including important hi-tech and high value agriculture sector activities and state/location specific model projects by the respective Regional Offices.
- Financial support being extended to the State Govt. for infrastructure development (food parks) under RIDF.
- Support for Training cum Exposure visits of small/ marginal farmers.
- Resource mapping and infrastructure needs assessment.
- Credit facilitation through banks and other financial institutions including subsidiaries of NABARD.
- Professional consultancy services through NABCONS for project development, monitoring, etc.

1.5.8 Issues under Hi-tech Agriculture promotion

- Bringing more and more small holders under high value agriculture production system.
- Transfer of technology
- Access to institutional credit
- Institutional development for input support, extension, training and capacity building.
- Marketing linkages for ensuring remunerative price of produce on sustainable basis.
- Addressing critical infrastructure needs like cold storages, quick transport facility, etc. for High value crops.
- Absence of specific risk mitigation measures to off-set high production and market related risks.

1.5.9 Suggested policy frame work

- Focus on productivity enhancement interventions.
- Aggregation of input services and output handling specially suitable for small and marginal farmers.
- Enabling environment for improved post-harvest management with greater stake for private investments.
- Impetus for growers/processing agencies on the lines of MAHAGRAPHES.
- Export of HV commodities requires controls on food safety and quality. Hence, both expertise and infrastructures are needed for addressing food safety issues.
- Provision of institutional finance with realistic terms of lending and appropriate risk mitigation measures such as insurance to be introduced.

1.5.10. Strategies for promotion of Hi-tech agriculture in India

- Study and replication of successful models for replication (e.g. Precision farming in Tamil Nadu)
- Identifying activity/crop specific locations and potential mapping
- Development with Group approach such as Farmers' Societies, Producer Companies, JLGs /SHGs, etc.
- Assessment of infrastructure needs, Supporting infrastructure for post-harvest handling, warehousing, marketing, etc. through PPP mode or pvt. Investments.
- Preparation of Sector/ activity specific credit linked Development Plans (Area Development Plans / Banking Plans).
- ICT enabled services such as market information, technology inputs and credit access.
- User Industry tie-up for contract farming

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.6 Policy Initiatives – State Government

- **Kerala Flood Cess:** The GST Council had permitted the state to levy 1% cess on supply of goods and services for up to two years for rebuilding Kerala. Except gold, this cess will not be levied on goods with GST rate of 5% or below. Small dealers who have availed composition tax will be excluded from the levy of cess. For supply of goods which are taxed at 12%, 18% and 28%, and on all services, 1% flood cess will be imposed on the value of supply. An additional revenue of Rs. 600 crore is expected through this cess.

Refer: keralataxes.gov.in/wp-content/uploads/2019/08/GO-P-80-19_Kerala-Flood-Cess-Rules.pdf

- **Tax proposals:** Local bodies have been permitted to levy 10% entertainment tax on cinema tickets. The one-time tax on new motor cycles, motor cars and private service vehicles used for private purpose will be increased by 1%. The tax rate on the first sale of foreign liquor will be increased by 2%.
- **Infrastructure projects:** An amount of Rs. 1,000 crore has been earmarked for Rebuild Kerala initiative. An outer ring-road on the Parippally-Vengod-Aruvikkara-Vizhinjam route, and an allied growth corridor have been proposed around the Vizhinjam Port.
- **Malabar Coffee and Carbon Neutral Wayanad :** The project aims to sell coffee powder of Wayanad, branded as 'Malabar'. There will be intervention at three levels for this. At the first level, KINFRA mega Food Park amounting to Rs.150 crore with KIIFB funding announced in the Budget of 2017-18 will be established in 2019-20. Common processing facilities for coffee will be established here. Second, coffee plantations will be categorized, taking into account aspects of local agrarian climate and thereby scientific care will be ensured. Based on this categorization tag, the products should be taken to local procurement centres. The responsibility for this will be with agricultural co-operatives and producer companies. Ripened coffee bean will be procured from the farmers. At the time of procurement of coffee bean itself, the price ranging from 25 percent to 100 percent above the market rate will be transferred to the account of the farmers. Thirdly, a project will be formulated in the district for reducing carbon emission to the maximum possible extent and also to plant enough trees to absorb the remaining carbon gases.

(Refer: www.keralacm.gov.in/carbob-neutral-wayanad-project/)

- **Kerala Teeming with Coconut Trees:** Every year 10 lakh coconut seedlings will be planted under the aegis of Kerala Coconut Council. The possibilities of tissue culture will be utilized for developing good quality coconut seedlings. Scientific care of coconut trees will be ensured on the basis of the project 'Keragramam'. Rs. 43 crore is earmarked for 'Keragramam'. This year Keragramam will be linked with Co-operative Banks. The price of

the coconut will be transferred online to the bank accounts of the farmers at the time of collecting coconuts from the premises of the house.

- **Integrated Rice Parks:** An amount of Rs.20 crore has been earmarked for starting Rice Parks having international standards at three centres such as Palakkad, Thrissur and Alappuzha. Major share of paddy procured by the State Government will be processed here. Value added products of husk and hay and byproducts such as bio manure and feeds for poultry and cattle will also will be produced in these parks. Rice powder, ready-to-eat products from rice powder and barn oil will also be produced.
- **New Kuttanad Package:** Second phase of Kuttanadu Package worth Rs.1,000 was announced in the State Budget for FY 2019-20. As part of this package, one time cleaning of backwaters and other water sources is proposed to be undertaken. Plastic and other waste materials will be removed with the participation of people. An amount of Rs. 47 crore is earmarked for repair and construction of outer bunds. Kuttanad Drinking Water Scheme with KIIFB aid of Rs. 250 crore will become a reality in 2019-20. Steps will be taken to deposit fish seeds regularly and thereby to enhance the fish wealth in back waters. Agricultural package devoid of excessive and unscientific use of pesticides and fertilizers will be implemented. Utilising an amount of Rs. 16 crore, a new duck breeding farm will be set up in Kuttanad and this will ensure insurance coverage.

***Refer:** KIIFB approves 29 projects worth Rs.1,423 crore- News item*

- **River rejuvenation and Watershed development:** About 24 rivers with a total length of 1,017 kilometres are proposed to be rejuvenated. An amount of Rs.25 crore is earmarked for supporting such peoples' initiatives. National Biodiversity Board has offered an amount of Rs. 25 crore for Biodiversity Development Project on Varattar river bank. Haritha Mission has taken initiative to formulate comprehensive water shed projects on these river beds. It was announced in the Budget that additional resources will be made available from central agencies like NABARD, for implementing this.
- **Energy Mission:** Funds will be provided from KIIFB to install solar panels on the roof top of government institutions like schools and hospitals. KIIFB funded Trans Grid 2.0 amounting to Rs. 6,375 crore is being set up. A renovation scheme known as 'Dhyuti 2020-21' has been started to reduce distribution losses in electricity to 10 percent.

***Refer:** www.finance.kerala.gov.in*

- **Kerala to Electric Vehicles:** Steps will be taken to increase the number of electric vehicles to ten lakh by 2022. Private electric vehicles will be given rebate in road tax. An amount of Rs. 12 crore is allotted for starting e-mobility promotion fund.
- **Kerala Boat League:** Kerala Boat League was a major tourism project which was adversely affected by the floods of 2018. Starting from Nehru Trophy on the second Saturday of August to the President's Cup on November 1, there will be a boat race on every weekend at least in one center. This period is all set to become a new tourism season. Wide scale preparations are underway to provide publicity to this programme in foreign countries and elsewhere in connection with the new boat season. Steps will also be taken for obtaining UNESCO Cultural Heritage Status for the boat race in Kerala.

***Refer:** www.keralatourism.org/champions-boat-league*

- **Spices Route and Heritage Projects:** The intention of this travel project is to connect the ports of Kerala, which were important from the point of view of spice trade during ancient times between Kerala and the rest of the world. The ports in Kerala, important in terms of spice trade are proposed to be connected with the ports of West Asia and Europe. The construction of Coastal Highway, having cycle track, connecting all the port cities in Kerala

with the financial assistance of Rs.6,000 crore from KIIFB will be a big boost for Spices Route.

- **Hunger Free Kerala:** An amount of Rs. 20 crore is earmarked for providing food materials at subsidised rate from Civil Supplies Corporation to the voluntary organisations and institutions which become part of this scheme. Production of food kits from prisons will also be increased considerably.
- **Housing for All:** Life Mission is trying to transform Kerala into a state with housing for all. An amount of Rs. 1,296 crore is earmarked for housing complexes for landless and homeless people, in the third phase of Life Mission.

1.7 State Government Sponsored Programmes with Bank Credit

A. Programmes of Agriculture Department

1. Paddy cultivation

- a. Group farming: Assistance at the rate of Rs.1500 per hectare for small and marginal farmers
- b. Promotion of paddy cultivation: Assistance at the rate of Rs.5000 per hectare, Rs.1,200 per hectare and Rs.700 per hectare for landowner in the first, second and third years respectively
- c. Financial assistance for padasekharams: Assistance at the rate of Rs.360 per hectare

2. Vegetable cultivation

- a. Assistance for vegetable clusters- Financial assistance would be provided at Rs.15,000 per hectare for each cluster under vegetable cultivation. Assistance is available to the extent of Rs.75,000 for a vegetable cluster having an area of 5 hectares. Also under “Haritha Fund”: An amount of Rs.2000 would be provided for vegetable cultivation for selected clusters
- b. Cultivation of vegetables in school compound for selected schools: Assistance of Rs.5,000
- c. Subsidy for pump sets – 50% subsidy subject to a maximum of Rs.10, 000 (For 1.5 HP pumpsets)
- d. Pumpsets/wells in schools- Financial assistance of Rs.10,000 per unit
- e. Construction of rain shelters- Financial assistance of Rs.50,000
- f. Vegetable cultivation on fallow land- financial assistance of Rs.30,000 per hectare, of which agricultural labourers would be eligible for assistance of Rs.25,000 and landowners are eligible for Rs.5,000

3. Schemes for coconut cultivation

- a. Coconut climber machines- Subsidy of 50 per cent for purchase of machines or a maximum assistance of Rs.2,000 per machine
- b. Improving irrigation facilities through digging of wells and pumpsets- Subsidy of 50 per cent or a maximum of Rs.25,000 per hectare
- c. Establishing nurseries- Subsidy of 25 per cent or a maximum financial assistance of Rs.50,000 per unit.

4. Schemes for promotion of spice cultivation

- a. Rejuvenation of pepper plantations: Financial assistance of Rs.10,000 per hectare for rejuvenation of pepper plantations with low productivity
- b. Control and prevention of microbial diseases: Financial assistance of Rs.10,000 per hectare

5. Promotion of organic farming

- a. Organic farming through clusters: Financial assistance of Rs.75,000 per cluster spanning 25 hectares

- b. Formation of ecoshops- JLGS engaged in organic farming are eligible upto Rs.2 lakh per unit
- c. Packing, branding and direct selling of organic farming products to clusters- Assistance of Rs3 lakh per municipality/corporation

6. Training/knowledge/capacity building of farmers

- a. Training of farmers outside state- Eligible assistance for farmers to the extent of Rs.1,250 per farmer per day (including travel, boarding, lodging, training etc)
- b. Training of farmers within Kerala- Eligible assistance for farmers to the extent of Rs.1,000 per farmer per day (including travel, boarding, lodging, training etc)

7. Improvement in functioning of agricultural markets

- a. Rural markets: Project assistance up to a maximum of Rs.10 lakh in plain areas and Rs.13.75 lakh in hilly areas for development of rural markets

Programmes of Animal Husbandry department

- 1. Govardhini programme for maintenance of heifers – Subsidy up to Rs.12500/- for feed and insurance
- 2. Assistance for Goat rearing – Rs.25000/- for 01 plus 05 unit
- 3. Assistance for Turkey birds rearing – Rs.1301/- per unit of 03 birds
- 4. Assistance for Duck rearing – Rs.1200/- per unit of 10 birds
- 5. Milking machine for Mini diaries of minimum 05 animals – financial assistance of Rs.25000/-
- 6. Gosamruddhi- cattle insurance scheme- Dairy farmers are eligible for subsidy for growing premium breeds of cattle.

Programmes under Department of Dairy Development

- 1. Modernisation of dairy farms- Maximum assistance of Rs.50,000 or 50 per cent of the amount spent on modernisation of the farm
- 2. Building cattlesheds/ renovation- Maximum assistance of Rs.50,000 or 50 per cent of the amount spent

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.8 High Tech Agricultural practices in the State

Kerala has a very distinct topography and land use pattern. The cropping pattern, scale of farming and very low per capita land holding is unique to Kerala. The land use pattern in Kerala indicates a steady increase in land put to non- agricultural uses. The decreasing availability of land for cultivation of crops and the climatic vagaries due to climate change are posing great challenges to crop production. Considering the high population density, farm labour shortage and low per capita holding size in Kerala, the only solution to ensure food security is with high-tech, mechanised agriculture. Promotion of hi-tech agriculture is important as climatic extremes are affecting normal cultivation. At present, hi-tech agriculture in the state is confined to poly house cultivation, rain shelter cultivation, tissue cultured planting material and vertical farming. The application of IOT in agriculture has to be exploited in the state.

The Government of Kerala is promoting safe to eat vegetables and Haritha Keralam Mission is one such initiative in this line. The State Government, is promoting poly house and rain shelter cultivation through subsidy from the State Horticulture Mission. Tissue culture production of planting material especially for banana is picking up in the state.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

CHAPTER 2**CREDIT POTENTIAL FOR AGRICULTURE****2.1 FARM CREDIT****2.1.1. CROP PRODUCTION, MAINTENANCE AND MARKETING****A. Introduction**

Agriculture plays a predominant role in the district's economy. Net Sown Area (NSA) accounts for nearly 49% of the total geographical area, with a Cropping Intensity of 120%. Area under food crops in the district was 53252 hectares, 21.45% of the total area. Paddy, Vegetables, Tapioca and tubers like colocasia, Elephant foot yam, Yam and fresh fruits like Mango, banana and other plantains are the most important food crops cultivated in the district. Sesame is the major oilseed crop, Coconut is the major garden crop occupying 8.5% of land area and pepper, ginger and turmeric are the leading spices crop while Rubber is the major plantation crop in the district occupying 20.67% of the land area. Paddy is getting restricted to certain pockets only. The district occupies first position in area under cultivation and production in the respect of tapioca and tubers like Colocasia, Elephant foot yam and Yam. 32% of Sesamum in the state is cultivated in the district, while it occupies third position in the production in respect of mango and same have scope for commercial cultivation.

Sl. No.	Crops	Area (Ha)			Production (Tonnes)		Productivity (Kg/ ha) 2016-17
		2014-15	2015-16	2016-17	2015-16	2016-17	
1	Paddy (*)	1650	2180	2500	4451	5472	2180
2	Tapioca	16507	15147	14421	530802	440856	30570
3	Coconut	61309	51834	50938	* 358	* 323	NA
4	Rubber	37105	37240	37260	35000	37800	NA
5	Banana	2763	2884	2747	20399	19511	7103
6	Plantain	4393	5231	5376	40324	42801	7961
7	Vegetables	2633	3065	3214	NA	NA	NA
8	Areca nut	1913	1913	1866	1070	1135	NA
9	Pepper	3236	3330	3180	1093	898	282
	Ginger		318	350	743	722	NA
	Turmeric		240	263	387	370	Na
10	Jack fruit	6680	6687	6648	*24	*27	4061
11	Mango	5728	5651	5750	37136	46476	8083

Source: Agri. Statistics 2016-17 * million nos. # nos./ha

The area under rice cultivation has declined from 11677 hectares in 1990-91 to 327 hectare in 2017-18, decline of more than 95% during last 30 years which is highest in Kerala. Pepper has also witnessed drastic fall in area of cultivation, while that under most other crops have witnessed an increase. With nearly 80% of the land holdings having < 1 ha of area, there is a need to undertake collective farming in a still larger scale. The land in Onnatukara region is well suited for pulses and oilseed cultivation as third crop. The Government of Kerala's legislation called "Kerala Conservation of Paddy Land and Wet land Bill" making reclamation of the paddy fields punishable and the programmes under Haritha Keralam mission to promote paddy cultivation and rejuvenation paddy fields as a part of its efforts to ensure food security, water security and biodiversity has started yielding positive results. GOK has also introduced scheme for providing interest free loans for paddy growers through cooperative banks, subsidy upto Rs. 30,000 per Ha, green card to farmers, free electricity, group farming, rice cultivation in fallow land, establishment of modern rice mill, Agro service centres, etc. are being implemented. During the last few years, Kudumbashree groups and farmer's collectives have undertaken leased land farming in around 3900 hectares in the district.

All the banks are at present giving short-term agriculture loans by way of KCC. The Commercial Banks have the major share in crop loans disbursed in the district. The scale of finance fixed by

the District Level Technical Committee for the year 2019-20 is given as annexure. Banks have consistently been surpassing the DCP targets for crop loans. A major chunk of the crop loans disbursed by CBs are in the form of Agriculture Jewel Loans, where the value of gold often determines the amount of loan. There is a need to link loan assessment with land holdings and scales of finance.

B. Infrastructure and linkage support available, planned and gaps

- Input support in the form of seeds, planting material, etc. are made available through District Agri farm, Anchal, Cashew farm, Kottarakara, State seed farm, Karunagapally and State seed farm, Kadakkal of the State Govt. A network of 78 *Krishi Bhavans* and the *KVK* provide technical guidance to farmers. Soil testing facility is offered by soil testing lab, Kavanadu which is also having the facility of mobile soil testing unit. The parasite breeding centre at Kollam is providing the bio pest management services to farmers.
- Major issues being faced by farmers / cultivators in the district are Biotic and Abiotic stress, imbalanced application of nutrients, deficiency of micro nutrients, shortage of high yielding varieties, shortage of disease resistant varieties, labour scarcity and high cost of labour.
- The Agriculture Department has completed the work of online database of farmers in the district, the work of issuing Rupay cards to all the registered farmers has been completed through KGB and Canara Bank. Kollam DCB and 120 PACS have digitalised 22,000 Kissan Cards and issued Rupay credit cards. It is expected that KCC saturation campaign will deepen the KCC penetration and will provide a fillip to credit flow for agriculture.
- 20 VFPC farmers' markets and 12 sub centres are operating in the district, the market is providing full range of services like input supply, seeds, planting material and credit linkage more than 12500 farmers are directly benefitted from this. VFPC is also providing additional 2% interest subvention on loans availed by members.
- The farmers especially engaged in the paddy face inadequate storage facility which hampers the paddy procurement process, as the farmers are unable to store the produce till they realize good price.
- The non-commercialization of agriculture due to small size of holdings is a constraint for the credit flow to this sector. There is a need to support farmer's collectives like Farmers Producer Organisations to take up aggregation and value addition activities.
- There is a need for increasing the financing of oral lessee's/ tenant farmers as well as financing matured SHGs for farm and other investment activities to overcome the problem of uneconomic and fragmented holdings. 'Harithasree', the lease land farming project promoted by Kudumbasree, has helped women to stay on in agriculture.
- As on 31st March 2019, there are 97 MI schemes / flood protection/drainage schemes sanctioned under RIDF in the district, of these 78 projects have been completed and 19 projects are under construction. These projects will augment the irrigation potential by nearly 3361 ha The works taken include canal deepening, bund formation, Engine *Tharas* for de-watering purposes, sluices for controlling water flow and canal bridges for better connectivity.

GoI has formulated the National Mission on Agricultural Extension and Technology [NMAET] to restructure and strengthen agricultural extension to enable delivery of appropriate technology and improved agronomic practices to farmers. The details of the scheme are given in chapter 2.

C. Assessment of Credit Potential for 2020-21

23 revenue villages in the district has been declared as flood affected during the floods of 2018. Though there was damage to standing crops no long term impact of the flood is expected on sowing during 2019-20. Considering the area under cultivation and potential area which can be brought under cultivation a credit potential of Rs.172838.90 lakh has been assessed for the year 2020-21.

Sl. No.	Crop	Unit Size (Area)	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Paddy	Ha	3581	3402	3404
2	Coconut	Ha	20500	18655	18655
3	Rubber	Ha	18867	19810	19811
4	Plantain (others)	Ha	6160	16016	16016
5	Banana (nendran)	Ha	3850	16170	16170
6	Vegetables	Ha	5450	19075	19075
7	Pepper/spices	Ha	3595	3955	3955
8	Pulses / sesamum	Ha	193	135	134
9	Tapioca	Ha	9660	10626	10626
10	Fodder/green manure	Ha	1110	666	666
11	Areca nut	Ha	2147	1074	1074
12	Cashew	Ha	2660	1117	1118
13	Ginger	Ha	539	1024	1026
14	Pineapple	Ha	585	585	585
15	Mixed tubers	Ha	2980	2682	2682
16	Mango	Ha	1410	1410	1410
17	Misc. Crops / Home stead units	Ha	9610	15857	15858
18	Medicinal Plants	Ha	529	688	688
	Total		93426	132945.9	132953
	Add:10% for Post-Harvest & consumption purpose				13295.30
	Add:20% for Repair & Maintenance of Farm asset				26590.60
	TOTAL CROP LOAN WITH KCC				172838.90

Working capital for allied activities	
Animal Husbandry	3072.60
Fisheries	684.20
Total	3756.80

Block wise/activity wise details given in Annexure I

D. Critical interventions required for creating definitive impact

- There is an urgent need to augment transit storage facilities for vegetables and fruits. The potential for commercial cultivation of mango has to be popularised.
- Tremendous scope for value addition by processing exists for tapioca, jack fruit, mango, and coconut. Low cost technologies are available in the market, there is a need to promote small scale units.
- Weather Stations to be set up at all *Krishi Bhavans* so that Weather-based Crop Insurance coverage can be widened.
- The marketing interventions of government through VFPC and Agriculture department has good scope of convergence with Agriculture Department, ATMA, SHM schemes. Integrated programme involving bank credit and subsidy support has good potential to enhance production, productivity and value addition in vegetable and horticulture crops.
- The Integrated District Development Plan (IDDP) has identified options for inter and intra sector convergence of activities within agriculture [eg., paddy straw enrichment and dairy development; damaged straw for composting and organic farming; weed farm waste for *in situ* compost production for organic farming; paddy land fish-farming; etc], which has to be implemented within a definite timeframe.

E. Suggested Action Points

Banks

- Considering the small size of land holdings, banks should extend crop loans only through KCCs, especially for JLGs engaged in collective farming on lease lands.

Government Departments

- The cultivation of paddy second crop in Keerapara and other areas by adopting organic cultivation practices have shown a promising yield of 3.5 tonnes/ ha Efforts may be made to improve the price realisation of farmers by obtaining organic certification for this second crop and by setting up of mini rice mills for processing.
- The prevailing high market prices of pulses and oilseed provide an opportunity to promote pulses and sesamum cultivation as third crop in upland paddy fields especially in Onnatukara region.

F. Other related matters- special programmes/projects related to the sector and under implementation

Farm income can be increased through increasing yield of the produce; reducing cost of cultivation and through better price realisation. Increasing productivity can be achieved through application of proper nutrients, including micro nutrients based on soil testing and soil health, adoption of appropriate crops for cultivation, proper soil and water management and adoption of integrated farming. Cost of cultivation can be reduced through collective procurement of inputs through Farmer Organisations, farm mechanization and scientific farming methods. Better price discovery through collective marketing, value addition through Farmer Producer Organisations with tie up arrangements with established market linkage would bring more revenue to farm income. Coverage of all farmers and crops under crop insurance and livestock insurance scheme will enable the farmers to mitigate the risk. In order to avoid labour shortage, labour banks may be promoted to carry out timely farm operations. Adoption of Integrated farming system coupled with livestock farming including rearing of dairy animals, sheep & goats, pigs can be taken up for supplemental income. System of storage of farm produces by farmers in WDRA accredited warehouses should be encouraged for better price for the produces.

2.1.2. WATER RESOURCES

A. Introduction

Irrigation is a man-made surety against the weather-induced fluctuations in agricultural production. Agriculture is the dominant user of water, accounting for more than 85% of all water use. The primary objective in coming years will be to balance water supply and demand among users to ensure adequate water for agriculture and sustainable irrigation system management while satisfying other needs. Increased water scarcity has shifted the focus from exploitation of water resources and building infrastructure to improvement of water use efficiency.

The water resources in Kollam district are backwaters, rivers, streams, canals and *thodu*, ponds and wells, all contributing to the Net Irrigated Area of just over 6054 ha The annual rainfall in 2017 was 2046.6 mm, as against the normal of 2491.7 mm.

The important rivers in the district are Achenkovil, Pallikkal, Kallada, Ithikkara and Ayroor. The major rivers Kallada and Ithikkara, the water resource of the river is estimated at 1368 million cum. The entire basins under the two rivers have 20315 ha of wet lands and 78835 ha of garden lands. The largest fresh water lake in the state, Shasthamcotta lake with an estimated storage capacity of 30 mcm is another major water resource. A network of major canals criss-cross the district, providing a means for movement of rainwater to farms, lakes and streams. That apart, 01 major and 09 minor irrigation schemes in the district together have ayacut area of 39,000 Ha nearly 72% of ayacut has been created under the Kallada Irrigation Project, which is one of the largest irrigation projects in the state.

As per the estimates of Ground Water Estimate Committee, Ground water potential and its stage of development in the district, 'out of 11 blocks only Anchaalamodu ward in Chitumala block is categorized as 'semi-critical'. All the remaining blocks & wards are categorized under 'safe' category and it is possible to carry out further exploitation of ground water as per requirement. However, the scope for the same is limited as most of the crops cultivated in the district are rain fed. The emerging trend of increase in area under vegetable cultivation with water saving devices like drip and sprinkler systems, distribution system (Pipe Lines) are becoming popular among the progressive farmers Water harvesting structures have become more relevant to conserve the rainfall in the field. Banks are also showing keen interest in financing for such water harvesting structures like small bunds, ponds, Ferro cement tanks; etc. Both CBs and PCARDBs were the major players in supporting investments in MI activities. As on 31st March 2019, there are 97 MI schemes / flood protection/drainage schemes sanctioned under RIDF, of these 78 projects have been completed and 19 projects are under construction. These projects will augment the irrigation potential by nearly 3361 ha.

GoI has formulated the National Mission for Sustainable Agriculture [NMSA] for enhancing agricultural productivity in rainfed areas focusing on, *inter alia*, integrated farming, water-use efficiency and soil-health management. One of the key objectives of the Mission is to optimise water resources utilisation through efficient water management for achieving "more crop per drop."

B. Infrastructure and linkage support available, planned and gaps

Utilisation of irrigation infrastructure under Kallada Irrigation Projects is now grossly underutilised due to the absence of subsidiary lift irrigation schemes, creation of sub channels, ferro-cement storage tanks. These projects may be taken up for full utilisation of asset.

C. Assessment of Credit Potential for 2020-21

The potential assessed for the year 2020-21 has been assessed as indicated in the following table:

Sl. No.	Activity (Water Resources)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Dugwell	No.	608	295	264
2	Pumpset	No.	1215	547	490
3	Drip system (banana)	Ha	713	609	547
4	Drip system (coconut)	Ha	1170	369	328
5	Sprinkler	Ha	128	70	62
6	Pumphouse	No.	550	138	125
7	Storage tank	No.	335	101	90
8	Pipeline	Ha	258	65	59
9	Lift irrigation	Ha	149	104	94
10	Renovation of well	No.	750	195	176
11	Filter point tube wells	No.	368	63	57
12	Water harvesting structures	Ha	458	252	226
	Total		6702	2805	2518

Block wise/activity wise details given in Annexure I

D. Critical Interventions required for creating definitive impact

- Need for water harvesting structures like check dams, pit holes, sub surface dams, etc. as well as soil preservation techniques like levelling & terracing, contour-bunding, etc.
- Proper maintenance and upkeep of the existing LI projects to ensure operational and distributional efficiency, as originally envisaged.

¹ This is the latest available GEC computation. The data for 2011 is under finalisation while the estimation of 2013 data is underway. The assessment is done jointly by the State GW Dept. and the Central GW Board.

- Drip and sprinkler irrigation should be encouraged for plantation & horticulture crops.
- State Government may plan for water harvesting structures like farm ponds, check dams, watershed activities and popularize water conservation measures like drip / sprinkler irrigation through line Departments, Panchayats, NGOs etc.

E. Suggested action points

- Focus on irrigation with large budgets, with an aim of "Water Conservation – per drop more crop."
- In the Critical and Semi Critical blocks farmers may go in a big way for construction of rainwater harvesting/ground water recharge/artificial recharge structures.
- Micro irrigation systems like sprinkler irrigation for field crops, drip irrigation for horticulture crops may be promoted for improved water usage efficiency and also to increase production. Adoption of technologies like mulching, zero tillage, microbial preparations, usage of gels, etc. for retaining water in stress-sensitive crops.

F. Other related matters

Climate-related warming of water resources, especially lakes and rivers, have been observed from the various parts of the District. It also affects groundwater recharge rates and depth of groundwater. These factors lead to impending disaster in the form of severe water scarcity and saline water intrusion in the low lying areas of the district. Strategy to address climate change issues include: Developing mechanism for Integrated Management of Rainwater, Surface and Ground water, Flood control, Drought Management, Developing Energy Efficient Technologies, and Developing Efficient Weather Forecasting etc.

2.1.3. FARM MECHANISATION

A. Introduction

The ongoing trend in especially in Kerala is rapid urbanisation. As per 2011 census nearly 50% of the population is residing in urban areas. Rapid urbanisation reduces the availability of farm hands and thus puts strain on farm labour. There is need for greater push to ensure further proliferation of technologies that allow for better usage of the land. The district is facing huge shortage of trained manpower. There are around 3,600 various types of farm equipments like tractors, tillers and power tillers being operated in the district, besides combined harvesters, power reapers, transplanters, etc. More than 80% of the land holdings in the district is less than 1 ha. This would require small-farm machineries which can be operated easily and at low cost.

However, in the district, due to predominance of perennial plantation crops and also the large presence of small holdings the wide spread use of farm machinery may not be feasible. However, the recent introduction of small farm machinery for weed cutting and tree cutting has become very popular among farmers. The use of tractors and tillers is restricted to paddy fields in the district. The use of tractors for transportation purpose is very negligible. The use of other implements like power operated Rotavators instead of wetland peddler and power operated transplanters seeder in case of paddy, automatic weeding machine and tree climbers, hydraulically operated harvesting ladders, dehusking machines, copra dryers, plucking tools, etc. is yet to be popularised in the district. Tractors are used for digging pits for planting of rubber saplings. CBs are the major purveyors of credit for this activity. There are quite a few borrowers who have availed of the GoI subsidy for purchasing combined harvester.

B. Infrastructure and linkage support available, planned and gaps

As part of strengthening the infrastructure of padashekarams, farm equipments like tractors, power tillers, combined harvesters, weeders, etc., have been provided with support of RKVY by the Agri Dept., in association with Kerala Agro Machinery Corporation (KAICO). Further agriculture dept. is also providing subsidy upto 50% on the cost of farm machinery to farmers and cooperatives. There is huge demand for skilled labourers for the operation and maintenance

of agricultural machineries. To bridge this shortage of trained labour KAICO is setting up a training centre on farm machineries at Punalur in the premises of Kerala Agro Fruit Products. A well-equipped training centre cum workshop with residence for trainees will be set up under the project. This project is expected to have a positive impact on the Farm mechanisation scenario in the district.

NABARD is providing refinance to banks against their financing for purchase of second-hand tractors as also for repairs / renovation / replacement of spare parts, to such farmers who didn't avail loan for purchase of the tractor.

C. Assessment of Credit Potential for 2020-21

Considering the above developments, the potential assessed for the year 2020-21 has been re-assessed in physical terms for all activities and new equipments like Transplanter, Garden Tiller and Bush cutter have been added. The financials in respect of all activities have been re-assessed as indicated below:

Sl. No.	Activity (Farm Mechanisation)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Tractor 40 HP with basic equip.	No.	166	1650	1404
2	Power tiller	No.	251	800	625
3	Sprayers /dusters	No.	641	256	232
4	Transplanter – Walk behind 4 row	No.	292	701	631
5	Garden tiller	No.	701	368	327
6	Bush cutter	No.	851	179	157
7	Coconut climbing machine	No.	750	21	15
			3652	3975	3391

Block wise/activity wise details given in Annexure I

D. Critical Interventions required for creating definitive impact

While the undulating topography posts certain limitations on wide-spread mechanisation, scope still exists for custom-hiring of farm equipment's. Considering the small size of land holdings and the shortage of farm labour availability, there is an urgent need for setting up farm equipment bank with bank credit. Agro service centres can be set up on a commercial basis which could also let out farm equipment's on hire

E. Suggested Action points

- Research institutions and KAU should undertake projects on small farm mechanisation to develop equipment's specifically to support small-holder farming and reduce the drudgery in farm operations.

F. Other related matters

Collective custom of hiring of farm machinery reduces cost of cultivation. This would increase the profit margin available to farmers.

2.1.4. PLANTATION AND HORTICULTURE

A. Introduction

Coconut, rubber, arecanut, pepper, cashew etc. are the major Plantation & Horticulture crops grown in the district. In terms of area, coconut is cultivated in 50,938 ha [nearly 6.5% of cropped area in the district], rubber in 37,260 Ha and pepper in 3180 Ha Fruit crops like Jackfruit [6648 Ha], Mango 5750 Ha], Banana [2747 Ha], Plantain [5376 Ha] are also extensively grown.

Coconut cultivation is more concentrated in the coastal and mid land regions of the district. The high yielding palms are found more in the coastal and the mid land areas of the district, with the average productivity of 7391 nuts/ha/year. Arecanut is a well-suited intercrop, especially in coconut gardens and is cultivated in 1866 ha in the district. Banana cultivation is also very popular, Plantain cultivation is a dominant feature of homestead farming in the district, with more than 4900 ha perpetually under this crop. Rubber is cultivated mostly in the eastern parts of the district.

The area under coconut is actually coming down mainly due to urbanization and other issues like disease, scarcity for coconut climbers etc. Development of new area as a mono crop is happening only in Karunagapally block of the district. Replanting or new planting in other blocks is mainly in homesteads as one of the many crops present.

The crops like vegetables, plantain, rambutan, nutmeg, cashew and pineapple have shown significant growth in many parts of the district. The efforts of VFPCCK in providing planting materials, crop protection inputs, technical advice etc. was very popular among the farmers. Most significant intervention of VFPCCK is in creating special wholesale markets for vegetables and pineapple. At present the council operates 23 markets in the district and the total business from them during the year 2017-18 was Rs. 38.50 crores. The District Agriculture Farm at Anchal is a source of good planting materials for almost all horticulture crops. The State Seed Farm supplies vegetable seeds.

CBs have the highest share of the credit flow for this activity. Of late, the Cooperatives are also evincing interest in financing horticulture crops

B. Infrastructure and linkage support available, planned and gaps

- The Agri. Dept in the district, with its network of 78 *Krishi Bhavans*, 11 Asst. Directors at the Block level and Agriculture Officers at the Panchayat provide necessary guidance and support services to the farmers, while 5 seed farms in the district supply the needed planting material.
- The Coconut Development Board is implementing a project in the district which aims at cutting down the senile, diseased, unproductive palms and replanting with high yielding varieties. The Agri Dept. is also providing an incentive of Rs. 500/- per palm replaced.
- 23 VFPCCK farmers' markets are operating in the district, the initiative like changes in auction mechanism to ensure price stability, input supply, loan linkage and value chain building are beneficial to farmers. The renewed focus of the government to enhance local production of vegetables and fruits and the marketing support are expected to yield desired results. The increased health awareness among the consumers in the state has created a niche market for safe to eat locally produced vegetables and fruits. The new centralised seed and tissue culture facility being setup with RKVY support will increase supply of quality vegetable seeds and seedlings.

C. Assessment of Credit Potential for 2020-21

The potential assessed for the year 2020-21 has been assessed taking into consideration the GLC trend and farmer level price realisation trends. The projection for cashew, coconut rejuvenation, nutmeg, mushroom culture and rain shelter has been increased in physical terms, while the financials have been re-assessed [based on current unit costs] as given overleaf:

Sl. No.	Activity (Plantation & Horticulture)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Cashew	ac	775	736	663
2	Pineapple	ac	281	801	721
3	Coconut-replantation	ac	2486	2983	2685
4	Coconut-rejuvenation	ac	2676	1552	1398
5	Coconut-mixed crop	ac	2523	2914	2623
6	Rubber-new plant	ha	641	2160	1945
7	Rubber-replanting	ha	1007	2719	2446

8	Rubber-nursery	ac	137	285	257
9	Pepper-new plant	ac	511	362	325
10	Pepper rejuvenation	ac	242	124	115
11	Nutmeg/ clove/spices	ac	350	681	615
12	Betel vine	5 cents	130	20	17
13	Orchid/vanilla	ac	339	482	436
14	Jasmine/flowers	5 cents	400	40	38
15	Mushroom	100 kg batch	281	169	151
16	Nursery - misc	0.4 Ha	113	113	99
17	Medicinal plants	Ha	250	100	89
18	Arecanut	ac	60	195	177
19	Tea	ha	30	107	96
20	Cocoa	ac	140	68	62
21	Mango	ac	184	110	97
22	Bee keeping	25 + 25 colonies	262	398	358
23	Rubber smoke house	No.	295	118	106
24	Rubber roller+ shed	No.	440	176	161
25	Rubber drier	No.	240	118	105
26	Naturally Ventilated polyhouse	400 sq. ft	69	371	334
27	Rain Shelter house	100 sq mt	171	111	103
28	Rambutan	ac	71	120	108
			15104	18132.79	16330

Block wise/activity wise details given in Annexure I

D. Critical Interventions required for creating definitive impact

Government Departments:

- Wider adoption of precision farming with micro irrigation and fertigation practices will increase productivity of coconut/arecanut. An integrated programme of Plantation Crops development to holistically address the requirements of coconut and intercrops like arecanut, banana, plantain, spices, etc. is required.
 - The rubber plantations offer large plots with optimum shade which are very well suited for allied activities like dairy, poultry, Apiary and intercrop vegetable cultivation etc.
 - The neera production and processing with standardised quality control norms and production standards has potential to provide remunerative price support to farmers, viable employment opportunity and most importantly mitigate the shortage of trained labour for plant protection and harvesting.
 - Storage infrastructure for produce like rubber, pepper etc. and transit facilities for fruits like banana, jackfruit, etc., should be set up
- Banks
- Banks may support small scale processing units for value addition in Jack fruit, cassava etc.

E. Suggested Action points

- Appropriate legislative mechanism may be evolved for promoting lease on agriculture land / fallow land to facilitate credit flow for farming
- State Government may take steps to increase the awareness of farmers on the advantages of lime application in agriculture and also meet the demand of lime from farmers
- Appropriate legislative mechanism may be evolved for promoting lease of agriculture land / fallow land to facilitate credit flow for farming
- Initiate measures for providing assistance for GAP certification
- Initiate research to identify climate change resistant varieties and adaptive measures for major crops under climate change – KAU

- Create an enabling environment for the promotion of FPOs to support aggregation and better bargaining power among farmers
- Initiate regulations to promote production and sale of quality bio fertilizers and bio pesticides to improve soil health and improve adaptive capacity of crops to climate change
- Setting up Automatic Weather Stations in all the Krishi Bhavans to expand the coverage of Weather based Crop Insurance
- State Government may extend their Crop Insurance scheme to homestead farming also

F. Other related matters

Drought is the major constraint for the crop productivity, more so in plantation crops since they are widely grown in different soil types such as sandy, sandy loam, laterite and forest soils in the state. As these crops are mainly grown under the rain fed condition, productivity is affected due to the dry summer. During the dry period, soil water deficit coupled with changes in atmospheric parameters aggravate the situation leading to soil as well as atmospheric drought.

Strategy to address climate change issues include: Crop Improvement and Management, Integrated Pest Management, Sustainable Land Use and Management, Promotion of Organic Farming, Developing mechanism for Integrated Management of Rainwater, Surface and Ground water, Flood control and Drought Management, Set up of Agro Processing and Cold storage centres across agro climatic regions in the state and Developing Energy Efficient Technologies and Energy Conservation in Cold Storages, Promotion of Energy Efficiency and Conservation in Agriculture practice, Extending more Crop insurance Schemes, Developing Efficient Weather Forecasting, Identifying Vulnerable agricultural regions prone to various climate change impact and declare as Special Agriculture Zones, Assistance to farmers to improve agricultural practices and diversify livelihoods.

2.1.5. FORESTRY AND WASTELAND DEVELOPMENT

A. Introduction

Kollam district has forest area spread over 81,293 ha, constituting around 32% of the total geographical area. Pathanapuram, Anchal, Kottarakkara and Chadayamangalam are blocks having large areas of forest. These forests, spread across two territorial divisions [Thenmala and Punalur] and one wildlife division [Shendurney]. Konni, Achenkovil and Thiruvananthapuram forest divisions lie partly in the district. The forest can be divided into three types: natural forests, vested forests and plantations. Natural forests account for more than 77% of the total forest area in the district, Plantations [degraded forest lands converted by planting of trees like Teak and other softwood species under social forestry interventions] comprise around 22% with the rest classified as vested forests [private forest areas vested with Govt. by legislation.]. The important species of timber available in the district are Teak, Rosewood, Jack, Manjakadambu, White cedar (akil), Vengai, Indian laurel (thembavu), Maruthu, Venthekku, Mulluvengai, Irul, Iron wood (Kambakom), Wild jack (anjili), Karanjily, Unnam, Mullilavu, Karincha, Red silk cotton tree (ilavu), Tamarind, Poonsparr (kallupunna), Black dammar (kunthirippayni), Black fish tree (cheru), Marotty, Mavu, Kolamavu, Malakayala, Mathi, Cheeni etc. The cultivable wasteland in the district is 2394 ha Social forestry and wasteland development are inter-related and should be taken up jointly with emphasis on investments in fruit trees and forest tree species. No lending to this sector has been reported during last three years.

B. Infrastructure and linkage support available, planned and gaps

- Participatory Forest Management [PFM] programmes aimed at protection and conservation of forests with people's participation, is being implemented in the 3 territorial divisions through 100 *Vana Samrakshana Samithis (VSS)* [incl. 9 exclusively tribal *Samithis*]. The VSS engage in activities like formation of fire lines, fire control, raising nurseries of forest trees and medicinal plants and collection of seeds, and planting of trees etc. The Tribal VSS

are engaged in collection of Non Timber Forest Produce (NTFP) like honey, *the* [ingredient for varnish; mosquito repellent], *Shikakai*, *Incha*, *Kastoori Manjal*, Wild Nutmeg, Wild Cardamom and medicinal plants. *Ayurdhara*, a venture of the Scheduled Tribes Dev. Coop Ltd. [an apex body of all Tribal Development Societies] is engaged in manufacture of 400 types of ayurvedic medicines [conforming to GMP Standards] using the medicinal plants sourced through the TDS.

- Eight projects amounting to Rs.843.14 lakh for construction of new forest station at Ambanar strengthening of 03 existing forest stations and construction of forest roads are under implementation under NABARD RIDF funding support in the district.
- The Kerala Forest Research Institute (KFRI) at Peechi is rendering pioneering service through fundamental and problem-solving research as well as conduct of outreach programmes. KFRI is the nodal agency to implement the National Bamboo Mission in all Southern States.
- Various social forestry programmes like *Haritha Theeram*, *Ente Maram*, *Vazhiyora Thanal*, etc., are under implementation. The Compensatory Afforestation Programme has treated more than 3,800 ha of land in the district, since 1994.

C. Assessment of Credit Potential for 2020-21

Considering the low off take of loans, the potential assessed in the PLP [2020-21] has been kept the same both in physical and financial terms for all activities as indicated in the following table:

Sl. No.	Activity (Forestry & Wasteland Development)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Social Forestry/waste land dev	Ha	153	202	164
2	Mahagony	Ha	49	82	79
3	Bamboo plantations	Ha	105	124	114
4	Teak plantations	Ha	75	180	143
	Total		382	586.82	500

Block wise/activity wise details given in Annexure I

D. Critical Interventions required for creating definitive impact

- Due to the proximity of the forest areas to human habitations, connectivity and rich flora and fauna, eco-tourism has tremendous potential. But for this to be realised, there is a need for careful planning and environmentally-benign developmental interventions.
- Credit-linked schemes to support farm forestry and wasteland development needs to be formulated to facilitate flow of institutional credit to this sector.

E. Suggested Action Points for banks and government departments

- To prevent sea erosion in the coastal areas of the district, “Bio Shields” can be created by raising plantation species like casuarinas and mangroves.
- Banks need to come forward to finance commercial teak plantations as there is tremendous scope for this activity in the district, considering the market demand.

F. Other related matters

Many of the impacts of climate change on forests and other natural ecosystems such as loss of biodiversity could be irreversible. Kerala Forest and Wild life department has the broad mandate of conserving and expanding unique and complex natural forest of Kerala for posterity, in particular with regard to water, biodiversity, productivity, soil, environmental, historical, and cultural and aesthetic values without affecting their ecological processes.

2.1.6. ANIMAL HUSBANDRY- DAIRY**A. Introduction**

In Kollam majority of rural households depend on livestock farming for supplementary income. Rearing livestock such as cows, buffaloes, goats, pigs, poultry etc., not only provides a subsidiary income to the families but also is a source of protein in the form of milk, eggs and meat. In view of its suitability for combining with crop sub sector and sustainability as a household enterprise with the active involvement of women, it is emerging as a very popular supplementary avocation in the small farms. The average per day consumption of milk, meat and egg per day in Kollam district is 6.5 lakh liters, 45 tones and 5 to 5.5 lakh respectively. The present per capita availability at 279 grams/day, 15 gram/ day and 55 eggs/ year is less than the ICMA recommendations. Thus, there is lot of scope for deepening activity penetration in the district. The local production of milk in Kollam during 2017-18 at 272.44 ('000MT) is able to meet only 40% of milk demand in the district.

Milch animal rearing is an important livelihood activity in the rural areas, especially under homestead farming. Off late a shift in trend from homestead farming to mini dairy units is being witnessed in the district as per AH dept. figures there are 110 licensed mini dairy units having more than 20 cows functioning in the district. There has been a slight fall in the number of cattle heads in the district: from 1.09 lakh to 1.02 lakh between the 18th and 19th Census, while that of Buffaloes has increased from 1915 to nearly 5792. Among cattle, nearly 95% are crossbreds - a cross of HF and Jersey with native non-descript cows. Individual Farmers are reported to prefer Jersey crossbreds while small farms (5-10 cows) prefer HF crossbreds. Nedumpana GP has the largest number of CB cattle in the district.

However, the scarcity of cheap and quality fodder, rapid increase in the price of cattle feed, influx of low quality livestock products from neighbouring states, threat of Foot and Mouth Disease are acting as constraints in the development of the sector. Smaller landholdings restrict the space available for cattle shed and smaller families undertaking dairying as a supplementary activity find it difficult to adopt proper scientific feeding and management techniques resulting in low yield. Commercial Banks and Coops are major providers of credit for Dairy. However, no definite trends are seen in agency-wise share which shows extreme variation. The credit disbursed by Commercial banks, Cooperatives and KGB during 2017-18 to dairy sector was Rs.3643.29 lakh, Rs.495.00 lakh and Rs.1010.00 lakh respectively.

B. Infrastructure and linkage support available, planned and gaps

The AH Dept. is vested with the responsibility of animal health care and extension services, the Dairy Dept. looks after administration of dairy co-operatives, KLDB deals with breeding and input services while MILMA takes care of procurement. Training support is provided by the Milk products training and development centre, Oachira, LMTC in Kottiyam and at Kuriyottumala Buffalo breeding farm. A network of 27 hospitals, 4 Artificial insemination centers, 51 dispensaries and 142 sub-centres provide necessary veterinary support to the dairy farmers. There are 277 APCOS (Anand Pattern) and 63 traditional societies in the district. Of these, 272 societies supply milk to the Kollam Dairy of the TRCMPU, which has a milk handling capacity of 150,000 lpd while the procurement from societies was 217.81 lakh liter during the year 2017 while the sale during the same period was 463.48 lakh liters [which is 1/3rd of the total production and sale in the district]. There are 23 milk routes connecting all major villages. There are 6 bulk chilling centres in the district with a total capacity of 18,000 litres. Further, private dairy units namely KCA at Umayanalloor, A-ONE dairy at Eravichira, MILCO dairy, JK farms, etc. having capacity of ranging from 50,000 to 10000 lpd each are functioning these dairies are also procuring milk from outside the district.

Kerala Feeds has a 650 TPD cattle feed plant at Karunagapally in Kollam district, which manufactures compounded feed containing coconut cake, cotton seed cake, rice, protein, fat, vitamins and minerals. Good quality animals are available locally and from nearby districts. The state's first Hi tech dairy farm was set up by KLDB in Kulathupuzha, the farm showcases state-of-the art technologies, and the female calves of Holstien-Friesian are distributed to the farmers in the adjoining areas. The farm together with satellite units is producing 8000 litres of milk daily.

Subsidy support for purchase of cattle, processing equipments, bulk coolers/ chillers is available under GOI's DEDS scheme. Dairy Department is also providing under mild shed scheme. Ksheera Gramam Project was implemented in Eroor Panchayat.

C. Assessment of Credit Potential for 2020-21

The recent flood has not caused widespread damage to cattle's and other assets in the district. The potential assessed for the year 2020-21 has been increased in physical terms for mini dairy, calf rearing and feed mixing units while it has been reduced in the case of milk processing units taking into account the field level trends while the financials have been re-assessed [based on updated unit costs] as indicated below:

Sl. No.	Activity (Animal Husbandry - Dairy Development)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	C.b.cow	1Cow	1266	1342	1077
2	Mini dairy unit (5 cows)	5 + 2	437	2449	1962
3	Mini dairy	10 cow	330	3831	3066
4	Gr. Buffalo	2 Murrah	186	437	351
5	Calf rearing (male)	1 Calf	1667.6	1034	828
6	Feed mix unit	No.	33	768	615
7	Fodder development	Acre	766	329	265
8	Cattle shed	No.	2310	751	599
9	Auto milk collection centres	No.	24	206	168
10	Milk chilling plants	No.	6	51	42
11	Indeg. Milk units	No.	69	55	45
12	Milk processing units	No	9	1530	1224
	Total		7103.6	12783.86	10242

Block wise/activity wise details given in Annexure I

D. Critical Interventions required for creating definitive impact

The area under rice has come down by 80 per cent over the last two decades leading to drastic reduction in the availability of straw for feeding cattle. The area covered under fodder cultivation at 154 Ha has also considerably reduced. Special focus has to be given for fodder and feed production in Kollam to support the development of the livestock sector considering the wide gap in the availability of these two critical inputs.

- Breeding support: Kerala Livestock Development Board (KLDB) is involved in the production and distribution of frozen semen. The distribution inside and outside the State decreased from 17.65 lakh doses to 16.62 lakh doses and 10.71 lakh doses to 4.94 lakh doses respectively during 2015-16 and 2016-17 respectively. The average number of inseminations needed for producing one calf is 4. The quality of AI is not improving and so measures to improve the quality of semen supplied needs to be taken up immediately.
- More number of small farmers evinces interest in dairy farming but the availability of quality animals is a constraint which needs to be addressed immediately. Calf rearing schemes are to be promoted among SHGs/ Kudumbashree units with incentives to those who undertake the activity.
- Finance to units producing milk-based products may be popularized as the same will lead to value addition as also will help to neutralize the seasonal fluctuations in production of milk. . The recent decision to include dairy sector in the scope of MNREGS is a welcome move. The new initiative will boost the sector in asset creation and also in reducing the operational costs.

E. Suggested Action Points

- Availability of cheap and quality fodder is a major constraint. There is an urgent need to increase the cultivation of fodder grass. Banks to provide loans to JLGs for fodder grass cultivation, especially in barren lands and cultivable wastelands.
- The activity is well-suited for Value Chain financing, both upstream and downstream, viz., fodder cultivation, vet clinics, primary processing units like Bulk Milk Coolers, Chillers, etc., which can be supported with bank credit and back-ended capital subsidy under Integrated Scheme for Agri Marketing [ISAM].
- Possibility exists for Area Based Schemes in Dairy in the identified blocks with support of AH/Dairy Dept. and financing banks.
- Due to diseases, the farmers incur losses. In order to compensate the loss, the Department came up with a highly subsidised insurance programme titled the Gosuraksha Insurance Scheme, jointly with United India Insurance Company.

F. Other related matters

- In addition to dairy farming, small and marginal farmers can also take up rearing of small poultry units, sheep, goats, pigs, etc., as a source of supplementary income and improve the economic conditions.
- Farmers can also undertake supply of bio manure as an additional activity through vermin composting within the available land holding as a supplementary income.

Productivity of animals is being affected due to heat stress, new diseases and change in pattern of existing diseases observed, large numbers of animals may become unproductive. Higher temperatures and changing rainfall patterns can enhance the spread of existing vector borne diseases and macro parasites, accompanied by the emergence of new livestock diseases. Temperature and humidity variations could also have a significant association with bacterial, viral and increased helminth infections, protozoan diseases such as Trypanosomiasis and Babesiosis. Some of the viral diseases (PPR) may also reappear affecting small ruminant population as well. Frequency of incidences of mastitis and foot diseases among crossbred cows and other animals with high productivity may increase due to increase in the number of stressful days. It is found that the farmers will get a set back by decreased production of milk the coming years especially during the summer period. The production reduction will be at least 10 % less of the expected quantity of production of milk and in this way the sector will be suffering a loss of at least 30 crores.

Strategy to address climate change issues include: Research on the new and emerging diseases due to climate change, renovation of cattle sheds based on environmental parameters, sustainable livelihood approach to the farmers, focused research on cross breeding to adapt to climate change, improved feed and fodder development, research on native species breeding and rearing etc.

2.1.7. ANIMAL HUSBANDRY- POULTRY

A. Introduction

Kollam district has a poultry population of 10.70 lakh birds as per the 19th Livestock Census, up from 4.92 lakh birds in the last round. Most of the homesteads have backyard poultry units in the district. Velookara GP has the highest concentration of fowls (poultry, quail and duck) in the district. Ducks, reared mainly for eggs and meat, number around 50,000 and are concentrated in coastal regions of Karungapally and Chavara in the district.

The egg production in the district during 2017-18 is estimated at 5.20 lakh/ day (1899.93 lakh during the year), whereas the requirement is estimated at 7 to 7.5 lakh eggs/day the huge gap is met by supply from neighboring states. Poultry meat production during 2017-18 in the district was 363.94 ('000 MT) local production is able to cater to only 50% of the demand. In broiler farming the practice of integration/ contract system is gaining popularity. It is estimated that

nearly 65% of local production is under the above system. In this system the chick, feed, medicines and vaccines are assured to buy back is provided by large companies or contractors. The farmer is assured a fixed price per Kilogram of chicken supplied.

CBs has more than 75% share in credit flow for poultry activities. During 2017-18 Commercial banks, Cooperatives and KGB disbursed loans amounting to Rs.1168.00 lakh, Rs.232 lakh and Rs.244 lakh respectively to the sector in the district.

B. Infrastructure and linkage support available, planned and gaps

The Kerala State Poultry Development Corporation (KSPDC) has layer breeding farm and hatchery at Kottiyam and Kuriyottumala with a capacity to produce 10 lakh day old layer chicks. Broiler chicks are supplied by private agencies and farmers rear them on commission basis. KSPDC Feed plant at Kottiyam is functioning in government sector.

Backyard micro Cage Poultry Farming is gaining popularity and is mostly pursued on group basis, both under *Kudumbashree* and otherwise. Most of JLG groups formed JLG incentive programme have taken up Cage poultry as activity. Venadu Poultry Farmers Producer Co set up by bringing together 250 poultry farmers under the Produce Fund of NABARD is providing full range of services to poultry farmers. Animal Husbandry Dept has drawn plans for big intervention in poultry sector through Kudumbashree groups.

C. Assessment of Credit Potential for 2020-21

The sector especially the breeding of layer birds is witnessing a renewed interest among small farmers on account of remunerative and steady price of egg. The physical projections have been increased under micro cage layer farming, duck rearing and feed mix unit. The potential assessed for the year 2020-21 is indicated below:

Sl. No.	Activity (Animal Husbandry - Poultry Farming)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Broiler	Unit of 1000	162	787	633
2	Hatchery	1000 birds	5	125	100
3	Duck rearing	500 F + 75 M	92	162	128
4	Feed plant	8 T/ SHFT	7	137	112
5	Micro cage layer	100 birds	2390	1448	1154
	Total		2656	2659.76	2127

Block wise/activity wise details given in Annexure I

The prices of broiler chicken have witnessed wide variation during the year the small farmers has suffered huge losses, whereas the price of egg have been very steady and remunerative during the past two years. The broiler hatchery companies have introduced programmes to attract new investment in the sector. All these new developments have given a new investment energy to the sector which has increased the potential. The introduction of back yard cages for layer poultry is catching up very fast and can make significant impact in the egg production of the district.

D. Critical intervention required for creating definitive impact

- Poultry feed production in the district is very miniscule farmers are totally dependent on supplies from outside state for the same. Feed mix unit may setup under public/ government sector to aid the small farmers.
- The facility to check the quality of poultry feed is almost non-existent in the district. In view of widespread concerns raised from health experts about bad effects of high percentage of antibiotic and hormone present in poultry feed on human health. It is suggested that feed quality control laboratory may be set up.

E. Suggested Action Points

- Egg production in the district is totally under the backyard system. There are no large layer farms in the district. High feed and labour costs coupled with less bargaining power of the dispersed poultry farmers is a big drag on development of this sector. Aggregation mechanism for poultry farmers is urgently required to ensure better price realisation.
- There are cumbersome procedures for obtaining marketing licenses for egg sales, there is a need to develop a simple procedure for issuing licenses valid for sale of eggs.
- Possibility exists for Area Based Schemes in Poultry in specific blocks with support of AH Dept. and financing banks.
- The poultry waste and other meat wastes are now being disposed in a very unscientific manner, polluting the ground water and water bodies. Ecologically safe scientific disposal is of paramount importance, Corporation and district administration may initiate steps to set up a rendering plant in partnership with Venadu Poultry Farmers Producer Co.

F. Other related matters

- Integrated farming of crops with poultry including backyard poultry would bring in additional revenue
- Apart from supply of eggs in the local market, tie up arrangements with established bakeries, retail market outlet can bring in supplementary income to poultry growers.
- Marketing of eggs and meat through collective FPCs/FPOs would yield better revenue as at present marketing of eggs as well as meat is controlled by traders/ middlemen
- Similarly, marketing of poultry dung/droppings as organic manure in an organized set up will provide an additional income to the farmers.

Poultry seems to be particularly sensitive to temperature-associated environmental challenges, especially heat stress. It has been noted that modern poultry genotypes produce more body heat, due to their greater metabolic activity. Understanding and controlling environmental conditions is crucial to successful poultry production and welfare. In poultry, there will be immunosuppressing effect of heat stress on broilers and laying hens, although using different measurements. Decreased feed intake is very likely the starting point of most detrimental effects of heat stress on production, leading to decreased body weight, feed efficiency, egg production and quality. It is found that the farmers will get a set back by decreased production of egg in the coming years especially during the summer period. The production reduction will be at least 10 % less of the expected quantity of production of egg and in this way the sector will be suffering a loss of at least 18 crores.

3.1.8. ANIMAL HUSBANDRY- SHEEP, GOAT, PIGGERY

A. Introduction

There are 1.11 lakh goats in the district, as per the quick estimates of the 19th Livestock Census, the population is steady compared to last census figures of 2007. Sheep rearing is virtually non-existent in the district. Pig rearing is a profitable venture and there are quite a few well-run units in the district. The pig population is around 1600. Mostly Large White Yorkshire and its crossbreds are reared in the district. Piggery as a commercial activity is getting more acceptance. However, complaints from neighbours make the farmers reluctant to take up this activity. Rabbit rearing is also taking place; there are 9000 rabbits in the district.

In Goats, *Malabar* and cross-bred of *Jamunapuri* breeds are reared. An emerging trend is rearing of breeds like Boer, Beetle, Barbari, Sirohi, etc., brought from other States. Chadyamangalam, Kottarakara, Vettikkavala and Anchal show concentration of this activity in the district.

CBs has a major share of the credit flow. Goat-rearing is emerging as a self-employment venture among women in the district. Women SHGs are actively involved in goat-rearing as a subsidiary occupation and livelihood occupation. *Aadugramam*, the widely-acclaimed *Kudumbushree* initiative is successfully being implemented in many panchayat in the district. The women-rearers are getting good income not only from selling goat milk, but also goat droppings and

urine are sold as manure and as input for ayurvedic medicines, respectively. Proper training and skill development efforts are required for developing piggery units without complaints from the neighbours and proper licensing from the LSG bodies. The AH department and Meat Products of India Limited may introduce proactive campaigns for the development of meat production. The Govt. run Buffalo breeding farm at Kuriottumala is also rearing Goat, Rabbit and quail in addition to Buffalo, the farm is also providing training and fodder is also cultivated in the farm.

B. Infrastructure and linkage support available, planned and gaps

- Establishment of abattoir for cleaning and primary processing of meat needs to be set up in all blocks of the district.
- There are no facilities in the district for processing of slaughter by-products like hide, hoof, fat and bone which could be profitably converted into pet food, meat cum bone powder, rendered fat, fresh dog pack and organic fertilizer.
- Decreasing number of animals, increase in cost of production, narrow profit margins, the labour-oriented nature of the activity, etc. are a few challenges facing this sector.

C. Assessment of Credit Potential for 2020-21

Considering the above developments, the potential assessed for the year 2020-21, is indicated below:

Sl. No.	Activity (Sheep, Goat & Poultry)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Goat rearing 3 does	3 Does	752	436	350
2	Goat rearing 5 +1	5D + 1B)	1916	2395	1916
3	Goat stall fed / commercial	100D+7B	32	451	363
4	Pig fattener	10 piglets	99	193	154
5	Pig breeding	9 F + 1F	49	225	176
6	Rabbit rearing	10 F + 2 M	60	38	35
	Total		2908	3738.69	2994

Block wise/activity wise details given in Annexure I

D. Critical intervention required for creating definitive impact

- Integrated farming of crops with goat rearing would bring in additional revenue even if the crop fails due to vagaries of nature. The earning not only comes from selling of goats but also from its droppings as it is considered as a good organic manure.
- Marketing of goats through collective FPCs/FPOs would yield better revenue as at present marketing of live animals as well as meat is controlled by traders/ middlemen.

E. Other related matters

Although the benefits from sheep and goats hold great promise, the current level of its contribution to supporting rural livelihoods is low due to climate change related factors. Thermal, nutritional, and water related stresses, and restlessness are some of the consequences of climate change related factors that affect sheep and goat productivity. Increased incidence of disease and parasitic infection, decreasing trend of feed and fodder resources, low productive and reproductive performance are some of the consequences mainly related to the negative effects of climate change. Among the livestock species, sheep and goats are more vulnerable due to their heavily reliance on climate sensitive resources. Adaptation therefore remains one of the policy options to address climatic challenges prevailed on the livestock sector such as on sheep and goats.

3.1.9 FISHERIES

A. Introduction

Kollam occupies first position in fish production in Kerala, it was first among the districts in India to introduce mechanization of boats. Neendakara fishing harbour, one of the largest fisheries harbour in the country, the coastal roads links, major landing centre and occurrence of the phenomenon “chakara” (mud bank) along the coastal line have contributed to the growth of the fisheries sector in the district to great extent. Apart from the prime consideration of securing food and nutritional requirements of the population, fisheries sector plays an important role in trade and commerce and in the process, promotes livelihoods of millions of people often living at the margin.

Kollam has rich fisheries heritage, provided with 37 kilometer coastline. The district has a geographical area of about 2491 sq. km. But the comparatively narrow continental shelf sprawls over an area of about 3500 sq. Km and the Exclusive Economic Zone (EEZ) extends up to 2000 nautical miles far beyond the continent shelf, which totally covers an area of 13320 sq. km. Even though the coastal line in the district constitutes barely 6% of the total coastal line of 590 km of Kerala, the district is in the vanguard of fisheries sector with respect to fishing, processing and aquaculture and contributes 13.47% of the total GSDP from the fisheries sector in Kerala.

Kollam district is abundantly rich with marine brackish water and freshwater resources. Majority of the fishing efforts are presently concentrated in the inshore area in the Marine Sector. While the fisheries resources from the near-shore waters are fully utilized, the off-shore waters and deep sea still provide immense opportunities of increasing the catch. The abundant inland resource water bodies comprising of 03 major rivers (Ithikara, Kallada and Achenkovil), Lakes (Sasthamkotta lake 440 ha, Ashtamudi Kayal 6424 Ha and Pravoor Kayal 662 Ha) offer great potential for the development of aquaculture. Marine fish production during 2016-17 in the district was 1.80 lakh tonnes amounting to Rs. 2276.87 crore. The production from inland fishery was 0.19 lakh tonnes MT amounting to Rs.262.42 crore. The district accounts for 31.71% of the state's total fish production in value terms. The major export commodity from the district is frozen shrimp followed by cuttlefish.

In the last few years the district faced a serious setback due to depleting fish stock from the conventional fishing ground, aquaculture is viewed as a second option for increasing fish / shrimp/ prawn production. The credit flow to the sector has been showing a declining trend during 2017-18 the loans disbursed by CBs, Cooperatives and KGB to the sector were Rs.1212.00 lakh, Rs.101 lakh and Rs.93 lakh respectively. The large ticket loans sanctioned to fish processing units are not being reported under fisheries sector by banks.

The second phase of implementation of integrated *Matsya Samruddhi* project has commenced from 2015-16. The project aims to increase the inland fisheries production during the last years 7626.89 Ha of fresh water, 3438.05 Ha padasekharam and 2561.39 Ha of brackish water area were brought under fish/prawn/shrimp culture under this programme including 54 ha area brought under karimeen culture in the state. GOK has set target to attain self-sufficiency in fish seed production by the year 2020. The FFDA is implementing the scheme for providing developmental subsidy for fresh water aqua farms whereby new farms with 5 Ha area is provided a max. Subsidy of Rs. 60,000/Ha Other subsidy schemes for freshwater finfish culture units, inputs for scampi farmers, renovation of brackish water fish farms, duck/poultry cum fish culture, ornamental fish production, etc. are also under implementation.

Integrated fish farming model involving Tilapia is emerging as a feasible model for low land farmers. Backyard aquaponics system to farm fish with vegetables has also become popular in the district with many farmers availing loan and implementing the system. Cage culture in fresh water is emerging as a feasible for the small farmers, CMFRI, Kochi is offering free training and subsidy support to the interested farmers.

B. Infrastructure and linkage support available, planned and gaps

- Infrastructural facilities available in the district are 2 major and 55 minor fish landing centres, 10 curing and 9 drying yards for traditional means of fish-processing, 39 peeling

sheds for pre-processing, 41 ice plants and 297 fish markets. Besides, there are 03 shrimp/scampi hatcheries and 02 freshwater fish hatcheries in the district, 200 ha under fresh water fish farms, 300 ha under shrimp farms.

- RIDF projects with an aggregate sanctioned loans of Rs.43.36 crores for setting up a Maritime Institute at Neendakara and modernisation of the Neendakara Fishing Harbour have been completed. Under tranche 23 additional infrastructure works of Thankaserry fishing harbour with total RIDF loan of Rs.593.75 lakh is under implementation.
- Over exploitation of marine and inland resources and endangering of fish habitats have to be addressed immediately. The line departments of the Govt. have to formulate adequate safeguards in this regard.

C. Assessment of Credit Potential for 2020-21

Considering the above developments, the potential assessed for the year 2020-21 has been increased in physical terms for few activities while the financials have been re-assessed [based on updated unit costs] as indicated below:

Sl. No.	Activity (Fisheries)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Fresh water prawn farming	Ha	106	601	544
2	Fish cum Paddy (with coconut)	1 Ha +60 coconut	3	6	6
3	Country boat	No.	90	22	20
4	Brackish water shrimp farming	Ha	34	131	118
5	Ornamental fish Backyard unit	unit	27	27	26
6	Composite Fish culture	1 Ha	26	121	110
7	Oyster culture	0.4HA	25	40	36
8	MUSSEL CULTURE 25sqmt	No	434	91	82
9	Fish seed rearing farm	7-8 million fry	1	12	11
10	Coconut cum prawn	Ha	41	132	118
11	Fish cum pig farming	1 acre+10 pig	6	6	6
12	Fish cum duck farm	1 Ha + 300 DUCK	20	45	40
13	Low cost mini shrimp hatchery	Nos	2	13	12
14	Open Sea cage farming	Nos	0	0	0
15	Country boat marine	No.	57	20	19
16	Out board motor 1.25hp	No	70	88	70
17	On board engine 120 to 400 HP	No.	73	1095	876
18	SHG Loans various activities	No.	1180	590	472
19	Plank built canoes	Nos	22	62	48
20	Marine plywood canoe	No.	9	41	33
21	Thanguvallum	No	9	967	774
	Total		2235	4108	3421

Block wise/activity wise details given in Annexure I

D. Suggested Action Points

- Need for establishment of micro enterprises for value added products and employment of fisherwoman can be considered. (Action: Dept., of Fisheries)
- Suitable mechanism to be put in place to stop pollution of inland and marine waters endangering fish stock. (Action: Dept., of Fisheries)
- Development of Marine Ornamental Fisheries, especially through SHGs, could be supported by Banks with credit support. (Action; Banks)
- The fisheries sector in the district comprises nearly 25% of the total states output and more than 50% of the export earnings, but the bank credit to the sector is showing a declining trend, the credit is less when compared to other districts. (Action; Banks)

- Inland fish production is an area which holds promise for future. Insufficient availability of good quality fish seeds was identified as a major problem. To increase the production of fish seeds and to ensure quality, it is required to strengthen the existing hatcheries, nurseries, fish farms and construct new units to the existing infrastructure.

E. Other related matters

Climate Change has huge implications on fisheries and coastal resources of the state. With the increasing temperature of the sea due to climate change, small fish and plants vanish first. The change in the availability of oxygen threatens almost all the species. In the state, 10 species of fresh water fish have been identified as most threatened to climate change. Most fish species have a narrow range of optimum temperatures related to their basic metabolism and availability of food organisms. Even a difference of 1 degree C in water may affect their distribution and life processes. Climate Change impact on Inland fisheries include stress on fish species due to depletion of inland water bodies, decreased fish spawning, increased water borne diseases among fishes, outbreak of diseases during drought in inland water bodies, heavy deposit of silt during heavy flood events etc.

Strategy to address climate change issues include: Promote Sustainable inland fisheries activities, Establish Fish sanctuaries, Propagation of indigenous and commercially important inland fishes monitoring diseases incidence in aquaculture, improving energy efficiency in fisheries sector. Alternate and sustainable employment and livelihood to the fishermen and their families especially investing in education and training for occupations.

2.2 AGRICULTURE INFRASTRUCTURE

2.2.1 STORAGE GODOWN AND MARKET YARD

A. Introduction

Post-harvest management of food grains is very vital to ensure food security. The existing market support system in the district includes primary markets at grass-root level which supports small growers who bring their produce and sell to small traders or agents of big merchants; secondary markets at block level frequented by big farmers and merchants and full-fledged market at Kollam, where traded commodities are sold to consumers, processors and exporters. A market yard is also functioning in Kollam town.

The district offers very good scope the development of godowns of various types and size. The district needs rural godowns and storage facilities primarily for two major agri. commodities of the district viz. Rubber and Paddy. Paddy cultivators often have to resort to distress sale, as they do not have facility to store the paddy. Facility to store the produce and avail pledge loans at reasonable rate of interest will help the farmers to avoid distress sale. Multi commodity storage facilities for different crops viz. rubber and other cash crops may be a more appropriate model for the district. There is very good scope for godowns in the commodities like Rubber, Coconut spices.

The present marketing system is characterized by long, fragmented supply chain and high wastages which is also deficient in providing fair share of consumer price to producers and for ensuring high quality and hygiene of produce and hence calls for an alternative marketing structure that provides multiple choices to farmers for sale of produce, along with comprehensive solution to meet key needs of stakeholders. With this in view, the scheme of Terminal Markets Complex (TMC) have been conceptualized and introduced by GOI under NHM, the scheme proposes to set up TMC in a Public Private Partnership (PPP) mode supplemented by NHM subsidy support.

B. Infrastructure and linkage support available, planned and gaps

- The State Warehousing Corporation has 5 godowns, one each at Kollam (3533 MT), Karikode (13176 MT), Kottarakara (4125 MT), Karunagapally (3130 MT) and Punalur (3000 MT). FCI has four godowns at Kollam, Killikollur, Avaneswaram and Karunagapally with total capacity of 56100 Mt for storing food grains. KSWC godown at Karikode is the only WDRS registered godown in the district. The cold storage facility at Needakara fishing harbour is very limited and not upto the requirement, it expected that additional cold storage will be created under the ongoing renovation work under RIDF assisted project. At present 17 cold storage with a combined capacity of 3000 MT is functioning in the district. There are 156 small warehouses in the district.
- Under RIDF, KSWC is renovating and modernising all its godowns in the district at total cost of Rs.1.33 crore. Further, an additional capacity is also getting created at Karikode and Karunagapally at total cost of Rs. 11.99 crore. GOK has proposed to create more warehouses in the district by availing financial support under Warehousing Infrastructure fund.

C. Assessment of Credit Potential for 2020-21

The potential assessed for the year 2020-21 is indicated below:

Sl. No.	Activity (Storage Facilities)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Rural godown	No.	10	446	380
2	Cold storage	No.	49	980	735
3	Market infrastructure	No.	33	990	747
	Total		92	2416	1862

Block wise/activity wise details given in Annexure I

D. Critical intervention required for creating definitive impact

- There are no organised facilities for storage and marketing of vegetables, fruits and other agri produce in the district. Thus, the farmers are not able to realise better prices for their produce. VFPC/ PACS having own land may take the initiative to construct godowns by leveraging capital subsidy under ISAM.

E. Suggested Action Points

- Even though the State has a well-established market for agri produce and Fisheries. The infrastructure for produce collection, transportation and marketing is not well developed in the State. There is a need to develop farmer led institutions to handle market related aspects of agriculture production to maximize farm gate prices. State Government may evolve a clear policy supporting Farmer Producer Companies to bridge the gap. High price of land is another deterrent for creation of storage facilities
- Farmers are not fully aware of the benefits of availing finance against warehouse receipts. But for this to happen, there is a need for setting up certified storage facilities in the district.

F. Other related matters

- Post-harvest handling systems including storage – The district which offers good scope for on farm drying of farm produce (especially arecanut, coconut, etc.). At present, this is mostly being done in a crude manner. There is need for construction of drying platforms for the benefit of the farmers before these goods are taken to the storage facilities.
- The warehousing facilities available with PACS need to be modernised/utilized by the farmers by availing pledge loan so that distress sale at the time of harvest can be reduced which ensures better price realization for farmers.

2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED MANAGEMENT

A. Introduction

Kollam district can be divided into 6 well-defined physiographic regions based on elevation above Mean Sea Level (MSL): vis., low lands, mid lands, mid up lands, up lands and high lands, each with its own topographic and geographic uniqueness. Kallada Watershed is the largest in the district covering an area of 1426.95 sq km contributing 57% of the total watershed area of the district. This highly undulating terrain calls for scientific measures for land development and soil conservation. The Cultivable Wasteland and Current Fallows in the district are estimated at 6040 ha each.

The Ground Level Credit flow to this sector during 2014-15, 15-16 and 16-17 were Rs.690.66 lakh, Rs.688.96 lakh and Rs.490.65 lakh respectively.

B. Infrastructure and linkage support available, planned and gaps

As on 31st March 2018, 07 RIDF watershed projects with an aggregate sanction of Rs.872.62 crore are under implementation, on completion, these projects will benefit more than 6060 ha of agricultural land. That apart, 1 flood protection projects with RIDF loan of Rs.61 lakh is under implementation. Under NWDPR, there are 4 on-going projects with a combined treatable area of 11,978 Ha, while under *Hariyali*, there are 2 projects with area of 11,430 Ha Further, 4 more projects with a combined area of 2,164 Ha are on-going under WGDP.

There are 6 watersheds of 6 river basins comprising an area of 2,51 lakh ha in the district. Of this, 89,819 ha in LSGIs Pravanthur, Kulathupuzha, Thenmala and Aryankavu have been classified as High Priority, some of these have been partially treated under ongoing schemes of NWDPR, WGDP, *Hariyali* and RIDF. It is estimated that the remaining watersheds, with an aggregate area 80,000 Ha would require around 179.62 lakh to complete the remaining works

C. Assessment of Credit Potential for 2020-21

The potential assessed in the PLP 2020-21 is indicated below:

Sl. No.	Activity (Land Development, Soil Conservation, watershed Development)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Land reclamation	Ha	250	453	411
2	Bund/soil conservation	Ha	275	275	249
3	On farm development	Ha	232	301	271
4	Watershed devt.	Ha	729	443	399
5	Humus application coconut	Ha	899	1564	1409
6	Water management	Ha	524	546	491
7	Extending bund height	Ha	180	99	90
8	Ld misc- (fencing / farm ponds/bund height)		152	140	123
9	Purchase of land (small farmers)	Acre	55	520	471
	Total		3296	4341.6	3914

Block wise/activity wise details given in Annexure I.

D. Critical intervention required for creating definitive impact

- In completed watersheds, there is a need to integrate agriculture and allied activities for sustaining the interventions. Fodder cultivation on the embankments of contour trenches or as pure/inter crops need to be encouraged. Cultivation of cover crops to conserve soil should be supported with bank finance.
- Allied activities related to Animal Husbandry and agriculture to be supported with bank finance in the completed watersheds. For this, information on completed watersheds may be shared by the line departments in the BLBC/DLRC for facilitating institutional credit flow.

E. Suggested Action Points

- Establish testing facilities for soil, water, micro-nutrients and micro-organisms at least at the block level. The announcement in the Union Budget 2014-15 regarding issuance of Soil Health Cards to be implemented immediately in the district.
- The present watershed works are basically concentrating in local treatment and interventions, these treatments are temporary in nature. For a sustained and long term benefits it is suggested that in areas identified under high priority areas have to be covered under ridge to valley approach with full participation of the local people may be implemented.

F. Other related matters

- Agricultural productivity can be increased through use of organic wastes for enrichment of soils and conservation of soil fertility through Jeevamrutham, Beejamrutham, Panchagavya, bio-pesticides and repellants, etc.
- Natural Resources Management - Major focus on maintaining soil fertility and improving water productivity in a sustainable manner. Application of fertilisers based on soil health cards and adoption of micro irrigation system has to improve in the district.

2.2.3 AGRICULTURE INFRASTRUCTURE OTHERS - (VERMICOMPOSTING /BIOPESTICIDES/FERTILISERS, TISSUE CULTURE, AGRI BIOTECHNOLOGY, SEED PRODUCTION)

A. Introduction

Organic farming began finding momentum in Kerala since the unveiling of a policy in 2010 that set the goal of converting the entire agricultural production in the State to organic within 10 years. The growing public health concerns triggered by high morbidity and lifestyle diseases in the State, as also fears about contaminated vegetables and food grains being consumed have led to increased demand for organically grown food in the district. As a sequel to the massive awareness campaigns being carried out by the government departments as well as many voluntary agencies, more number of farmers, particularly vegetable farmers, have resorted to organic farming in the district. Further, due to the non-availability of genuine organic vegetables and fruits in the market, a large number of households in the district have started growbag cultivation of vegetables and fruit farming with organic inputs. As a result, it is expected that there would be manifold increase in the demand for planting materials (vegetable seeds, seedlings, tissue culture banana, etc.) and organic inputs like vermicompost and biofertilisers/biopesticides in the district.

The potential for organic farming is very huge given the district's immense biodiversity and natural resources. Production of bio-control agents, bio-pesticides and bio-fertilisers, however, is yet to gain momentum in the government as well as private sector.

B. Infrastructure and linkage support available, planned and gaps

Vermi composting is an established activity any many units have been set up with the subsidy support under NHM schemes. The Government seed farms in Anchal, Kotarakara and KVK are involved in the production of seeds and grow bags. The tissue culture banana farming has potential to mitigate various problems like non-availability of disease-free uniform suckers, high mortality in the field during establishment, long gestation period and low yield, the farmers are well aware of the benefits of the tissue culture banana seedlings and there is huge demand for the same, the existing production capacity in government and private sector is inadequate to meet the demand.

C. Assessment of credit potential for the year 2020-21

Based on consultation with line departments, bankers, infrastructure created and the ground level scenario in the district, the exploitable credit potential has been assessed for 2020-21 as indicated below:

Sl. No.	Activity (Others)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Tissue Culture and Agri bio tech	15 lakh plant	7	1054	947.00
2	Seed Production	unit	4	162	144.00
3	Bio-pesticides/ fertilizer	Unit	26	520	468.00
4	Vermi Composting	Ha	383	427	383.00
	Total		420	2162.93	1942

Block wise/activity wise details given in Annexure I

D. Critical intervention required for creating definitive impact

- Non-availability of empirical data at block/panchayat level about the existing infrastructure available for activities like tissue culture, bio-fertiliser/ bio-pesticide production, vermicomposting, seed production etc., potential available for setting up these units and the lack of an organized market for these products are the major infrastructural gaps identified.
- A comprehensive policy on organic farming incorporating aspects like quality control of organic manure, certification procedure of organic farms, approved agencies for certification etc. may be brought out by Agriculture Department.

E. Suggested Action points

CTCRI has developed cassava based bio-pesticide and fumigant which are found to be very effective against the borer pests like pseudostem weevil (*Odoiporus longicollis*) in banana, red palm weevil (*Rhynchophorus ferrugineus*) and other borer pests of tree and fruits crops. The local production of these bio-pesticides through KVK and Kudumbashree bio pharmacy units may be popularised.

2.3 AGRICULTURE - ANCILLARY ACTIVITIES**2.3.1 FOOD AND AGRO PROCESSING****A. Introduction**

Agro processing industries provide the vital link between farm and industry which can accelerate the overall agricultural growth and provide greater value addition to the farmer. Product diversification, quality improvement, reducing post-harvest losses and improving shelf life are the objectives of food and agro processing activities. Agro-processing is now regarded as the sunrise sector of the Indian economy in view of its large potential for growth and likely socio economic impact specifically on employment and income generation. Some estimates suggest that in developed countries, up to 14 per cent of the total work force is engaged in agro-processing sector directly or indirect. Non availability of raw material throughout the year, problems in marketing, constraints of power supply, shortage of capital and multiplicity of registering authorities are the major impediments facing the sector.

Major agricultural products in the district include paddy, coconut, rubber, arecanut, cashewnut, tamarind, jackfruit, banana, tapioca, papaya, mango, pulses, vegetables, ginger, turmeric, sesame etc. Units for processing cashew, coconut, arecanut, paddy, rubber, jackfruit, banana, mango, tapioca, seasm, fish etc., can be established.

Kollam is renowned world over for its cashew processing industry, till few years ago all cashew kernels available in the domestic and foreign markets were only those processed from Kollam. Processing of cashew on a commercial basis was introduced in Kollam during the mid-1920s by a Sri Lankan national, Roche Victoria. About 500 cashew processing units are functioning in the

district employing nearly 2 lakh people. Other major food products processed are shrimps, clam meat etc. The Oil Palm India Ltd, a public sector company have factories and estates in Yeroor in Anchal block. Apart from cashew processing and fish processing the food processing sector in the district is not very well developed. Apart from cashew and fish processing only few large scale food processing units like Supreme foods, Kayvees etc., few banana chips manufacturing units, SHG based chilli /coriander/ rice powder and Kudumbashree owned cluster for tapioca processing in Poothakkulam panchayat are present in the district. The Kaipuzha Coconut Producers Co., with 247 CPS as its members and 10 federations affiliated to it covering the whole of district. The production of neera and other value added products such as neera honey, sugar, etc have started.

The surge in the import price of raw cashew had created turmoil in the cashew processing sector last year and majority of units had suffered heavy financial losses. As per SLBC estimates 25 to 30% of total bank loans to the sector had become stressed assets. Kerala government proactive approach and liquidity support to CAPEX has helped to restart the closed factories. The reduction in prices of raw cashew in the international market has helped and majority of the private factories have resumed production. GOK has proposed to set up cashew board with its headquarters in Kollam to provide continued support to the sector. High labour cost and import duty on raw cashew nut are major challenges making the industry uncompetitive.

B. Infrastructure and linkage support available, planned and gaps

Promotional initiatives of the Government of Kerala for the development of Agro Processing are mainly through Kerala Industrial Infrastructure Development Corporation (KINFRA), a statutory body of Government of Kerala, the nodal agency for development of food processing which is implementing the schemes of Ministry of Food Processing Government of India. KINFRA, has established Food Processing Parks at Pathanamthitta district, which is adjacent to Kollam. KINFRA has started construction activities for setting up mini food park at Punaloor, the basic infrastructure work has been completed but the full operationalisation of the food park is facing delay. The state government is promoting the agro food processing sector by giving special status as thrust area. Other agencies like DIC, KFC, KVIC/KVIB, KSSIA, etc., are also associated in the development of this activity in the district.

C. Assessment of Credit Potential for 2020-21

The potential assessed for the year 2020-21 is as indicated below. The working capital for cashew has been kept the same on account of continuing slowdown in the industry.

Sl. No.	Activity (Food & Agro Processing)	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
1	Bakery	unit	173	865	692
2	Banana & other food Products	unit	63	1575	1260
3	Coconut Based Industries	unit	121	182	147
4	Coconut Neera based industries	unit	2	300	240
5	Fish Processing	unit	16	2400	1920
6	Agro Industries	unit	16	279	224
7	Dehydrated Ginger/products	unit	5	44	35
8	Pine Apple Industry	unit	7	56	43
9	Jack fruit processing	unit	168	635	505
10	Mango processing	unit	37	555	444
11	Cassava processing	unit	25	95	75
12	Cashew processing	unit	5	325	260
13	Milk processing	unit	50	250	200
	Total		688	7559.31	6045
	Working capital				
1	Cashew processing	Units	630	249686	249686
2	Other units	Units		3140	2617
	Total			260385.31	258348

(Others include curry powder, rice flour based units, pappad making units, pickle, etc)

Block wise/activity wise details given in Annexure I

D. Critical intervention required for creating definitive impact

- Tapioca productivity is the highest in Kollam almost comparable to top producing districts of Tamil Nadu. CTCRI, Trivandrum has developed technology for 10 different types of value added snack food from tapioca flour with enhanced nutritive value, high protein and dietary content. Entrepreneurs/Farmers club/SHG members may be encouraged to utilize these inventions.
- Most of the local food processing units are widely dispersed, operate without any assurances of quality and have very poor marketing strategies. Quality control and assurance issues make them lose out to the branded market. Training on effective marketing should be an essential component of all ED.

E. Suggested Action points

- Urgent need to set up Food Testing Labs to ensure safety and quality of processed foods. Dedicated Agro Food Parks may be set up by KINFRA/SIDCO
- Inadequate working capital for industrial units - Since 20 percent of the projected annual turnover should be financed as WC to SSI units, this should be adhered to by the bankers if the investments are not to become infructuous.
- Long term strategy for increasing the local production of raw cashew nuts is required.

F. Other related matters

- Instead of selling raw food grains through middlemen at the nearby markets, if the farmers aggregate through Farmers Interest Groups/ FPOs and provide value addition in the form of sorting, cleaning, grading, packaging, they can brand their produce and get better price than what they are presently getting. Hence value addition is the key to increase farm income.
- Marketing strategies need to be evolved to reduce the length of Supply Chain so that farmers can avoid the exploitation by middlemen (the possibilities of online marketing could also be explored under a common umbrella/ brand name by CBOs like SHGs).

2.3.2. AGRICULTURE – ANCILLARY ACTIVITIES - OTHER ACTIVITIES (PACS, MFI, Agri Business Centres, Farm Service Centres, etc.)

A. Introduction

Around 95% of the farm holdings in the district is less than 1 ha and account for nearly 75% of the total area. The small and marginal farmers have limited produce and have limited holding power. The present marketing system is characterized by long, fragmented supply chain and high wastages which is also deficient in providing fair share of consumer price to producers and for ensuring high quality and hygiene of produce. The GOI and GOK has various initiative to overcome this issue. In order to provide financial support to farmers' cooperative societies loans up to Rs. 5 crore to co-operative societies of farmers for disposing of the produce of members have been included under priority sector. The district has well established network of Milk cooperatives societies, Rubber Farmers societies and VFPC societies of vegetable farmers. Five Farmer Producer Companies are functioning in the district, of this 03 have been formed under Produce Fund of NABARD, Kaipuzha Coconut Farmers Producer Co. has been promoted by Coconut Development Board.

The district has 20 active Farmers' Clubs there is scope for these Farmers' Clubs to set up Agri Clinics [ACs] or Farm Service Centres [FSCs] to provide necessary extension services to farmers.

Big national level MFI's like ESAF, Muthoot Micro Finance, Equitas and SKS Finance have branches in the district, these MFI's are operating under franchise model. The fund mobilization is done by their head office located at other centers, as per DCP credit flow to MFI's from bank branches in the district is very meager.

B. Infrastructure and linkage support available, planned and gaps

There are 126 PACS in the district, most of the PACS are operating as Service Cooperative banks and are offering banking services. The deposit base of the PACS is good, the quantum of agriculture credit is going down most of the lending is towards consumption credit. Some PACS are also operating fertilizer depots, fair price shops, Neethi medical shops.

C. Assessment of Credit Potential for 2020-21

The farmer producer companies in the district are progressing well the further growth of the companies depends on the availability of credit support from banks, the credit projections for FPC has been increased. The credit potential for VFPCCK societies have been assessed under crop loan, the milk societies have been included in dairy, hence separate credit potentials are not indicated here, the potentials in respect of other activities is as indicated below:

Sr. No.	Activity	Unit	Credit Potential 2020-21 (Rs. lakh)		
			Physical units	Financial outlay	Bank Loan
1	Credit limit to PACS	No.	120	6300.00	5720.00
2	Agri Clinics / Agri Busi. Centres.	No.	5	110.00	100.00
3	Finance for Farmer Producer Cos.	No	7	312.00	260.00
	Total			6610.00	6000.00

Block wise/activity wise details given in Annexure I

D. Suggested Action Points**Banks**

- Banks to provide loans to agri graduates to set up ACs/ABCs with GoI subsidy support.
- Special loan products with low collateral requirement may be introduced for financing the credit requirement of Farmer Producer Companies.

Government

- Due to the absence of well-established market and other risks involved agri. Graduates are not coming forward and government to consider making Farmers Producer Companies having due representation of trained agricultural graduates on their Director Boards as eligible entities for availing subsidy support for setting up ACs/ABCs.
- The quantum of agri credit is going down in PACS, RCS/ GOK may take necessary initiative to increase the flow of agriculture credit through PACS.
- GOK may bring about special policy for promotion and support to Farmer Producer companies on the lines of the one implemented by Andhra Pradesh and other state governments.
- Special Credit guarantee fund for providing credit guarantee to loans advanced by banks/ NBFCs to Farmer producer companies may be set up.

CHAPTER 3

CREDIT POTENTIAL FOR MICRO SMALL AND MEDIUM ENTERPRISES (MSMEs)

A. Introduction

The Micro, Small and Medium Enterprises (MSME) sector is fast emerging as a major income generating and employment providing sector in the State. Kollam stands in the 5th position in number of registered SSI/ MSME units in the State district has about 10% of total registered units in the state. As per 2016-17 figures of District Industries centre, there are 18036 registered working SSIs/MSMEs units in the district with a yearly turnover of Rs. 3809.57 crore and provides employment to about 172168 persons. The financial health of most of the SSI/ MEME units is not very good, nearly 12% units are sick, the district along with Thrissur and Alappuzha have maximum number of sick units in the state.

The coastal areas of the district have good deposits of rare earth, clay etc., and hence industries based on ceramic and chemical based products have also been set up. The various types of industries in the district include Cottage and Village industries, General Engineering, Construction of building materials, Skill based industries and Export oriented industries. The major exportable items from the district are Cashew, Packing machines, Fish products, wooden furniture, Sweets (halwa) and mineral sand, etc.

Construction sector holds immense potential in view of the demand for construction of houses in rural/urban areas- Masonry, brick kiln, carpentry, house wiring, and fabrication and welding, glass cutting etc are some of the subgroups in this sector. There is also a good potential for establishment of traditional health care clinics and tourism based units.

363 ME (micro enterprise) groups of Kudumbashree are functioning in the district, subsidy amount of Rs. 191.50 lakh has been disbursed to these units. Nedumpana Mini Apparel Park promoted by Kudumbashree mission in Nedumpana grama panchayat has become a huge success. The first phase of park with a capital outlay of Rs.71.47 lakh has become fully functional, the training and market linkage support is being provided by Kinfra Apparel park, Thiruvananthapuram. The development of the park is planned in three phases, the first phase has benefited 46 members and after completion of third phase the park will provide employment to 1000 members.

Weavers are concentrated in Chathanoor, Veliyam panchayats and Kollam corporation areas. A cooperative spinning mill is functioning at Chathanoor employing around 7000 workers. There are 29 registered handicraft societies in the district. There are 308 registered industrial co-operative societies in Kollam District of which only 74 units are working. Coir sector in Kollam is mainly concentrated in Chavara, Munro Island and Karunagappally panchayats. Straw Picture handicraft sector in Kollam employs approximately 1000 people and has good scope for growth.

Banks have not been achieving the DCP targets for this sector, during the last three years. Most of the units have small operations and require mostly working capital. Banks are not finding lending comfort due to overdue and risk perceptions attributed to low-level of operations. Commercial banks have largest exposure to the sector as on 31 March 2019.

B. Infrastructure and linkage support available, planned and gaps

- The Industrial and Commercial Policy 2011 aims to convert the State into an entrepreneurial society, from a wage-earning society. Community Skill Park “Kaushal Kendra” is functioning in Chavara. The focus of the centre will be towards skill enhancement and increasing employability of highly educated rural youth. RSETI, Kottiyam promoted by Syndicate Bank is also providing skill upgradation training. Indian institute of Infrastructure, Chavara promoted by GoK with support of GoI is functioning under aegis of KASE. The institute offers courses for skill development for construction and related occupations.
- Realizing the importance of the MSME sector, GOI has undertaken a number of schemes/programmes such as the Prime Minister’s Employment Generation Programme

(PMEGP), Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE), Credit Linked Capital Subsidy Scheme (CLCSS) for Technology Upgradation, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), and Micro and Small Enterprises-Cluster Development Programme (MSE-CDP) for the establishment of new enterprises and development of existing ones.

- The Make in India strategy aims to facilitate investment, foster innovation, enhance skill development, protect intellectual property and build manufacturing infrastructure in the country. The Stand Up India scheme of GOI aims to facilitate bank loans between Rs.10 lakh and Rs.100 lakh to at least one SC or ST borrower and at least one-woman borrower per bank branch for setting up a New Greenfield Enterprise. These initiatives of GOI coupled with Skill India mission and Mudra loans will provide a boost to MSME sector.
- The first phase of Techno park at Kundra which is a satellite center of Techno park, Trivandrum is fully functional and presently 80% of capacity is occupied and more than 300 IT professionals are employed. Two other small rural IT parks in private sector are functioning in the district at Karunagapally and Pathanapuram. Mini wood cluster has been established in Chadyamangalam under MSME cluster scheme of GOI, the common facility and the other facilities have been provided at the cluster. DIC have identified garment making and Ayurveda drug manufacture as sectors of potential future development for developing clusters in the district. Rubber park jointly promoted by Rubber Board and KINFRA is coming up in 20 acres of land at Pathanapuram. The park is expected to become operational in near future, the park will be housing 30 rubber latex based industries.
- In addition to the District Industries Centre and five Taluk Industries Centres all the 11 blocks have single man offices of Industrial Extension Officers. There are 5 mini Industrial Estates viz: Perinad, Kareepra, Thevalakkara, Chavara and Sasthamcotta. There are 2 major industrial estates under SIDCO at Umayanallur and Karunagapally. In Mundakkal Industrial area in urban Kollam, 53 units are functioning. SIDCO also has two mini industrial estates in the district. Five mini industrial estates are coming up in Thalavoor, Pooyappally, Karavalur, Piravanthoor and Nilamel panchayats. KVIC and KVIB provide financial assistance for establishing Village Industries.

Govt. of India Initiatives

- i. Udyog Aadhaar Memorandum' (UAM) : Ministry of MSME has notified a simple one-page registration to simplify forms to enable ease of registration of MSME's, 'Udyog Aadhaar Memorandum' (UAM)
- ii. Make in India : Make in India is an initiative launched by the GoI to encourage multi-national, as well as national companies to manufacture their products in India. The initiative aims to attract capital and technological investment in India.
- iii. ASPIRE: The Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship launched to set up a network of technology centres and incubation centres to accelerate entrepreneurship and also to promote start-ups for innovation and entrepreneurship in rural and agriculture based industry.
- iv. Prime Minister's Mudra Yojana (PMMY): PMMY under the Micro Units Development and Refinance Agency (MUDRA) Bank which is a new institution set up by Government of India, for development and refinancing activities relating to micro units. Under the scheme, three categories of interventions has been named which includes, Shishu :- Loan up to Rs.50,000, Kishore :- Loan ranging from Rs.50,000 to Rs.5 lakh and Tarun :- Loan above Rs.5 lakh and below Rs.10 lakh.
- v. Stand Up India Scheme: The scheme is to facilitate bank loans between Rs.10 lakh and Rs.100 lakh to at least one SC or ST borrower and one woman borrower per bank branch for setting up a New Greenfield Enterprise. The Stand Up India scheme is based on recognition of the challenges faced by SC, ST and women entrepreneurs in setting up enterprises, obtaining loans and other support needed from time to time for succeeding in business.
- vi. Start Up India Scheme: The Government through this initiative aims to empower Start-ups to grow through innovation and design.

- vii. **Credit Linked Capital Subsidy Scheme (CLCSS):** The Ministry of Micro, Small and Medium Enterprises (MSME) is operating a Scheme namely Credit Linked Capital Subsidy Scheme (CLCSS) for Technology up-gradation of Micro and Small Enterprises. The scheme facilitates 15% upfront Capital Subsidy (limited to maximum Rs.15.00 lakh) for purchase of approved Plant & Machinery.
- viii. **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE):** The Government launched the Credit Guarantee Fund Trust for Micro and Small enterprises (CGTMSE) with the objective of making available credit to Micro and Small Enterprises for loans up to Rs.100 lakh without collateral/third party guarantees. The scheme is being operated by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) set up jointly by the Government of India and SIDBI.
- ix. **Prime Minister's Employment Generation Programme (PMEGP):** PMEGP is a credit linked capital subsidy scheme launched in 2008-09 with the merging of the erstwhile Prime Minister Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) schemes of this Ministry.

Initiatives of the Government of Kerala

NORKA Department Project for Return Emigrants [NDPREM]: The scheme is aimed at promoting self-employment by the Gulf returnees by providing financial assistance as 15 percent seed capital subsidy. It is for returned pravasi to help them and train them to do own entrepreneurship. It gives guidance and capital investment subsidy to start with government support and control. This program helps to make a permanent income with limited resources.

Initiatives of NABARD

- i) NABARD has been conducting promotional programmes with an objective to create replicable models, to generate and enhance opportunities for employment and income generation in rural areas in a sustainable, demonstrative and cost effective manner.
- ii) **Loan cum Grant Model for development of Off Farm:** Based on the experience gained over the period of time and feedback from stakeholders, NABARD has reorganized the existing programmes into a "PROJECT APPROACH". The focus is now to support on a project based approach with a combination of grant, loan and stakeholder /client contribution (margin money/equity). The basis for support depends on the nature of the project and activities within the project and which benefit rural, agricultural, weaker section and poor community directly or indirectly.
- iii) **Exhibitions/fairs/melas:** NABARD has been facilitating artisans, rural producers like SHG members, Farmers clubs etc. for participating in exhibitions/fairs/melas organised by Government and non-Government organisations held at district, State and national levels. Apart from establishing a direct linkage between the rural producers/artisans and the consumers, the initiative facilitates marketing the artistry to the consumers, add value to the rural produce, benefit directly from the market feedback obtained during the programme for better value realisation in future and sell 'what market demands'.

Assistance to RSETIs: NABARD supports the capacity building and other initiatives of Rural Self Employment Training Institutes (RSETIs) aimed at creation of sustainable employment opportunities for the youth in our rural areas.

C. Assessment of Credit Potential for 2020-21

Considering the above developments, the potential for the year 2020-21 has been assessed based on the field level investment trends. The summary of projection is indicated in the following table, the activity-wise, block-wise details are given in Annexure 1 enclosed.

(Rs. Lakh)

Sr. No.	Sector	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical Units	Financial Outlay	Bank Loan
A	Term Loans				
(a)	Manufacturing Sector Enterprises				
1	Micro Enterprises	unit	1812	14860.9	11886
2	Small Enterprises	unit	136	4452	3568
3	Medium Enterprises	unit	49	30060	24048
(b)	Service Sector Enterprises				
1	Micro Enterprises	unit	667	6004	4802
2	Small Enterprises	unit	492	36210	28968
3	Medium Enterprises	unit	188	43725	34980
	Term loan total		3344	135311.9	108252
B	Working Capital				
(a)	Manufacturing Sector Enterprises				
1	Micro Enterprises	unit	4280	8560	6848
2	Small Enterprises	unit	2892	57840	46272
3	Medium Enterprises	unit	266	14630	11704
(b)	Service Sector Enterprises				
1	Micro Enterprises	unit	7180	10770	8616
2	Small Enterprises	unit	4915	39320	31453
3	Medium Enterprises	unit	906	13590	10872
	Working Capital total		20439	144710	115765
	Total MSME (A + B)			280021.9	224017

Block wise/activity wise details given in Annexure I

D. Suggested Action Points

- Micro & Small enterprises in the district are facing severe objections from the nearby residents on account of effluent, sound, etc. Government may consider constructing industrial estates in the available government land and lease out the land to micro and small units. There is chronic shortage of labour in the district. Small and micro enterprises requires cost effective mechanization for repetitive activities.
- Lack of timely and adequate funding support as well as entrepreneurial spirit, inability to take technology development risks and difficulty in attracting skilled manpower are issues confronting the sector. This has to be addressed by banks as well as by institutions providing training/capacity building support.
- Project profiles prepared by the Line Departments, MSMEDI, etc. need to be popularised among prospective entrepreneurs. Interface meeting with bankers to be organised to facilitate flow of institutional credit to this sector.
- Decentralised storage facilities [for both wet and dry agri produce] are urgently required in the district. Banks to take the lead in supporting willing entrepreneurs to start these activities.
- The Integrated Scheme for Agricultural Marketing of the GoI envisages 25% back-ended capital subsidy for setting up primary processing units and functional infrastructure in agri space. Line Departments and Banks to enhance support for this sector, leveraging the subsidy facilities available.
- Institutes conducting EDPs like MSMEDI, RSETI, etc., should continue to provide hand-holding support to trainees even past their initial settlement phase.

CHAPTER 4

Credit Potential for Export Credit, Education and Housing

4.1 Export Credit

A. Introduction

Kerala has been a major exporter of spices, marine products, cashew, coffee, tea and pickles. Food processing sector in Kerala has always made significant contribution to food exports. Two thirds of Kerala's export income come from processed food. Exports of food products from Kerala account for approximately 15 to 20% of the Indian export sector. Marine products lead the list of food products exported from the State, followed by spice products & cashew

As the commercial gateway of Kerala, external trade operations in the State is mainly conducted through Cochin Port. Important items of trade include pepper, cashew, coir and coir products, tea, cardamom, ginger, spices and spices oil and marine products. Coastal and foreign exports through Cochin Port. The total traffic handled by the Port during 2016-17 recorded an increase of 21.59 per cent to reach 47.59 Lakh MT as against 39.14 lakh MT, in 2015-16. Exports increased from 26.28 lakh MT during 2015-16 to 33.41 lakh MT during 2016-17. For specific commodities between 2015-16 and 2016-17, the export of tea declined by 4.19 per cent, of cashew declined by 22.75 per cent, the export of coir showed an increase of 69.89 per cent after many years, export of sea food showed increase of 16.43 per cent while that of coffee also increased by 2.11 per cent respectively.

The new Foreign Trade Policy for 2015-2020 announced by the GoI on 1st April 2015, aims at increasing India's export of merchandise and services from \$466 billion in 2013-14 to around \$900 billion by 2019-20 and to raise India's share in world exports from 2% to 3.5%. To achieve this milestone, the FTP aims to provide a stable and sustainable policy environment and link with other initiatives of the Government such as 'Make in India', 'Digital India' and 'Skills India'. While the infrastructure associated with export is taken care of by the Government, banks play an important role in providing the much needed credit for financing export. Lending by banks for export purposes is an eligible item under priority sector definition of RBI. Financing for export purposes, is broadly classified under Pre-shipment and Post shipment credit facilities. These are in turn financed either through Indian Rupee or through foreign currency. The items financed for export varies from a host of manufactured items through the micro, small, medium and large enterprises, which include a variety of agro processed products, as well as services rendered through IT industries.

Kollam is renowned the world over for its cashew processing industry, till a few years ago all cashew kernels available in the domestic and foreign markets were only those processed from Kollam. Processing of cashew on a commercial basis was introduced in Kollam during the mid-1920s by a Sri Lankan national, Roche Victoria. Other major items of exported from the district are shrimps, clam meat and coir products etc. The cashew industry in Kollam is passing through a crisis phase at present on account of high volatility in imported raw cashew nut prices. The import cess of 5% on raw cashew nut, withdrawal of export incentive and high labour cost have badly hurting the industry and eroding the competitive advantage of Kollam cashew. GOK and GOI have to take immediate steps to restore the competitive advantage of Kollam cashew processing industry.

The agency-wise credit flow for export finance is not available, Commercial banks are the only players in export finance. As per the RBI data the export finance disbursed by banks in Kollam during 2014, 2015 & 2016 was Rs.107807.79 lakh, Rs.137313 lakh and Rs.152392 lakh respectively.

B. Infrastructure and linkage support available, planned and gaps

- Given the employment generation potential of the cashew processing, the import of the raw nut as a duty-free item under open general licence subject to conditions may be reintroduced.

- Local production of cashew in the district is decreasing, steps may be taken to incentivise new cashew planting.
- The district has at present not been included for setting up commodity specific agro parks proposed by Agriculture department. As of now no food parks are located in the district the infrastructure for food processing other than cashew and fisheries based products is non-existent in the district.

Cashew Nut Shell oil has innumerable applications, such as friction linings, paints, laminating resins, rubber compounding resins, cashew cements, polyurethane based polymers, surfactants, epoxy resins, foundry chemicals, and intermediates for chemical industry, the processing of shell oil may be encouraged to increase the viability of cashew processing factories.

C. Assessment of Credit Potential for 2020-21

As per the new Priority Sector norms of RBI, incremental export credit over the corresponding date of the preceding year, up to 2 percent of ANBC or credit equivalent amount of off-balance sheet exposure, whichever is higher, effective from April 1, 2015, subject to a sanctioned limit up to Rs.25 crore per borrower to units having turnover of upto Rs.100 crore is eligible to be covered under Priority sector. Considering the above developments and slump in export of processed cashew nut, the potential assessed for the year 2020-21 has been reworked as indicated in the following table:

(Rs. in lakh)

Activity	Unit	Credit Potential (2020-21)		
		Physical Unit	Financial outlay	Bank Loan
Export finance (Pre-shipment, post shipment & packing credit limits)	No.	194	17540	14032
Total			17540	14032

4.2. CREDIT POTENTIAL FOR EDUCATION

A. Introduction

Education and development are closely related, as education provides inputs for economic growth among which knowledge is an important one. Modern economic growth, as seen in recent years, is driven by knowledge. Introduction of economic reforms has reduced government spending on higher education and allowed private sector participation. As a result, educational loan is becoming an important source of financing higher education. The sector is plagued by high NPA banks are very reluctant to give fresh education loan. The agency-wise loan outstanding is showing a declining trend as indicated below:

(Rs. lakh)

Agency	2016-17	2017-18	2018-19
CBs	62681	67084	43161.97
DCB	543.00	605	7550.60
RRB	1152.00	1234	510.46
Total	64376.00	68922.00	51223.03

As on March 2019 cumulatively 27846 students had availed education loan from various banks in the district.

B. Infrastructure and linkage support available, planned and gaps

As per Economic Review 2017, there are 137 higher secondary schools, 03 medical colleges, 19 engineering colleges (with a sanctioned strength of 5560), 14 Arts & Science Colleges in the

district. There are five Polytechnic Colleges and 11 ITIs. During the academic year 2016-17 294013 students had enrolled in class 1 – XII in the district. In addition, there are 52 Vocational Higher Secondary Schools and 78 CBSE/ ISC schools in the district. The presence of such large number of quality institutions offers a good scope for banks to provide education loans to students.

National Skill Development and Entrepreneurship policy 2015 of GOI has set a target of skilling 40.2 core citizens by 2022. The Kaushal Vikas Kendra under of Skill India mission is functioning in Chavara. Indian Institute of Infrastructure technology campus setup by GOK with assistance from GOI has also started full-fledged functioning.

The education loan repayment support scheme introduced by GOK has helped in reducing the NPA burden of banks and has kick started fresh lending and after a gap of two years' positive growth in total education loan portfolio is visible in the first quarter of 2018-19.

C. Assessment of Credit Potential for 2020-21

The potential assessed for the year 2020-21 are indicated in the following table:

Sr. No.	Activity	Unit	Credit Potential 2020-21 (Rs. Lakh)		
			Physical	Financial	Bank loan
1	Education loan for professional courses	No.	5850	8415	23400
2	Education loan for other courses	No.	1630	8925	1956
	Total		7480	17340	25356

D. Suggested Action Points

- SLBC, Kerala in consultation with Government of Kerala have issued common guidelines norms applicable to all banks for granting education loans to management quota seats and outside state admissions.
- As per the prevailing norms District Cooperative banks are not covered under IBA interest subsidy scheme. Since they have large network in the state with local feel their inclusion under IBA scheme will lead to more inclusive distribution of subsidised education loan.

4.3. CREDIT POTENTIAL FOR HOUSING

A. Introduction

Housing is an important sector as it has a direct impact on employment generation, GDP growth and consumption pattern in the economy. In India, housing finance market is still in its nascent stage compared to other countries. The outstanding amount of housing finance from all sources accounts for less than 8 per cent of GDP when compared with 12 per cent in China, 29 per cent in Malaysia, 46 per cent in Spain and 80 per cent in the US. As per census 2011, the total number of houses in the state is 1.12 crore of which 58.57 lakh are in rural areas and 53.60 lakh are in urban areas. The overall housing availability is better in Kerala compared to all India average. The housing shortage in Kerala is estimated at 3.5 lakh houses.

As per latest priority sector norms, the loan limit and total unit cost under housing have been enhanced to Rs.28.00 & 35.00 lakh and Rs.20.00 & 25.00 lakh respectively in metropolitan and other centres. The State Housing Policy 2011 aims to eradicate landlessness and houseless people during the 12th Year Plan by creating housing stock of 12 lakhs units.

Commercial Banks have largest exposure to the sector the agency wise loans outstanding as on March 2019 was Rs.265097 lakh, 8153 lakh and 50909 lakh respectively in respect of CBs, KGB and Cooperatives.

B. Infrastructure and linkage support available, planned and gaps

- Central Government has launched a comprehensive mission “Housing for All by 2022” Pradhan Mantri Awas Yojana.
- Kerala Government has launched the Total Housing Mission or Project LIFE (Livelihood, Inclusion and Financial Empowerment) a major focus area during the 13th Five-Year Plan. The Mission envisages a comprehensive rehabilitation programme for the landless-homeless in the State including programmes relating to their sustenance, like social and financial security and skill up gradation for targeting a better livelihood. LIFE Mission aims at total of around 200,000 dwelling units during the plan period.

C. Assessment of Credit Potential for 2020-21

Potential assessed for the year 2020-21 is indicated in the following table:

Sr. No.	Activity	Unit	Credit Potential 2020-21 (Rs. lakh)		
			Physical	Financial	Bank Loan
1	Individual houses	No.	8230	201635	161308
2	Repairs & Renovation	No.	8000	30000	24000
3	EWS scheme/ slum re-development schemes	No.	5850	8775	7020
	Total		22080	240410	192328

D. Suggested Action Points

- Emphasis on Environmental Conservation and Disaster Resistance: The use of locally available materials, installation of rainwater harvesting units and eco-friendly measures should be encouraged. Incorporation of disaster resistant designs in house construction should be made compulsory.
- Rural Risk Fund: Presently, the banks have high risk perception for lending to the poor. The risk fund will provide credit guarantee cover for loans upto Rs. 1 lakh taken by BPL category borrowers. However, for effective operationalisation of such a fund, the Ministry of Rural Development could consider providing an initial corpus.
- Mortgage Credit Guarantee: This would cover all loans given by banks i.e., in urban and rural areas with loans above Rs. 1 lakh.

4.4. CREDIT POTENTIAL FOR OTHERS – OTHER PRIORITY SECTOR (OPS)

A. Introduction

In terms of revised RBI guidelines on PSL, loans not exceeding Rs.50,000/- per borrower provided directly by banks to individuals or SHG/JLG of individuals whose annual income does not exceed Rs.100,000/- in rural area and Rs.1,60,000/- in non-rural areas, loans to distressed persons to prepay their debt to non-institutional lenders, overdrafts extended by banks up to Rs.5,000/- under PMJDY and loans sanctioned to State Sponsored Organisations for SC/ ST for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations are covered under the sector “Others”.

B. Infrastructure and linkage support available, planned and gaps

- Under NRLM scheme the progress is satisfactory; however, training, capacity building and exposure visits are required for NRLM-SHGs.
- 17 lakh accounts which were opened under PMJDY are required to cover under Overdraft facility. However as on date only 1.5 lakh accounts have been sanctioned OD facility. The eligibility criteria required for sanction especially operation of the account is not being satisfied in majority of the accounts.

- Banks have to take the help of BCs in credit linkages of SHGs/JLGs and PMJDY beneficiaries.
- Comprehensive financial inclusion can be done with these small loans to villagers so the target of sustainable development can be achieved and employment can be provided to rural populace.

C. Assessment of potential for the year 2020-21

The potential for other loans like SHGs, JLGs, PMJDY overdraft etc., were made for the first time during 2016-17, the sanction of overdraft under PMJDY continues to be very dismal. The summary of the projections for 2020-21 is given below:

Sr. No.	Particulars	Unit	PLP Projections 2020-21 (Rs. lakh)		
			Physical units	Financial	Bank Loan
1	Consumption Loans	No.	13800	6900	5520
2	Loans to SHG/ JLG	No.	9147	45735	36588
3	Loans to PMJDY	No.	78000	3900	3120
4	Loans to SC/ST Corpn.	No.	3	300	240
5	Loans to individual for prepaying non-institutional debts	No.	2669	6673	5338
	Total		103619	63507.5	50806

D. Critical intervention and Suggested Action Points

- The district administration and banks have to create awareness among rural people to keep their PMJDY account active by doing regular transaction.
- Security risk of Rupay card to be properly explained to illiterate beneficiaries.
- Market linkage and handholding by NRLM is required to ensure utilization of CC loans sanctioned to SHG/JLGs.

CHAPTER 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1. Infrastructure – Public Investment

A. Introduction

Availability of adequate infrastructure is a prerequisite for sustained economic growth particularly in the rural areas. Investments for creation of rural infrastructure is generally met from the public sources. However, of late particularly for few of the sectors related with social infrastructure, credit from financing institution is being sourced. The requirement is gradually increasing and in a short span, many new sectors will be in a position to attract credit, due to the technical soundness and the bankability of the projects.

Major critical infrastructure requirements of the district/ linkages identified in the PLP for different sectors are as under:

Sr. No.	Activity	Infrastructure support requirement identified & action points
1	Crop cultivation	• Augmentation of storage facilities for agri produce.
2	Water Resources	• Modernization and improvements of the tanks, canals and feeder channels of the existing irrigation systems etc. • MGNREGA Programme to be used extensively for desilting of tanks and removing wild growths to restore the storage capacity.
3	Plantation & Horticulture	• Improvements in the horticulture research stations • Popularization of polyhouses/ shade net structures
4	Animal Husbandry	• Improvements to the Veterinary clinics and hospitals and Breeding centres for Piggery and Poultry.
5	Fisheries	• Infrastructural facilities for development of inland Fisheries.
6	Non-Farm Sector	• Establishment of district level marketing centres to provide marketing infrastructure for non-farm sector products.
7	Rural connectivity	• Strengthening and improvement of the road networks and extending priority for connecting hamlets with low population particular in tribal areas

RIDF Projects in the District

Tranche-wise details of the RIDF projects sanctioned in the district (Rs. lakh)

Sr. No.	Tranche	No. of projects	TFO	RIDF Sanctions
A	Closed Tranches	347	40796.64	32275.57
B	Ongoing Tranches			
1	XVIII	7	3639.29	3071.31
2	XX	25	17242.51	15602.93
3	XXI	9	852.38	766.9
4	XXII	23	4978.14	4151.24
5	XXIII	5	3079.05	2650.7
6	XXIV	12	6788.5	5530.03
	Sub Total (B)	81	36579.87	31773.11
	Total (A+B)	428	77376.51	64048.68

Broad sector wise details of RIDF projects sanctioned in the district (Rs. Lakh)

Sr. No.	Broad sector	No. of projects	TFO	RIDF Sanctions
A	Agri and allied sector	212	28621.14	22661.42
B	Connectivity sector	143	22188.8	18151.59
C	Social sector	73	26566.57	23235.67
	Total	428	77376.51	64048.68

The total number of projects sanctioned in the district since inception is 428 with an aggregate sanctioned loan amount of Rs.640.49 crore. Out of the 428 projects sanctioned upto RIDF XXIV, 347 projects were already completed and remaining are under various stages of completion.

5.2. SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

A. Introduction

Availability of Clean Drinking Water, adequate educational and health facilities, efficient waste management facility etc., defines the quality of life in a society. The better the availability the deeper the impact on the population. Recent introduction of schemes like “Swachh Bharat” etc. has reemphasised the need for better hygiene in the community. Government of India has also introduced various other schemes for improving education facilities, skill development, training etc., which in the long run will improve the GDP of the region.

As social Infrastructure sector has to be developed on a priority basis, Governments have given specific thrust to these sectors and to attract investments from the banking sector, credit to activities like school and health care infrastructure, drinking water and sanitation infrastructure etc., in tier II to tier VI centres is now considered as part of priority sector lending. Accordingly, credit potential for these sectors have been assessed.

In Kollam district, the social sectors which are having the potential for bank credit are education sector, health institutions and waste disposal, especially animal waste produced during processing of meat.

B. Assessment of Credit potential for 2020-21

Based on the above factors and as per the new priority sector lending norms, the credit potential estimated for 2020-21 under the sector is given below:

Sr. No.	Activity	Credit Potential 2020-21 (Rs. lakh)		
		Physical units	Financial Outlay	Bank Credit
1	Primary and Secondary schools	64	1228.8	1024
2	Health centres	54	1555.2	1296
3	Rendering Plant (for animal waste)	1	2400	2000
	Total		5184	4320

C. Availability of Infrastructure Critical Gaps and Inventions Required Sector wise Infrastructure Requirements and Suggested Action Points

Sr. No.	Activity	Infrastructure support requirement identified & action points
1	Crop cultivation	<ul style="list-style-type: none"> To popularize suitable agricultural machineries like trans planters keeping in view the low holding levels and shortage of labour. Augmentation of storage facilities for agri produce.
2	Water Resources	<ul style="list-style-type: none"> Modernization and improvements of the tanks, canals and feeder channels of the existing irrigation systems etc. MGNREGA Programme to be used extensively for desilting of tanks and removing wild growths to restore the storage capacity. Construction of dedicated sewage lines to protect the canal water. Improvements for increasing the storage capacity of the dams.
3	Plantation & Horticulture	<ul style="list-style-type: none"> Improvements in the horticulture research stations Popularization of polyhouses/ shade net structures
4	Animal Husbandry	<ul style="list-style-type: none"> Improvements to the Veterinary clinics and hospitals Establishment of model fodder farms
5	Fisheries	<ul style="list-style-type: none"> Infrastructural facilities for fish ponds or fish tanks Infrastructure facilities for riverine and reservoir

		<ul style="list-style-type: none"> • Infrastructure strengthening of fishing harbours
6	Non-Farm Sector	<ul style="list-style-type: none"> • Establishment of district level marketing centres to provide marketing infrastructure for non-farm sector products.
7	Rural connectivity	<ul style="list-style-type: none"> • Strengthening and improvement of the road networks and extending priority for connecting hamlets with low population particular in tribal areas • Conversion of single lane bridges to double lane and replacement of dilapidated bridges.

5.3. RENEWABLE SOURCE OF ENERGY

A. Introduction

Renewable energy is defined as the energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves, biomass and geothermal heat. Due to depletion of fossil fuels through prolonged use, the use of renewable energy sources have become important for meeting the energy needs of the future. Renewable energy can replace conventional energy in four areas: electricity generation, air and water heating / cooling, motor fuels and rural (off-grid energy services).

The total installed power capacity in the state is 2961.11 MW out of which Hydel energy contributed the major share of 2107.96 MW which accounts for 71.9% of installed power capacity. Wind energy contributes 59.27 MW while solar contributed 75.42 MW. However, Kerala continues to lag behind the rest of the southern States in renewable energy generation. The percentage share of renewable energy excluding hydroelectric from the total of central, state and private installed capacity shows that Tamil Nadu has the highest share (41.7%) followed by Karnataka (23.8%), Andhra Pradesh (5.5%) and Kerala at 4.25%. The solar energy generation of KSEB has not yielded positive results for variety of reasons. No major renewable energy project has been commissioned in the district.

The West Kallada Grama Panchayat, NHPC and KSEB have entered into an MOU for setting up 50 MW Solar Power Project in 300 acres of infertile and unused land in the panchayat. The project is stuck in DPR preparation stage. The ground level credit flow to the sector for the last 3 years is NIL.

Government Programmes : Agency for Non-conventional Energy and Rural Technology [ANERT], an autonomous organisation set up by the Govt. of Kerala is the State Nodal Agency [SNA] for the MNRE, GoI to implement centrally-assisted programmes in the State. The Agriculture Department and KVIC promotes biogas development by providing technical and material support for construction of plants.

Capital subsidy scheme of GoI for promoting solar photovoltaic water pumping systems: MNRE, GoI has launched a new scheme to support 30000 solar pumping units per year with revised parameter with effective from 03 November 2014. The scheme is credit linked and the subsidy is back ended. Kerala has been allocated a target of 600 pumpsets for 2016-17.

Capital subsidy scheme for installation of solar PV Lighting System: MNRE, GoI has launched the revised scheme w.e.f. 29.02.2016. As per the scheme, capital subsidy is available for LED based lighting systems & solar home systems (solar power packs- AC/DC models).

B. Infrastructure and linkage support available, planned and gaps

- **Bio-energy / Biogas:** While waste management pose a serious problem it also provides a window of opportunity. Biogas can be generated from organic waste from agriculture, animal husbandry and domestic sectors, and Power generation from Municipal Solid Waste (MSW) and Industrial Waste. Community bio-gas plants may be set up in the district to address the waste management issues and also to generate clean energy.

- Building permit laws may be amended to make it mandatory to install solar energy based devices to meet at least a part of the energy requirement of new households and offices above a threshold limit.
- Awareness creation and provision of necessary backward and forward linkages are the critical interventions required for development of the sector.
- The solar water pumpsets for irrigation purpose are beneficial to the farmers in the long run but the initial investment required is nearly 5 times the conventional pumps. State government may consider providing interest subvention on loans for purchase of solar pumpsets over and above the MNRE and other subsidy.

C. Assessment of Credit Potential for 2020-21

Considering the above developments, the potential assessed for the year 2020-21 has been re-assessed [based on updated unit costs] as indicated below:

Sr. No.	Activity	Unit	Credit Potential for 2020-21 (Rs. Lakh)		
			Physical units	Financial outlay	Bank Loan
a	Bio gas plants	No.	151	45	41
b	Solar lighting	No.	58	29	26
c	Solar heating	No.	87	22	15
d	Solar water pumpset	No.	5	20	10
	Total		301	116.05	92

Block wise/activity wise details given in Annexure I

CHAPTER 6**INFORMAL CREDIT DELIVERY SYSTEM****A. Introduction**

Many Non-Governmental Organizations /Voluntary Agencies, Commercial Banks, Co-operative banks, Government agencies, viz. Poverty Alleviation unit of the District Panchayat, Women Development Corporation and Agriculture Department are actively involved in promoting informal groups of the rural poor to encourage thrift and credit to meet their emergent needs and to wean them away from the money lenders. An exclusive branch for financing SHGs has been opened by the Indian Bank in Kollam.

Kudumbashree is the major agency, there are also a good number of NGOs catering to the micro finance activities. They include Janashree, KARD, Quilon Social Service Society (QSSS), Punalur Social Service Society (PSSS), World Vision, Kerala Rural Development Agency (KRDA), Mata Amritanandamayi Math Trust, Malankara Social Service Society, Theeradesa Mahila Society, Green Gold Society, Chetana integrated Development Society, SNDDP, NSS etc.

A. Status of SHG Bank Linkage Programme as on 31 March 2019**Micro Finance Profile of the district****SHG – Bank Linkage Programme in Kollam District**

Sr. No.	Particulars	As on 31 March 2019
1	No. of SHGs promoted	29946
2	No. of SHGs credit linked	15960
3	Amount of Bank loan availed (Rs lakh)	99839
4	Percentage of women SHGs	>98%
5	Average loan per SHG (Rs. lakh)	3.33,396.78

The Kudumbashree Mission has promoted majority of SHGs in the district. These SHGs have been graded and eligible for bank linkage. Average loan per SHG works out to Rs. 3.33lakh.

C. Issues related to micro finance**i. Impact of Multiple Membership**

One of the issues hampering the growth of the sector is multiple membership, as the multiple loans availed will increase indebtedness of the individual thus affecting the repayment to the group/ institutions.

ii. Non-Performing Assets in SHG lending

The percentage of NPA has been hovering around 5 to 5.75% in Kerala during the last few years which is below the All India average. However, in absolute terms there has been a whopping increase of 19 percent in the gross NPA during the year ended 31.3.2018 compared to the previous year. The flood has impacted the repaying capacity of large number of SHGs and initial reports suggest that there will be impact on repayment during the current year.

iii. Widening and Deepening of Credit to SHGs

In order to help the SHG members to graduate to the level of microenterprises bankers need to extend higher amounts of credit to the SHGs. The loan per SHG in Kerala continues to be less than those in Andhra Pradesh, Karnataka and Tamil Nadu.

D. Road map for the future

- **E-Shakti project for Digitisation of SHGs:** The need for digitisation of records of SHGs has been felt for quite some time due to problems in manual mode of book-keeping. Transparent and proper maintenance of records of SHGs will facilitate nurturing and strengthening of SHGs and will lead to enhanced confidence among the members as also in

the banks. E Shakti Project for digitization aims at bringing SHGs on a common web based e-platform by making book keeping easy for low literacy clients. This will help in promoting national agenda of Financial Inclusion and pave the way for credibility of SHG data which can later be fed into Credit Bureaus to address the issues related to multiple and excess /underfinancing by banks. Under phase II in Kerala, Kasargod district was identified and digitalization process will be completed by year end. Under Phase III of the project digitalization in 04 more districts viz. Kannur, Malappuram, Idukki and Kottayam has been taken up.

- Convergence with Government programmes like NRLM to maximize the benefits to SHG members.
- SHG-BLP to gradually shift from providing access to banking services to a livelihood programme.
- Intensive financial literacy drive may be carried out at SHG level, ill effects of over-indebtedness, multiple membership should be explained.

E. Estimation of Potential under SHG-BLP

The total rural women population is 767530 in Kollam district as per 2011 census, considering that 40% of the population is below 18 years of age, the eligible rural womenfolk work out to be 460518. Assuming 80% of this rural women population are potential SHGs members, the number of potential groups in the district work out to be 24560. As on March 2019 the total Kudumbashree groups in the district is reported to be 29347 women SHGs, which more than the maximum potential available. Hence, there is only very limited potential for formation of new groups in the district. The scope for credit linkage of 6000 groups is available. Further the announcement by Government of Kerala that the Resurgent Kerala Loan Scheme, to support the flood affected families, will be issued only through Kudumbashree mode, the potential for conversion/ formation of SHGs has become manifold.

The block-wise details of potential available for promotion and savings linkage of SHGs in the district is furnished in table below.

Resurgent Kerala Loan Scheme (RKLS)

Govt. of Kerala has announced a special loan scheme to a maximum of 1 lakh per individual, who are a flood victim & received the relief amount of Rs. 10,000/- from Govt. The flood victim must be a member of a Kudumbashree. Maximum loan that can be sanctioned to a group is 10 lakhs. The beneficiary can utilise this amount for carrying out repair works of house, purchase of house hold articles which might have lost in the flood and also to buy an income generative /productive asset as a livelihood. The loan carries an interest of 9% which will be paid by the Govt out of CMDRF.

F. Financing through Joint Liability Groups (JLGs)

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, and facilitate peer education and credit discipline. Hence, the banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering an estimated number of 128428 farmers and more number of tenant/ oral farmers in the district there is potential for financing of 24400 JLGs in the district. Kudumbashree mission has 3743 active JLGs (activity groups) out of this 628 have been credit linked by different banks in the district. JLG groups are also being formed by NGO's like BSS,

NSS, etc. which are showing better credit linkage, the exact number of JLG groups formed and credit linked by NGO's is not available.

It is imperative to mention here that, considering the fact that leasing of land legally is not permitted as per the existing Kerala Land Reforms Act, banks find it difficult to extend adequate finance to JLGs for undertaking productive activities. Hence there is a need to make appropriate legal provisions so as to provide access to formal credit by tenant farmers/oral lessees.

G. Initiatives of NABARD, GOI, GOK, etc.

i. NABARD Assistance for Micro Entrepreneurship Development: Assistance is extended by NABARD to NGOs for training members of matured SHGs in Micro Entrepreneurship. SHGs which have availed 2 to 3 cycle of credits are considered as matured SHGs. The trainings are activity based with suitable inputs on entrepreneurship, marketing support, etc.

ii. Livelihood and Enterprise Development Programme (LEDP): Generating income and alleviating poverty through the creation of livelihoods, is one of the goals of the SHG–Bank Linkage Programme (SHG–BLP). With a view to create sustainable livelihoods among SHG members and to create maximum impact of skill upgradation on agricultural and allied activities with hand holding and credit linkages, the Livelihood and Enterprise Development Programme (LEDP) has been launched in December 2015. These programmes are implemented in small batches for a maximum of 150 SHG members in a cluster of contiguous villages on a project basis covering 15 to 30 SHGs in a cluster of contiguous villages.

iii. National Rural Livelihood Mission (NRLM) – Aajeevika: The Ministry of Rural Development, Government of India has launched National Rural Livelihood Mission (NRLM) – ‘Aajeevika’ by restructuring and replacing the existing Swarnajayanti Gram Swarozgar Yojana (SGSY) with effect from 01 April 2013. The beneficiaries of NRLM will be SHGs, Federation of SHG at village/ cluster level. The support from NRLM will include all round capacity building of the SHGs, SHG Federations, livelihood organisations, skill development, etc. Support under the scheme is available to all SHGs formed by all NGOs, Banks, PACS, etc.

The various financial assistance available under NRLM are Interest Subvention for loans up to Rs.3.00 lakh @7%, Revolving Fund assistance of Rs.10000 to Rs.15000 & Community Investment Support Fund to be used, by the Federations, to advance loans to the SHGs and/or to undertake the common/collective socioeconomic activities. No collateral and no margin will be charged upto Rs.10.00 lakhs limit to the SHGs. No lien shall be marked against savings bank account of SHGs and no deposits shall be insisted while sanctioning loans.

TABLE A**Block wise details of potential available for promotion and savings linkage of SHGs**

Sl. No	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31 March 2018 by NGOs	No. of SHGs savings linked on 31 March 2018 by kudumasree	Balance potential as on 31 March 2018	No. of SHGs to be promoted and savings linked during 2018-19
1	Anchal	2240	1	2180	59	24
2	Chadayamangalam	2400	2	2356	42	17
3	Chavara	2300	4	2283	13	5
4	Chittumala	1970	2	1950	18	7
5	Ithikkara	1950	2	1940	8	3
6	Kottarakkara	2200	4	2190	6	2
7	Mukhathala	2000	0	1985	15	6
8	Oachira	2150	2	2140	8	3
9	Pathanapuram	2231	0	2220	11	4
10	Sasthamcotta	2360	2	2340	18	7
11	Vettikkavala	2300	1	2285	14	6
	Total	24101	20	23869	212	84

Annexure B
Block wise potential for credit linkage of SHGs

Name of the block	No. of SHGs (credit linked) as on 31 Mar. 2017	SHGs credit linked during 2017-18				SHGs to be credit linked during 2018-19			
		Fresh		Repeat		Fresh		Repeat	
		No.	Amount (Rs. lakh)	No.	Amount (Rs. lakh)	No.	Amount (Rs. lakh)	No.	Amount (Rs. lakh)
Anchal	1526	51	68	454	203	220	462	200	560
Chadayamangalam	1927	49	77	490	303	200	420	320	896
Chavara	941	50	67	410	102	290	609	300	840
Chittumala	1012	40	84	410	222	290	609	320	896
Ithikkara	1165	40	84	390	234	280	588	320	896
Kottarakkara	1002	40	84	417	134	299	628	260	728
Mukhathala	770	35	60	390	103	290	609	190	532
Oachira	1039	50	89	401	94	295	620	360	1008
Pathanapuram	1144	47	68	401	88	290	609	370	1036
Sasthamcotta	1225	50	80	432	78	330	693	300	840
Vettikkavala	1030	59	90	420	99	290	609	280	784
Total	12781	511	851.00	4615	1660	3074	6455	3220	9016

ANNEXURE I

ACTIVITY-WISE/BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS

State : KERALA

DISTRICT : KOLLAM

Column1	Column2	Column3	Column4	Column5	Column6	Column7	Column8	Column9	Column10	Column11	Column12	Column13	Column14	Column15	Column16	Column17	Column18	Column19	Column20	Column21
SECTOR	ACTIVITY	UNIT COST()	UNIT SIZE	ESTIMATES	Anchal	Chdgln	Chavara	Chittumala	Itthikkara	Kottarak-kara	Mukhathala	Oachira	Pathanpurn	Sasthкота	Vettikkavala	Urb Paravur	Karunag-pally	Urb Punalur	Urb Kollam	TOTAL
CROP LOAN																				
	PADDY	95000	Ha.	PHYSICAL	180	400	160	280	470	350	220	400	155	450	240	5	260	5	6	3581
1				Bank Loan	171	380	152	266	447	333	209	380	147	428	228	5	247	5	6	3404
	COCONUT	91000	Ha.	PHYSICAL	1700	1700	1700	2000	2000	2000	2000	2000	1000	1000	2000	200	1000	200	0	20500
				Bank Loan	1547	1547	1547	1820	1820	1820	1820	1820	910	910	1820	182	910	182	0	18655
	RUBBER	105000	Ha.	PHYSICAL	6274	2500	20	486	600	2200	600	101	3036	800	2000	0	0	250	0	18867
				Bank Loan	6588	2625	21	510	630	2310	630	106	3188	840	2100	0	0	263	0	19811
	PLAINTAIN (OTHERS)	260000	Ha.	PHYSICAL	1100	960	260	300	280	700	290	210	460	400	1000	50	50	50	50	6160
				Bank Loan	2860	2496	676	780	728	1820	754	546	1196	1040	2600	130	130	130	130	16016
	BANANA (NENDRAN)	420000	Ha.	PHYSICAL	560	580	150	150	150	500	100	100	360	550	540	50	20	20	20	3850
				Bank Loan	2352	2436	630	630	630	2100	420	420	1512	2310	2268	210	84	84	84	16170
	VEGETABLES	350000	Ha.	PHYSICAL	400	500	300	250	300	600	600	400	600	600	500	50	250	50	50	5450
				Bank Loan	1400	1750	1050	875	1050	2100	2100	1400	2100	2100	1750	175	875	175	175	19075
	PEPPER/SPICES	110000	Ha.	PHYSICAL	620	570	170	300	210	230	220	125	210	520	270	0	150	0	0	3595
				Bank Loan	682	627	187	330	231	253	242	138	231	572	297	0	165	0	0	3955
	PULSES / SESAMUM	70000	Ha.	PHYSICAL	10	10	0	20	50	9	9	30	10	20	10	6	9	0	0	193
				Bank Loan	7	7	0	14	35	6	6	21	7	14	7	4	6	0	0	134
	TAPIOCA	110000	Ha.	PHYSICAL	1000	1100	530	630	1000	900	600	600	1000	1100	1100	0	100	0	0	9660
				Bank Loan	1100	1210	583	693	1100	990	660	660	1100	1210	1210	0	110	0	0	10626
	FODDER/GREEN MANURE	60000	Ha.	PHYSICAL	110	130	80	100	80	150	60	50	150	50	50	10	80	5	5	1110
				Bank Loan	66	78	48	60	48	90	36	30	90	30	30	6	48	3	3	666
	ARECANUT	50000	Ha.	PHYSICAL	236	176	440	135	96	78	86	430	128	210	84	12	12	12	12	2147
				Bank Loan	118	88	220	68	48	39	43	215	64	105	42	6	6	6	6	1074
	CASHEW	42000	Ha.	PHYSICAL	160	330	150	450	400	110	190	220	80	380	140	10	10	30	0	2660
				Bank Loan	67	139	63	189	168	46	80	92	34	160	59	4	4	13	0	1118
	GINGER	190000	Ha.	PHYSICAL	90	76	50	50	50	44	14	14	34	52	53	2	6	2	2	539
				Bank Loan	171	144	95	95	95	84	27	27	65	99	101	4	11	4	4	1026
	PINEAPPLE	100000	Ha.	PHYSICAL	200	50	3	50	50	60	6	10	100	30	16	0	5	5	0	585
				Bank Loan	200	50	3	50	50	60	6	10	100	30	16	0	5	5	0	585
	MIXED TUBERS	90000	Ha.	PHYSICAL	350	300	220	110	130	220	60	220	240	750	210	20	90	30	30	2980
				Bank Loan	315	270	198	99	117	198	54	198	216	675	189	18	81	27	27	2682
	Mango	100000	Ha.	Physical	120	120	130	150	100	100	150	150	150	150	90	0	0	0	0	1410
				Bank Loan	120	120	130	150	100	100	150	150	150	150	90	0	0	0	0	1410
	Misc Crops / Home stead un	165000	Ha.	PHYSICAL	400	600	600	700	800	1000	1000	1000	1000	1000	1000	10	300	50	150	9610
				Bank Loan	660	990	990	1155	1320	1650	1650	1650	1650	1650	1650	17	495	83	248	15858
	Medicinal Plants	130000	Ha.	PHYSICAL	50	50	50	50	50	50	50	50	40	45	40	1	2	1	0	529
				Bank Loan	65	65	65	65	65	65	65	65	52	59	52	1	3	1	0	688
	TOTAL CROP LOANS				18489	15022	6658	7849	8682	14064	8952	7928	12812	12382	14509	762	3180	981	683	132953
	TOTAL CROP LOANS (Based on Revised KCC Guidelines – 30% more)				24035.7	19528.6	8655.4	10203.7	11286.6	18283.2	11637.6	10306.4	16655.6	16096.6	18861.7	990.6	4134	1275.3	887.9	172838.9
PRIMARY SECTOR TERM LOANS																				
Water Resources																				
	DUGWELL	48500	No.	PHYSICAL	180	55	35	35	35	35	8	55	20	55	35	7	35	7	11	608
				BANK LOAN	79	24	15	15	15	15	3	24	9	24	15	3	15	3	5	264
	PUMPSET	45000	No.	PHYSICAL	240	140	75	70	70	80	65	80	120	140	80	10	10	12	23	1215
				BANK LOAN	97	57	30	28	28	32	26	32	49	57	32	4	4	5	9	490
	DRIP SYSTEM (Banana)	85400	Ha.	PHYSICAL	121	133	60	50	44	50	42	42	44	69	40	2	9	4	3	713
				BANK LOAN	93	102	46	38	34	38	32	32	34	53	31	2	7	3	2	547
	DRIP SYSTEM (Coconut)	31500	Ha.	PHYSICAL	100	100	100	100	100	100	100	100	100	100	40	10	100	10	10	1170
				BANK LOAN	28	28	28	28	28	28	28	28	28	28	28	11	3	28	3	328
	SPRINKLER	55000	Ha.	PHYSICAL	10	10	10	8	10	8	15	13	14	14	10	3	3	0	0	128
				BANK LOAN	5	5	5	4	5	4	7	6	7	7	5	1	1	0	0	62
	PUMPHOUSE	25000	No.	PHYSICAL	105	80	15	25	35	35	35	55	75	30	30	7	0	8	15	550
				BANK LOAN	24	18	3	6	8	8	8	12	17	7	7	2	0	2	3	125
	STORAGE TANK	30000	No.	PHYSICAL	43	24	20	24	20	25	25	34	43	34	34	3	0	3	3	335
				BANK LOAN	12	6	5	6	5	7	7	9	12	9	9	1	0	1	1	90

SECTOR	ACTIVITY	UNIT COST(₹)	UNIT SIZE	ESTIMATES	Anchal	Chdglm	Chavara	Chittumala	Ithikkara	Kottarak-kara	Mukhathala	Oachira	Pathanpurn	Sasthcota	Vettikkavala	Urb Paravur	Karunag-pally	Urb Punalur	Urb Kollam	TOTAL
	PIPELINE	25000	Ha.	PHYSICAL	50	22	13	15	15	34	20	34	34	8	13	0	0	0	0	258
				BANK LOAN	11	5	3	3	3	8	5	8	8	2	3	0	0	0	0	59
	LIFT IRRIGATION	70000	Ha.	PHYSICAL	32	23	0	0	23	5	5	12	20	17	12	0	0	0	0	149
				BANK LOAN	20	14	0	0	14	3	3	8	13	11	8	0	0	0	0	94
	RENOVATION OF WELL	26000	No.	PHYSICAL	132	90	13	34	60	51	94	55	64	64	81	4	0	4	4	750
				BANK LOAN	31	21	3	8	14	12	22	13	15	15	19	1	0	1	1	176
	FILTER POINT TUBE WELLS	17000	No.	PHYSICAL	60	52	20	20	20	26	10	24	44	44	44	2	1	1	0	368
				BANK LOAN	9	8	3	3	3	4	2	4	7	7	7	0	0	0	0	57
	Water Harvesting Structures	55000	Ha.	PHYSICAL	95	40	16	32	32	32	40	63	47	23	32	1	0	1	4	458
				BANK LOAN	47	20	8	16	16	16	20	31	23	11	16	0	0	0	2	226
	TOTAL WR SECTOR				456	308	149	155	173	175	163	207	222	231	163	17	55	18	26	2518
FM	TRACTOR 40 HP with basic e	940000	No.	PHYSICAL	20	20	10	20	15	14	10	16	11	14	10	2	4	0	0	166
				BANK LOAN	169	169	85	169	127	118	85	135	93	118	85	17	34	0	0	1404
	POWER TILLER	277000	No.	PHYSICAL	22	28	22	22	30	24	20	22	15	22	16	1	5	1	1	251
				BANK LOAN	55	70	55	55	75	60	50	55	37	55	40	2	12	2	2	625
	SPRAYERS /DUSTERS	40000	No.	PHYSICAL	77	50	60	60	55	44	50	55	44	40	40	11	33	11	11	641
				BANK LOAN	28	18	22	22	20	16	18	20	16	14	14	4	12	4	4	232
	Transplanter – Walk behind	240000	No.	PHYSICAL	20	22	30	33	20	20	20	16	20	20	20	10	22	10	9	292
				BANK LOAN	43	48	65	71	43	43	43	35	43	43	43	22	48	22	19	631
	GARDEN TILLER	52500	No.	PHYSICAL	55	55	55	56	56	56	56	56	56	55	55	20	30	20	20	701
				BANK LOAN	26	26	26	26	26	26	26	26	26	26	26	9	14	9	9	327
	BUSH CUTTER	21000	No.	PHYSICAL	60	60	55	60	61	62	63	60	60	60	60	50	50	50	50	851
				BANK LOAN	11	11	10	11	12	12	12	11	11	11	9	9	9	9	9	157
	Coconut climbing machine	2750	No.	PHYSICAL	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	750
				BANK LOAN	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
	TOTAL F M SECTOR				333	343	264	355	304	276	235	283	227	268	218	64	130	47	44	3391
P H	CASHEW	95000	Acre	PHYSICAL	75	75	25	120	130	15	35	35	15	200	30	5	10	5	0	775
				BANK LOAN	64	64	21	103	111	13	30	30	13	171	26	4	9	4	0	663
	PINEAPPLE	285000	Acre	PHYSICAL	88	39	0	0	21	22	10	0	55	0	44	0	0	2	0	281
				BANK LOAN	226	100	0	0	54	56	26	0	141	0	113	0	0	5	0	721
	COCONUT-REPLANTATION	120000	Acre	PHYSICAL	200	400	440	180	160	125	100	450	100	160	101	0	70	0	0	2486
				BANK LOAN	216	432	475	194	173	135	108	486	108	173	109	0	76	0	0	2685
	COCONUT-REJUVENATION	58000	Acre	PHYSICAL	277	400	400	250	211	133	80	450	100	155	100	5	100	5	10	2676
				BANK LOAN	145	209	209	131	110	69	42	235	52	81	52	3	52	3	5	1398
	COCONUT-MIXED CROP	115500	Acer	PHYSICAL	200	288	250	266	299	210	160	310	40	200	140	5	100	5	50	2523
				BANK LOAN	208	299	260	277	311	218	166	322	42	208	146	5	104	5	52	2623
	SERICULTURE	80000	Acre	PHYSICAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
				BANK LOAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	RUBBER-NEW PLANT	337155	Ha	PHYSICAL	180	130	0	44	44	44	22.8	0	90	21	65	0	0	0	0	640.8
				BANK LOAN	546	394	0	134	134	134	69	0	273	64	197	0	0	0	0	1945
	RUBBER-REPLANTING	270000	Ha	PHYSICAL	280	150	0	44	44	80	22	17	230	30	110	0	0	0	0	1007
				BANK LOAN	680	365	0	107	107	194	53	41	559	73	267	0	0	0	0	2446
	RUBBER-NURSERY	207900	Acre	PHYSICAL	60	45	0	0	3	6	0	0	11	2	8	0	0	2	0	137
				BANK LOAN	112	84	0	0	6	11	0	0	21	4	15	0	0	4	0	257
	PEPPER-NEW PLANT	70800	Acre	PHYSICAL	90	80	0	30	44	44	33	0	130	0	60	0	0	0	0	511
				BANK LOAN	57	51	0	19	28	28	21	0	83	0	38	0	0	0	0	325
	PEPPER REJUNATION	51370	Acre	PHYSICAL	61	30	12	12	11	11	10	10	21	16	12	12	12	12	0	242
				BANK LOAN	28	14	6	6	5	5	5	5	10	7	6	6	6	6	0	115
	NUTMEG/ CLOVE/SPICES	194500	Acre	PHYSICAL	80	30	10	10	10	20	20	30	60	40	40	0	0	0	0	350
				BANK LOAN	140	53	18	18	18	35	35	53	105	70	70	0	0	0	0	615
	BETELVINE	15000	5 cents	PHYSICAL	40	10	2	8	6	20	6	0	10	0	20	0	2	6	0	130
				BANK LOAN	5	1	0	1	1	3	1	0	1	0	3	0	0	1	0	17
	ORCHID/Vanila	142200	Acre	PHYSICAL	20	20	10	10	12	40	10	10	55	20	20	20	20	12	60	339
				BANK LOAN	26	26	13	13	15	51	13	13	70	26	26	26	26	15	77	436
	JASMINE/FLOWERS	10000	5 cents	PHYSICAL	20	20	20	30	20	50	70	20	10	10	0	10	50	10	60	400
				BANK LOAN	2	2	2	3	2	5	6	2	1	1	0	1	5	1	5	38
	MUSHROOM	60000	100 kg batch	PHYSICAL	22	24	40	12	13	15	10	60	10	10	17	5	16	7	20	281
				BANK LOAN	12	13	22	6	7	8	5	32	5	5	9	3	9	4	11	151
	NURSERY - MISC	99990	0.4 Ha.	PHYSICAL	20	15	8	9	7	10	5	5	12	5	5	2	5	2	3	113
				BANK LOAN	18	13	7	8	6	9	4	4	11	4	4	2	4	2	3	99

SECTOR	ACTIVITY	UNIT COST(₹)	UNIT SIZE	ESTIMATES	Anchal	Chdglm	Chavara	Chittumala	Ithikkara	Kottarak-kara	Mukhathala	Oachira	Pathanpurm	Sasthcota	Vettikkavala	Urb Paravur	Karunag-pally	Urb Punalur	Urb Kollam	TOTAL
	MEDICINAL PLANTS	40040	Ha.	PHYSICAL	50	50	6	12	12	32	9	9	15	15	15	5	10	5	5	250
				BANK LOAN	18	18	2	4	4	12	3	3	5	5	5	2	4	2	2	89
	ARECANUT	324200	Acre	PHYSICAL	12	8	3	8	3	3	3	3	3	3	3	2	3	2	2	60
				BANK LOAN	35	23	9	23	9	9	9	9	9	9	6	6	9	6	6	177
	TEA	356000	Ha.	PHYSICAL	20	0	0	0	0	0	0	0	10	0	0	0	0	0	0	30
				BANK LOAN	64	0	0	0	0	0	0	0	32	0	0	0	0	0	0	96
	COCOA	48400	Acre	PHYSICAL	10	15	5	11	12	15	10	9	15	15	15	0	8	0	0	140
				BANK LOAN	4	7	2	5	5	7	4	4	7	7	7	0	3	0	0	62
	MANGO	59800	Acre	PHYSICAL	40	20	10	30	2	10	10	10	30	10	10	0	2	0	0	184
				BANK LOAN	22	11	5	16	1	5	5	5	16	5	5	0	1	0	0	97
	Bee Keeping	151900	25 + 25 colon	PHYSICAL	60	25	10	20	25	20	10	10	30	20	30	0	2	0	0	262
				BANK LOAN	82	34	14	27	34	27	14	14	41	27	41	0	3	0	0	358
	RUBBER SMOKE HOUSE	40040	No.	PHYSICAL	77	38	12	20	20	28	12	6	45	10	20	2	0	5	0	295
				BANK LOAN	28	14	4	7	7	10	4	2	16	4	7	1	0	2	0	106
	RUBBER ROLLER+ SHED	40040	No.	PHYSICAL	110	85	10	20	10	60	5	5	75	5	50	0	0	5	0	440
				BANK LOAN	40	31	4	7	4	22	2	2	27	2	18	0	0	2	0	161
	RUBBER DRIER	49280	No.	PHYSICAL	70	50	5	10	5	35	5	5	10	5	25	0	0	15	0	240
				BANK LOAN	31	22	2	4	2	16	2	2	4	2	11	0	0	7	0	105
	Naturally Ventilated polyho	538000	400 sq. ft	PHYSICAL	12	8	5	5	5	5	5	5	5	5	3	1	2	2	1	69
				BANK LOAN	58	39	24	24	24	24	24	24	24	24	15	5	10	10	5	334
	Rain Shelter house	65000	100 sq mt	PHYSICAL	15	15	15	15	15	15	15	15	15	15	15	1	2	2	1	171
				BANK LOAN	9	9	9	9	9	9	9	9	9	9	9	1	1	1	1	103
	RAMBUTAN	169000	Acre	PHYSICAL	10	10	2	2	10	5	5	2	10	10	5	0	0	0	0	71
				BANK LOAN	15	15	3	3	15	8	8	3	15	15	8	0	0	0	0	108
	TOTAL P H SECTOR				2891	2343	1111	1149	1202	1123	668	1300	1700	996	1213	65	322	80	167	16330
F & WL	SOCIAL FORESTRY/Waste la	132000	Ha	PHYSICAL	19	19	19	10	10	10	14	10	10	10	10	3	3	3	3	153
				BANK LOAN	20	20	20	11	11	11	15	11	11	11	11	3	3	3	3	164
	Mahagony	166700	Ha	PHYSICAL	7	5	5	3	2	3	3	3	5	5	5	0	3	0	0	49
				BANK LOAN	11	8	8	5	3	5	5	5	8	8	8	0	5	0	0	79
	BAMBOO PLANTATIONS	117670	Ha	PHYSICAL	10	9	9	10	10	6	6	10	10	10	10	0	5	0	0	105
				BANK LOAN	11	10	10	11	11	6	6	11	11	11	11	0	5	0	0	114
	TEAK PLANTATIONS	239500	Ha	PHYSICAL	20	10	0	8	6	5	5	0	10	5	6	0	0	0	0	75
				BANK LOAN	38	19	0	15	11	10	10	0	19	10	11	0	0	0	0	143
	FORESTRY TOTAL				80	57	38	42	36	32	36	27	49	40	41	3	13	3	3	500
AH-DD	C.B.COW	106000	1Cow	PHYSICAL	100	100	100	100	100	100	100	100	100	100	100	23	100	23	20	1266
				BANK LOAN	85	85	85	85	85	85	85	85	85	85	85	20	85	20	17	1077
	Mini Dairy unit (5 cows)	560450	5 + 2	PHYSICAL	40	48	40	40	30	30	30	30	30	30	30	5	22	22	10	437
				BANK LOAN	179	215	179	179	135	135	135	135	135	135	135	22	99	99	45	1962
	Mini Dairy	1161000	10 cow	PHYSICAL	40	36	21	24	24	28	22	33	33	35	22	0	10	2	0	330
				BANK LOAN	372	334	195	223	223	260	204	307	307	325	204	0	93	19	0	3066
	GR. BUFFALO	235000	2 Murrah	PHYSICAL	10	8	12	45	11	6	6	28	11	6	6	2	28	2	5	186
				BANK LOAN	19	15	23	85	21	11	11	53	21	11	11	4	53	4	9	351
	CALF REARING (male)	62000	1 Calf	PHYSICAL	160	160	140	120	120	120	120	150	150	160	150	7.2	90	7.2	13.2	1668
				BANK LOAN	79	79	69	60	60	60	60	74	74	79	74	4	45	4	7	828
	FEEDMIX UNIT	2328000	No.	PHYSICAL	3	3	3	3	4	3	3	2	3	1	2	1	2	0	0	33
				BANK LOAN	56	56	56	56	74	56	56	37	56	19	37	19	37	0	0	615
	FODDER DEVELOPMENT	43000	Acre	PHYSICAL	115	80	50	58	52	60	50	50	65	80	60	0	46	0	0	766
				BANK LOAN	40	28	17	20	18	21	17	17	22	28	21	0	16	0	0	265
	Cattle shed	32500	No.	PHYSICAL	231	231	116	286	231	231	116	116	231	289	116	0	116	0	0	2310
				BANK LOAN	60	60	30	74	60	60	30	30	60	75	30	0	30	0	0	599
	AUTO MILK COLLECTION CEI	858000	No.	PHYSICAL	2	2	2	2	2	2	2	2	2	2	2	0	2	0	0	24
				BANK LOAN	14	14	14	14	14	14	14	14	14	14	14	0	14	0	0	168
	Milk Chilling plants	858000	No.	PHYSICAL	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	6
				BANK LOAN	7	7	7	7	7	7	0	0	0	0	0	0	0	0	0	42
	INDEG. MILK UNITS	79200	No.	PHYSICAL	22	6	3	5	4	3	4	3	4	3	4	2	2	3	2	69
				BANK LOAN	14	4	2	3	3	2	3	2	2	3	1	1	2	1	2	45
	Milk Processing Units	17000000	No	PHYSICAL	1	1	1	0	0	0	1	1	1	1	1	1	0	0	0	9
				BANK LOAN	136	136	136	0	0	0	136	136	136	136	136	136	0	0	0	1224
	TOTAL DD SECTOR				1061	1033	813	806	700	711	751	890	912	910	748	206	474	147	80	10242
AH -POULTRY	BROILER	486000	Unit of 1000	PHYSICAL	12	12	12	12	12	12	12	12	12	12	10	5	10	5	12	162

SECTOR	ACTIVITY	UNIT COST(₹)	UNIT SIZE	ESTIMATES	Anchal	Chdglm	Chavara	Chittumala	Ithikkara	Kottarak-kara	Mukhathala	Oachira	Pathanpurn	Sasthкота	Vettikkavala	Urb Paravur	Karunag-pally	Urb Punalur	Urb Kollam	TOTAL
	HATCHERY	2500000	1000 birds	BANK LOAN	47	47	47	47	47	47	47	47	47	47	39	19	39	19	47	633
				PHYSICAL	1	1	0	0	1	1	0	0	0	1	0	0	0	0	0	5
				BANK LOAN	20	20	0	0	20	20	0	0	0	20	0	0	0	0	0	100
	DUCK REARING	176100	500 F + 75 M	PHYSICAL	4	3	20	13	4	3	3	20	3	3	3	3	5	3	2	92
				BANK LOAN	6	4	28	18	6	4	4	28	4	4	4	4	7	4	3	128
	FEED PLANT	1958440	8 T/ SHFT	PHYSICAL	1	1	1	1	0	1	0	0	1	1	0	0	0	0	0	7
				BANK LOAN	16	16	16	16	0	16	0	0	16	16	0	0	0	0	0	112
	Micro Cage Layer	60600	100 birds	PHYSICAL	100	200	400	100	100	300	100	300	100	400	100	40	50	50	50	2390
				BANK LOAN	48	97	194	48	48	145	48	145	48	194	48	19	24	24	24	1154
	TOTAL PF SECTOR				137	184	285	129	121	232	99	220	115	281	91	42	70	47	74	2127
S-G-P-R	GOAT REARING 3 DOES	58000	3 Does	PHYSICAL	60	100	60	60	60	60	60	50	60	60	60	11	40	6	5	752
				BANK LOAN	28	46	28	28	28	28	28	23	28	28	28	5	19	3	2	350
	Goat Rearing 5 +1	125000	5D + 1B)	PHYSICAL	300	250	160	160	200	100	150	100	300	61	100	5	20	5	5	1916
				BANK LOAN	300	250	160	160	200	100	150	100	300	61	100	5	20	5	5	1916
	GOAT STALL FED / COMME	1409000	100D+7B	PHYSICAL	3	3	3	4	3	3	3	2	2	2	2	0	1	1	0	32
				BANK LOAN	34	34	34	45	34	34	34	23	23	23	23	0	11	11	0	363
	PIG FATTENER	194800	10 piglets	PHYSICAL	20	6	4	10	7	8	10	3	17	7	2	0	5	0	0	99
				BANK LOAN	31	9	6	16	11	12	16	5	26	11	3	0	8	0	0	154
	PIG BREEDING	460000	9 F + 1F	PHYSICAL	5	5	2	5	5	5	5	3	5	5	0	0	2	0	2	49
				BANK LOAN	18	18	7	18	18	18	18	11	18	18	0	0	7	0	7	176
	RABBIT REARING	64000	10 F + 2 M	PHYSICAL	10	5	5	5	5	5	5	5	5	5	5	0	0	0	0	60
				BANK LOAN	5	3	3	3	3	3	3	3	3	3	3	0	0	0	0	35
	TOTAL S-G-P SECTOR				416	360	238	270	294	195	249	165	398	144	157	10	65	19	14	2994
	TOTAL A H SECTOR				1614	1577	1336	1205	1115	1138	1099	1275	1425	1335	996	258	609	213	168	15363
I F	FRESH WATER PRAWN FARM	567000	Ha.	PHYSICAL	16	8	5	7	15	8	5	8	5	9	7	2	9	0	2	106
				BANK LOAN	82	41	26	36	77	41	26	41	26	46	36	10	46	0	10	544
	FISH cum PADDY (with cocor	202200	1 Ha +60 cocor	PHYSICAL	0	0	1	0	1	0	0	1	0	0	0	0	0	0	0	3
				BANK LOAN	0	0	2	0	2	0	0	2	0	0	0	0	0	0	0	6
	COUNTRY BOAT	24000	No.	PHYSICAL	0	0	12	20	10	5	0	7	0	0	0	9	12	0	15	90
				BANK LOAN	0	0	3	4	2	1	0	2	0	0	0	2	3	0	3	20
	BRACKISH WATER SHRIMP F.	384125	Ha	PHYSICAL	0	0	10	3	3	0	0	6	0	0	0	0	10	0	2	34
				BANK LOAN	0	0	35	10	10	0	0	21	0	0	0	0	35	0	7	118
	ORNAMENTAL FISH Backyard	100000	unit	PHYSICAL	2	0	1	10	3	0	3	1	0	0	0	2	1	0	4	27
				BANK LOAN	2	0	1	9	3	0	3	1	0	0	0	2	1	0	4	26
	Composite Fish culture	466000	1 Ha	PHYSICAL	0	0	6	8	2	0	0	3	0	0	0	0	3	0	4	26
				BANK LOAN	0	0	25	34	8	0	0	13	0	0	0	0	13	0	17	110
	OYSTER CULTURE	161700	0.4HA	PHYSICAL	0	0	16	7	0	0	0	0	0	0	0	0	2	0	0	25
				BANK LOAN	0	0	23	10	0	0	0	0	0	0	0	0	3	0	0	36
	MUSSEL CULTURE 25sqmt	21000	N0	PHYSICAL	0	0	205	160	0	0	35	0	0	0	0	0	34	0	0	434
				BANK LOAN	0	0	39	30	0	0	7	0	0	0	0	0	6	0	0	82
	FISH SEED REARING FARM	1200000	7-8 million fr	PHYSICAL	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
				BANK LOAN	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	11
	COCONUT CUM PRAWN	321000	Ha	PHYSICAL	0	0	15	8	7	0	0	0	0	0	0	0	7	0	4	41
				BANK LOAN	0	0	43	23	20	0	0	0	0	0	0	0	20	0	12	118
	FISH CUM PIG FARMING	100000	1 acre+10 pig	PHYSICAL	1	1	1	1	0	1	0	1	0	0	0	0	0	0	0	6
				BANK LOAN	1	1	1	1	0	1	0	1	0	0	0	0	0	0	0	6
	FISH CUM DUCK FARM	223100	1 Ha + 300 DI	PHYSICAL	0	0	3	6	3	0	0	3	0	0	0	2	3	0	0	20
				BANK LOAN	0	0	6	12	6	0	0	6	0	0	0	4	6	0	0	40
	LOW COST MINI SHRIMP HA	665500	Nos	PHYSICAL	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
				BANK LOAN	0	0	0	0	0	0	0	0	0	0	0	0	6	0	6	12
	Open Sea cage farming		Nos	PHYSICAL																
				BANK LOAN																
	TOTAL I F SECTOR				85	42	215	169	128	43	36	87	26	46	36	18	139	0	59	1129
MF	COUNTRY BOAT Marine	35000	No.	PHYSICAL	0	0	12	15	0	0	0	7	0	0	0	0	8	0	15	57
				BANK LOAN	0	0	4	5	0	0	0	2	0	0	0	0	3	0	5	19
	OUT BOARD MOTOR 1.25HP	125000	No	PHYSICAL	0	0	25	16	2	0	0	2	0	0	0	0	10	0	15	70
				BANK LOAN	0	0	25	16	2	0	0	2	0	0	0	0	10	0	15	70
	On board engine 120 to 400	1500000	No.	PHYSICAL	0	0	15	5	5	0	0	11	0	0	0	0	17	0	20	73
				BANK LOAN	0	0	180	60	60	0	0	132	0	0	0	0	204	0	240	876

SECTOR	ACTIVITY	UNIT COST(₹)	UNIT SIZE	ESTIMATES	Anchal	Chdglm	Chavara	Chittumala	Ithikkara	Kottarak-kara	Mukhathala	Oachira	Pathanpurn	Sasthcola	Vettikkavala	Urb Paravur	Karunag-pally	Urb Punalur	Urb Kollam	TOTAL
	SHG Loans various activities	50000	No.	PHYSICAL	0	0	300	330	180	0	50	0	0	0	0	0	120	0	200	1180
				BANK LOAN	0	0	120	132	72	0	20	0	0	0	0	0	48	0	80	472
	PLANK BUILT CANOES	280170	Nos	PHYSICAL	0	0	5	2	0	0	0	5	0	0	0	2	5	0	3	22
				BANK LOAN	0	0	11	4	0	0	0	11	0	0	0	4	11	0	7	48
	MARINE PLYWOOD CANOE	450000	No.	PHYSICAL	0	0	2	2	1	0	0	1	0	0	0	0	1	0	2	9
				BANK LOAN	0	0	7	7	4	0	0	4	0	0	0	0	4	0	7	33
	THANGUVALLUM	10740000	No	PHYSICAL	0	0	0	0	0	0	0	0	0	0	0	0	3	0	6	9
				BANK LOAN	0	0	0	0	0	0	0	0	0	0	0	0	258	0	516	774
	TOTAL MF SECTOR				0	0	347	224	138	0	20	151	0	0	0	4	538	0	870	2292
	TOTAL FISHERIES SECTOR				85	42	562	393	266	43	56	238	26	46	36	22	677	0	929	3421
	WC for AH / Fisheries Sector @ 20%				340	324	380	320	276	236	231	303	290	276	206	56	257	43	219	3757
OTHERS	WORK ANIMAL	One pair	PHYSICAL																	0
			BANK LOAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	BULLOCK CART	No.	PHYSICAL																	0
			BANK LOAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL OTHERS																			0
	Total Farm Credit				29835	24523	12495	13823	14659	21306	14126	13939	20595	19289	21735	1476	6197	1679	2444	218118.90
	Agriculture Infrastructure																			
SMGY	RURAL GODOWN	4460000	No.	PHYSICAL	2	0	2	0	0	2	0	0	1	0	0	0	1	0	2	10
				BANK LOAN	76	0	76	0	0	76	0	0	38	0	0	0	38	0	76	380
	COLD STORAGE	2000000	No.	PHYSICAL	4	3	4	4	2	5	2	2	3	2	2	1	5	0	10	49
				BANK LOAN	60	45	60	60	30	75	30	30	45	30	30	15	75	0	150	735
	MARKET INFRASTRUCTURE	3000000	No.	PHYSICAL	7	3	3	3	2	2	1	1	2	2	1	2	1	1	2	33
				BANK LOAN	158	68	68	68	45	45	23	23	45	45	23	23	45	23	45	747
	TOTAL SMGY				294	113	204	128	75	196	53	53	128	75	53	38	158	23	271	1862
	Land Development, Soil Conservation, Watershed Development																			
LD	LAND RECLAMATION	181355	Ha.	PHYSICAL	20	20	20	20	20	20	20	20	20	25	20	5	10	5	5	250
				BANK LOAN	33	33	33	33	33	33	33	33	33	41	33	8	16	8	8	411
	BUND/SOIL CONSERVATION	100000	Ha.	PHYSICAL	25	30	28	0	23	29	25	23	28	32	26	2	2	2	0	275
				BANK LOAN	23	27	25	0	21	26	23	21	25	29	23	2	2	2	0	249
	ON FARM DEVELOPMENT	129600	Ha.	PHYSICAL	20	24	19	18	17	25	16	16	22	28	24	1	1	1	0	232
				BANK LOAN	23	28	22	21	20	29	19	19	26	33	28	1	1	1	0	271
	WATERSHED DEVT.	60720	Ha.	PHYSICAL	38	62	60	90	40	65	99	55	50	80	60	20	10	0	0	729
				BANK LOAN	21	34	33	49	22	36	54	30	27	44	33	11	5	0	0	399
	Humus application coconut	174000	Ha.	PHYSICAL	65	85	78	66	79	77	60	60	60	102	77	20	40	20	10	899
				BANK LOAN	102	133	122	103	124	121	94	94	94	160	121	31	63	31	16	1409
	WATER MANAGEMENT	104280	Ha.	PHYSICAL	10	70	40	44	60	65	60	50	30	40	30	10	10	5	0	524
				BANK LOAN	9	66	38	41	56	61	56	47	28	38	28	9	9	5	0	491
	EXTENDING BUND HEIGHT	55000	Ha	PHYSICAL	10	30	10	10	10	20	10	20	10	30	20	0	0	0	0	180
				BANK LOAN	5	15	5	5	5	10	5	10	5	15	10	0	0	0	0	90
	LD MISC- (FENCING / FARM	92400		PHYSICAL	10	20	15	15	15	15	10	10	10	22	10	0	0	0	0	152
				BANK LOAN	8	17	12	12	12	12	8	8	8	18	8	0	0	0	0	123
	PURCHASE OF land (small f.	945000	Acre	PHYSICAL	2	5	4	5	5	6	4	5	5	5	5	2	2	0	0	55
				BANK LOAN	17	43	34	43	43	51	34	43	43	43	43	17	17	0	0	471
	TOTAL L D SECTOR				241	396	324	307	336	379	326	305	289	421	327	79	113	47	24	3914
	Others																			
	Tissue Culture and Agri bio t	15050000	15 lakh plant	PHYSICAL	1	2	0	0	0	0	0	0	1	2	0	0	1	0	0	7
				BANK LOAN	135	271	0	0	0	0	0	0	135	271	0	0	135	0	0	947
	Seed Production	4050000	unit	PHYSICAL	1	1	0	0	0	1	0	0	0	1	0	0	0	0	0	4
				BANK LOAN	36	36	0	0	0	36	0	0	0	36	0	0	0	0	0	144
	Bio-pesticides/ fertilizer	2000000	Unit	PHYSICAL	3	5	1	2	2	2	1	1	2	4	1	0	1	1	0	26
				BANK LOAN	54	90	18	36	36	36	18	18	36	72	18	0	18	18	0	468
	Vermi Composting	111600	Ha	PHYSICAL	20	30	30	30	30	40	30	30	35	55	30	9	10	2	2	383
				BANK LOAN	20	30	30	30	30	40	30	30	35	55	30	9	10	2	2	383
	Total Others				245	427	48	66	66	112	48	48	206	434	48	9	163	20	2	1942

SECTOR	ACTIVITY	UNIT COST(₹)	UNIT SIZE	ESTIMATES	Anchal	Chdglm	Chavara	Chittumala	Ithikkara	Kottarak-kara	Mukhathala	Oachira	Pathanpurn	Sasthota	Vettikkavala	Urb Paravur	Karunag-pally	Urb Punalur	Urb Kollam	TOTAL
	Total Agriculture Infrastructure				780	936	576	501	477	687	427	406	623	930	428	126	434	90	297	7718
	Ancillary Activities																			
AGRO PROCESSING SECTOR																				
	Bakery	500000	unit	PHYSICAL	15	13	12	11	10	11	10	10	10	10	10	12	12	12	15	173
				BANK LOAN	60	52	48	44	40	44	40	40	40	40	40	48	48	48	60	692
	Banana & other food Produc	2500000	unit	PHYSICAL	3	6	4	5	2	6	4	3	4	3	0	2	4	2	15	63
				BANK LOAN	60	120	80	100	40	120	80	60	80	60	0	40	80	40	300	1260
	Coconut Based Industries	150000	unit	PHYSICAL	10	8	10	15	9	8	8	8	8	6	6	5	10	4	6	121
				BANK LOAN	12	10	12	18	11	10	10	10	10	7	7	6	12	5	7	147
	Coconut Neera based indust	15000000	unit	PHYSICAL	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	2
				BANK LOAN	0	0	0	120	0	0	0	0	0	120	0	0	0	0	0	240
	Fish Processing	15000000	unit	PHYSICAL	0	0	6	2	0	0	0	2	0	0	0	0	2	0	4	16
				BANK LOAN	0	0	720	240	0	0	0	240	0	0	0	0	240	0	480	1920
	Agro Industries	1742000	unit	PHYSICAL	5	3	0	0	1	1	1	1	1	1	1	0	1	0	0	16
				BANK LOAN	70	42	0	0	14	14	14	14	14	14	14	0	14	0	0	224
	Dehydrated Ginger/product	871000	unit	PHYSICAL	1	1	0	0	0	0	0	0	0	0	0	1	0	1	1	5
				BANK LOAN	7	7	0	0	0	0	0	0	0	0	0	7	0	7	7	35
	Pine Apple Industry	800000	unit	PHYSICAL	1	1	0	0	0	0	0	0	2	0	0	1	0	1	1	7
				BANK LOAN	6	6	0	0	0	0	0	0	13	0	0	6	0	6	6	43
	Jack fruit processing	378000	unit	PHYSICAL	5	6	7	10	10	10	10	10	10	10	10	10	10	10	40	168
				BANK LOAN	15	18	21	30	30	30	30	30	30	30	30	30	30	30	121	505
	Mango processing	1500000	unit	PHYSICAL	0	6	0	6	0	0	6	0	0	6	0	2	0	6	5	37
				BANK LOAN	0	72	0	72	0	0	72	0	0	72	0	24	0	72	60	444
	Cassava processing	378000	unit	PHYSICAL	4	6	2	0	2	4	0	1	2	2	0	0	0	2	0	25
				BANK LOAN	12	18	6	0	6	12	0	3	6	6	0	0	0	6	0	75
	Cashew processing	6500000	unit	PHYSICAL	0	0	0	1	0	1	1	0	0	1	0	0	0	0	1	5
				BANK LOAN	0	0	0	52	0	52	52	0	0	52	0	0	0	0	52	260
	Milk processing	500000	unit	PHYSICAL	7	6	4	5	2	4	2	4	2	5	1	1	1	1	5	50
				BANK LOAN	28	24	16	20	8	16	8	16	8	20	4	4	4	4	20	200
	AGROPROCESSING- TERM LOANS TOTAL				270	369	903	696	149	298	306	413	201	421	95	165	428	218	1113	6045
Agro processing - Working capital loans																				
AGRO	CASHEW				300	546	325	500	600	42565	1084	111	213	223	355	547	770	547	201000	249686
	Working capital				200	210	105	210	101	250	102	102	121	222	99	105	300	100	390	2617
	TOTAL AGRO PROCESSING				770	1125	1333	1406	850	43113	1492	626	535	866	549	817	1498	865	202503	258348
	OTHERS				300	600	300	300	300	300	300	600	300	300	300	300	600	600	600	6000
	Total Ancillary activities				1070	1725	1633	1706	1150	43413	1792	1226	835	1166	849	1117	2098	1465	203103	264348
	Total Agriculture				31685	27184	14704	16030	16286	65406	16345	15571	22053	21385	23012	2719	8729	3234	205844	490184.9
MSME																				
	Micro Industries																			
TERM	RURAL ARTISAN	275000	No.	PHYSICAL	50	40	33	44	33	33	32	33	32	32	32	32	32	32	44	534
LOANS				BANK LOAN	110	88	73	97	73	73	70	73	70	70	70	70	70	70	97	1174
	CANE AND BAMBOO	825000	No.	PHYSICAL	4	8	5	8	5	8	5	5	7	5	5	4	4	4	5	82
				BANK LOAN	26	53	33	53	33	53	33	33	46	33	33	26	26	26	33	540
	VILLAGE INDUSTRIES/ ME ur	500000	No.	PHYSICAL	22	22	23	24	25	23	23	28	22	33	32	31	33	33	33	407
				BANK LOAN	88	88	92	96	100	92	92	112	88	132	128	124	132	132	132	1628
	COIR	110000	No.	PHYSICAL	10	10	20	10	10	10	9	20	0	10	0	5	5	0	5	124
				BANK LOAN	9	9	18	9	9	9	8	18	0	9	0	4	4	0	4	110
	HANDLOOM	110000	No.	PHYSICAL	5	5	11	11	5	5	5	5	5	5	2	2	2	2	5	75
				BANK LOAN	4	4	10	10	4	4	4	4	4	4	2	2	2	2	4	64
	FURNITURE & other wood b	1500000	No.	PHYSICAL	3	13	6	5	5	5	6	5	6	5	5	5	5	5	5	84
				BANK LOAN	36	156	72	60	60	60	72	60	72	60	60	60	60	60	60	1008
	RUBBER/PLASTIC	2000000	No.	PHYSICAL	7	8	2	3	3	6	3	3	12	3	3	3	3	6	3	68
				BANK LOAN	112	128	32	48	48	96	48	48	192	48	48	48	48	96	48	1088
	CHEMICAL	2000000	No.	PHYSICAL	0	1	5	7	2	3	2	1	1	2	2	1	2	1	1	31
				BANK LOAN	0	16	80	112	32	48	32	16	16	32	32	16	32	16	16	496
	CONSTRU./BUILD MATEL	1900000	No.	PHYSICAL	5	7	8	11	12	12	11	11	12	13	12	12	12	12	12	162

SECTOR	ACTIVITY	UNIT COST(₹)	UNIT SIZE	ESTIMATES	Anchal	Chdglm	Chavara	Chittumala	Ithikkara	Kottarak-kara	Mukhathala	Oachira	Pathanpuram	Sasthikota	Vettikkavala	Urb Paravur	Karunag-pally	Urb Punalur	Urb Kollam	TOTAL
					76	106	122	167	182	182	167	167	182	198	182	182	182	182	182	2459
	GENERAL ENG.	2000000	No.	PHYSICAL	10	8	8	9	7	7	6	6	6	10	0	0	10	8	11	106
				BANK LOAN	160	128	128	144	112	112	96	96	96	160	0	0	160	128	176	1696
	ELECTRI & ELECTRONIC	650000	No.	PHYSICAL	0	3	3	6	3	3	3	3	3	3	3	4	3	4	12	56
				BANK LOAN	0	16	16	31	16	16	16	16	16	16	16	21	16	21	62	295
	METAL PRODUCTS	2000000	No.	PHYSICAL	3	4	4	5	6	4	5	6	7	8	8	9	9	2	3	83
				BANK LOAN	48	64	64	80	96	64	80	96	112	128	128	144	144	32	48	1328
	Total				669	856	740	907	765	809	718	739	894	890	699	697	876	765	862	11886
	Small Industries																			
	Ceramic & Glass industries	4500000	No.	Physical	1	1	2	1	1	1	1	2	0	1	0	1	0	0	3	15
				BANK LOAN	36	36	72	36	36	36	36	72	0	36	0	36	0	0	108	540
	General Engineering	3000000		Physical	2	2	1	2	2	1	1	2	1	1	1	1	1	1	2	21
				BANK LOAN	48	48	24	48	48	24	24	48	24	24	24	24	24	24	48	504
	Electrical & Electronics	3500000		Physical	1	1	1	1	1	2	1	1	1	1	1	1	1	1	2	17
				BANK LOAN	28	28	28	28	28	56	28	28	28	28	28	28	28	28	56	476
	Paper and Paper products	2600000		Physical	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	17
				BANK LOAN	21	21	21	21	21	21	21	21	21	21	21	21	21	42	42	357
	Wood based industries	4000000		Physical	1	3	1	1	1	1	1	1	2	2	1	1	1	1	1	19
				BANK LOAN	32	96	32	32	32	32	32	32	64	64	32	32	32	32	32	608
	Ayurvedic medicines	3000000		Physical	2	2	2	2	2	2	2	3	2	3	2	2	2	2	2	32
				BANK LOAN	48	48	48	48	48	48	48	72	48	72	48	48	48	48	48	768
	IT Hardware	2600000		Physical	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BANK LOAN	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	315
	Total				234	298	246	234	234	238	210	294	206	266	174	210	174	195	355	3568
	Medium Industries																			
	Ayurvedic medicine	55000000	N0	Physical	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BANK LOAN	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	6600
	Ceramic & Glass	70000000		Physical	0	0	1	1	1	1	1	1	0	0	0	0	0	0	0	6
				BANK LOAN	0	0	560	560	560	560	560	560	0	0	0	0	0	0	0	3360
	Mineral Sand based	100000000		Physical	0	0	3	0	0	0	0	4	0	0	0	0	0	0	0	7
				BANK LOAN	0	0	2400	0	0	0	0	3200	0	0	0	0	0	0	0	5600
	Plywood making units	50000000		Physical	0	6	0	0	0	0	0	3	1	0	0	0	0	0	0	10
				BANK LOAN	0	2400	0	0	0	0	0	1200	400	0	0	0	0	0	0	4000
	General Engineering	51000000		Physical	1	1	1	1	1	1	0	1	0	1	0	1	0	1	1	11
				BANK LOAN	408	408	408	408	408	408	0	408	0	408	0	408	0	408	408	4488
	Total				848	3248	3808	1408	1408	1408	1000	5808	840	848	440	848	440	848	848	24048
	Service Sector																			
	Micro Units																			
	READY MADE GARMENTS	800000	No.	PHYSICAL	10	15	20	15	15	20	20	14	10	20	12	2	20	2	20	215
				BANK LOAN	64	96	128	96	96	128	128	90	64	128	77	13	128	13	128	1377
	Printing / screen printing un	500000		PHYSICAL	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
				BANK LOAN	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	120
	VEHICLE SERVICING	800000	No.	PHYSICAL	2	3	3	3	3	2	3	3	3	3	3	3	3	3	3	43
				BANK LOAN	13	19	19	19	19	13	19	19	19	19	19	19	19	19	19	273
	Transport operators	1000000	unit	PHYSICAL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	45
				BANK LOAN	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	360
	Self employed / Professional	1000000	No.	PHYSICAL	5	5	5	5	11	5	11	5	11	7	7	12	11	11	13	124
				BANK LOAN	40	40	40	40	88	40	88	40	88	56	56	96	88	88	104	992
	IT & ITES	1000000	unit	PHYSICAL	1	1	7	1	1	1	1	2	1	1	1	1	1	1	2	23
				BANK LOAN	8	8	56	8	8	8	8	16	8	8	8	8	8	8	16	184
	Others	1000000	No	PHYSICAL	12	12	12	12	12	15	12	12	12	12	12	11	12	12	17	187
				BANK LOAN	96	96	96	96	96	120	96	96	96	96	96	88	96	96	136	1496
	Total				253	291	371	291	339	341	371	293	307	339	288	256	371	256	435	4802
	Small Units																			
	Readymade garments	5500000	No	PHYSICAL	5	5	5	5	5	5	5	5	5	5	5	5	6	6	6	78
				BANK LOAN	220	220	220	220	220	220	220	220	220	220	220	220	264	264	264	3432
	Vehicle Dealers and servicin	10000000		PHYSICAL	2	2	2	2	1	1	1	1	1	1	1	2	3	2	3	25
				BANK LOAN	160	160	160	160	80	80	80	80	80	80	80	160	240	160	240	2000
	Transport operator	7500000		PHYSICAL	4	3	6	5	4	5	4	5	6	5	6	7	8	8	16	92
				BANK LOAN	240	180	360	300	240	300	240	300	360	300	360	420	480	480	960	5520
	Self employed / Professional	6500000		PHYSICAL	7	3	3	7	3	8	3	6	6	4	4	7	7	7	8	83
				BANK LOAN	364	156	156	364	156	416	156	312	312	208	208	364	364	364	416	4316

SECTOR	ACTIVITY	UNIT COST(₹)	UNIT SIZE	ESTIMATES	Anchal	Chdglm	Chavara	Chittumala	Ithikkara	Kottarak-kara	Mukhathala	Oachira	Pathanpuram	Sasthikota	Vettikkavala	Urb Paravur	Karunag-pally	Urb Punalur	Urb Kollam	TOTAL
IT & ITES		12000000		PHYSICAL	0	0	0	7	0	1	2	0	0	0	0	0	4	4	8	26
				BANK LOAN	0	0	0	672	0	96	192	0	0	0	0	0	384	384	768	2496
Hospitals & clinics		20000000		PHYSICAL	1	1	1	1	1	1	1	1	1	1	1	2	2	2	3	20
				BANK LOAN	160	160	160	160	160	160	160	160	160	160	160	320	320	320	480	3200
Hospitality & Tourism		20000000		PHYSICAL	1	3	2	1	1	2	1	1	1	2	1	2	2	2	3	25
				BANK LOAN	160	480	320	160	160	320	160	160	160	320	160	320	320	320	480	4000
Others		3500000		PHYSICAL	7	7	7	7	7	9	9	9	9	9	11	11	11	12	18	143
				BANK LOAN	196	196	196	196	196	252	252	252	252	252	308	308	308	336	504	4004
Total					1500	1552	1572	2232	1212	1844	1460	1484	1544	1540	1496	2112	2680	2628	4112	28968
Medium units																				
Commercial enterprises		25000000	No	PHYSICAL	2	3	4	5	2	3	4	5	2	3	4	3	3	3	5	51
				BANK LOAN	400	600	800	1000	400	600	800	1000	400	600	800	600	600	600	1000	10200
Education institutions		25500000	No	PHYSICAL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	7	49
				BANK LOAN	612	612	612	612	612	612	612	612	612	612	612	612	612	612	1428	9996
Others		21000000	No	PHYSICAL	4	5	4	5	4	5	6	6	7	7	7	7	7	7	7	88
				BANK LOAN	672	840	672	840	672	840	1008	1008	1176	1176	1176	1176	1176	1176	1176	14784
TERM LOANS MEDIUM					1684	2052	2084	2452	1684	2052	2420	2620	2188	2388	2588	2388	2388	2388	34980	34980
TOTAL TERM LOANS					5188	8297	8821	7524	5642	6692	6179	11238	5979	6271	5685	6511	6929	7080	10216	108252
WORKING CAPITAL LOANS																				
Micro industries		200000	No	PHYSICAL	200	250	250	260	260	250	260	250	250	250	300	300	300	300	600	4280
				BANK LOAN	320	400	400	416	416	400	416	400	400	400	480	480	480	480	960	6848
Small Industries		2000000	No	PHYSICAL	160	150	160	250	150	175	150	150	160	177	170	220	100	550	2892	
				BANK LOAN	2560	2400	2560	4000	2400	2800	2400	2400	2560	2832	2720	2720	3520	1600	8800	46272
Medium industries		5500000	No	PHYSICAL	15	10	11	12	12	13	14	15	16	17	22	23	24	27	35	266
				BANK LOAN	660	440	484	528	528	572	616	660	704	748	968	1012	1056	1188	1540	11704
Total					3540	3240	3444	4944	3344	3772	3432	3460	3664	3980	4168	4212	5056	3268	11300	64824
Service Sector Units																				
Micro units		150000	No	PHYSICAL	300	350	350	300	350	700	380	400	655	415	600	430	450	400	1100	7180
				BANK LOAN	360	420	420	360	420	840	456	480	786	498	720	516	540	480	1320	8616
Small Units		800000	No	PHYSICAL	200	220	221	221	251	344	346	355	356	376	371	355	433	433	433	4915
				BANK LOAN	1280	1408	1414	1414	1606	2202	2214	2272	2278	2406	2374	2272	2771	2771	2771	31453
Medium units		1500000	No	PHYSICAL	33	44	45	46	47	55	65	64	67	68	69	70	71	72	90	906
				BANK LOAN	396	528	540	552	564	660	780	768	804	816	828	840	852	864	1080	10872
Total Workin capital					2036	2356	2374	2326	2590	3702	3450	3520	3868	3720	3922	3628	4163	4115	5171	50941
TOTAL MSME					10764	13893	14639	14794	11576	14166	13061	18218	13511	13971	13775	14351	16148	14463	26687	224017
RENEWABLE SOURCES OF ENERGY																				
BIOGAS		30000	Nos	PHYSICAL	6	6	0	0	6	10	0	0	7	6	0	20	20	20	50	151
				BANK LOAN	2	2	0	0	2	3	0	0	2	2	0	5	5	5	13	41
SOLAR LIGHTING		50000		PHYSICAL	3	3	4	4	4	5	4	4	5	5	5	4	4	4	0	58
				BANK LOAN	1	1	2	2	2	2	2	2	2	2	2	2	2	2	0	26
SOLAR HEATING		25000		PHYSICAL	5	6	6	6	6	6	6	6	6	6	6	5	6	5	6	87
				BANK LOAN	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
Solar water pumpset 5 HP		400000	Nos	PHYSICAL	0	1	0	0	1	1	0	0	1	1	0	0	0	0	0	5
				BANK LOAN	0	2	0	0	2	2	0	0	2	2	0	0	0	0	0	10
TOTAL RSE					4	6	3	3	7	8	3	3	7	7	3	8	8	8	14	92
Education loans																				
EDUCATION		500000	No	PHYSICAL	200	300	275	200	200	575	200	300	200	400	150	300	600	550	1400	5850
				BANK LOAN	800	1200	1100	800	800	2300	800	1200	800	1600	600	1200	2400	2200	5600	23400
SKILL LOANS		150000		PHYSICAL	100	100	60	70	70	200	90	90	80	80	150	150	100	200	1630	
				BANK LOAN	120	120	72	84	84	240	108	108	108	96	96	180	180	120	240	1956
TOTAL EDUCATION					920	1320	1172	884	884	2540	908	1308	908	1696	696	1380	2580	2320	5840	25356
HOUSING																				
Individual houses		2450000	No	PHYSICAL	380	420	450	400	380	450	300	350	350	400	350	600	900	900	1600	8230
				BANK LOAN	7448	8232	8820	7840	7448	8820	5880	6860	6860	7840	6860	11760	17640	17640	31360	161308
Repairs & Renovation		375000	No	PHYSICAL	350	500	400	350	450	500	350	400	400	500	400	600	900	800	1100	8000
				BANK LOAN	1050	1500	1200	1050	1350	1500	1050	1200	1200	1500	1200	1800	2700	2400	3300	24000
EWS scheme/ slum redevelo		150000	No	PHYSICAL	200	400	400	300	300	400	200	300	300	450	300	300	600	500	900	5850
				BANK LOAN	240	480	480	360	360	480	240	360	360	540	360	360	720	600	1080	7020
Total Housing					8738	10212	10500	9250	9158	10800	7170	8420	8420	9880	8420	13920	21060	20640	35740	192328

SECTOR	ACTIVITY	UNIT COST(₹)	UNIT SIZE	ESTIMATES	Anchal	Chdglm	Chavara	Chittumala	Ithikkara	Kottarak-kara	Mukhathala	Oachira	Pathanpurn	Sasthcota	Vettikkavala	Urb Paravur	Karunag-pally	Urb Punalur	Urb Kollam	TOTAL
EXPORT CREDIT																				
	Cashew Processing	8500000	No	PHYSICAL	0	0	0	0	11	10	2	3	10	6	7	5	9	0	36	99
				BANK LOAN	0	0	0	0	748	680	136	204	680	408	476	340	612	0	2448	6732
	Marine	10500000		PHYSICAL	0	0	16	0	0	0	0	9	0	9	0	0	18	0	33	85
				BANK LOAN	0	0	1344	0	0	0	0	756	0	756	0	0	1512	0	2772	7140
	Calm processing	2000000		PHYSICAL	0	0	6	0	0	0	0	0	0	0	0	0	0	0	4	10
				BANK LOAN	0	0	96	0	0	0	0	0	0	0	0	0	0	0	64	160
	TOTAL EXPORT CREDIT				0	0	1440	0	748	680	136	960	680	1164	476	340	2124	0	5284	14032
OTHERS																				
	CONSUMPTION.	50000	No	PHYSICAL	800	800	800	900	900	900	900	900	900	900	900	900	900	900	1500	13800
				BANK LOAN	320	320	320	360	360	360	360	360	360	360	360	360	360	360	600	5520
	SHG/ JLG Loans	500000	No	PHYSICAL	692	700	650	800	600	750	500	705	660	720	670	500	400	400	400	9147
				BANK LOAN	2768	2800	2600	3200	2400	3000	2000	2820	2640	2880	2680	2000	1600	1600	1600	36588
	PMJDY Overdrafts	5000	No	PHYSICAL	5000	6000	5000	5000	5000	5000	5000	6000	5000	4000	4000	5000	5000	5000	8000	78000
				BANK LOAN	200	240	200	200	200	200	200	240	200	160	160	200	200	200	320	3120
	Loans to SC/ST Corporations	10000000	No	PHYSICAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3
				BANK LOAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	240	240
	Loans to prepay non insitutir	250000	No	PHYSICAL	120	165	110	110	170	199	120	160	150	199	120	196	250	150	450	2669
				BANK LOAN	240	330	220	220	340	398	240	320	300	398	240	392	500	300	900	5338
	TOTAL OTHERS				3528	3690	3340	3980	3300	3958	2800	3740	3500	3798	3440	2952	2660	2460	3660	50806
Social Infrastructure																				
	Primary and Secondary scho	2000000	No	PHYSICAL	3	8	4	4	4	7	3	4	5	7	3	2	2	2	6	64
				BANK LOAN	48	128	64	64	64	112	48	64	80	112	48	32	32	32	96	1024
	Health centres	3000000	No	PHYSICAL	4	6	3	3	3	5	2	2	5	7	2	2	2	2	6	54
				BANK LOAN	96	144	72	72	72	120	48	48	120	168	48	48	48	48	144	1296
	Rendering Plant (for animal	250000000	No	PHYSICAL	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
				BANK LOAN	0	0	0	0	2000	0	0	0	0	0	0	0	0	0	0	2000
	Total				144	272	136	136	2136	232	96	112	200	280	96	80	80	80	240	4320
	TOTAL PRIORITY SECTOR LOANS				55783	56577	45934	45077	44095	97790	40519	48332	49279	52181	49918	35750	53389	43205	283309	1001135.9

Annexure II - Overview of flow of Ground Level Credit - Agency wise / Sector wise

State :: Kerala

District :Kollam

(Rs.lakh)

Sr. No.	Agency/ Type of Loan	2016-17		2017-18		2018-19		2019-20
		Target	Achievement	Target	Achievement	Target	Achievement	DCP Target
A)	Crop loan & Working capital for Cashew processing (*)							
	CBs	321496.31	232439.7	324530.2	287444.90	294496.61	368032.815	314759.29
	SCB	26261.11	48726.19	40000.00	38392.18	109330.00	51196.12	117000
	SCARDB	0	0	0.00	0	0	0	0
	RRB	19845.13	16594.7	23124.82	19409.55	24289.00	18106.8991	25500.00
	Total	367602.55	297760.59	295510.50	345246.63	428115.61	437335.832	457259.29
B)	Term Loans(MT+LT)							
	CBs	42443.43	50955.08	80074.70	83622.40	71076.77	88824.74	100323.74
	SCB	10059.88	8897.86	21140.80	40000.00	10000.00	53254.05	19092.00
	SCARDB	6210.1	1009	6308.00	21251.30	4727.00	2913.40	370.63
	RRBs	12025.64	436.35	3390.25	3309.05	1156.00	1456.70	2489.50
	Total	70739.05	61298.29	120913.8	148182.75	86959.77	146448.89	122275.87
C)	Total Agricultural(1+2)							
	CBs	363939.74	283394.78	404604.9	371067.30	365573.38	456857.55	415083.03
	SCB	36320.99	57624.05	61140.8	78392.18	119330.00	104450.17	370.63
	SCARDB	6210.1	1009	6308.00	21251.30	4727.00	2913.40	136092.00
	RRB	31870.77	17031.05	26515.07	22718.60	25445.00	19563.60	27989.50
	Total	438341.6	359058.88	498568.81	493429.38	515075.38	583784.72	579535.16
D)	Non Farm Sector (NFS)							
	CBs	115901.37	162727.88	179881.90	199411.68	200122	243393.29	232460.94
	SCB	28975.34	10645.09	7492.60	6311.18	15000	796.23	498.64
	SCARDB	15453.52	445	1000.00	302	1204	1207.70	9563.40
	RRBs	32838.72	16685.15	4794.45	3541	10400	3760.00	6893.73
	Others- KFC	0	0	0.00	na	0		249416.71
	Total	193168.95	190503.12	193168.95	209565.86	226726	249157.22	249416.71
E)	Other Priority Sector (OPS)							
	CBs	139039.48	97280.91	83918.47	145258.47	189000	193793.34	195649.74
	SCB	34759.87	49290.65	148083.3	92936.94	100000	70407.77	79708.09
	SCARDB	18538.6	10900.01	18639.02	15158.56	16522	39620.20	66957.00
	RRBs	39394.52	1652.54	3009.00	3643.1	10000	3094.45	4768.50
	Others- KFC	0	NA	0.00	na	0		
	Total	231732.46	159124.11	253649.8	256997.07	315522	306915.76	347083.33
	GRAND TOTAL(3+4+5)	777903.42	708686.11	946574.01	959992.31	1057323.38	1139857.70	1176035.20

Working Capital limit to Cashew units included under Short term Agriculture w.e.f. 2016-17 as per revised RBI priority sector guidelines

(*)

ANNEXURE III
Agency wise / Sub sector wise details of Ground Level Credit Flow under Agriculture and Allied Activities
State :: Kerala

District : Kollam

Sr.No	Agencies/ Sectors	2015-16				2016-17				2017-18				2018-19				2019-20(Target)			
		CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops	RRBs	Total
I.	Crop Loan & W.C. limit for cashew processing (*)	150094.61	20861.00	14845.21	185800.82	232439.70	48726.19	16594.70	297760.59	287444.90	38392.18	19409.55	345246.63	364116.38	48632.70	24586.75	437335.83	380704.23	50848.23	25706.83	457259.29
II	Term Loan								9564.12				15249.43				14644.89				
a	MI	87.38	28.95	0.00	116.33	1176.36	6.50	12.10	1194.96	1076.36	6.50	53.00	1135.86	1553.53	207.49	104.90	1865.92	780.79	104.28	52.72	937.79
b	LD	294.66	360.00	34.30	688.96	401.15	58.00	31.50	490.65	409.15	58.00	482.00	949.15	1678.60	224.20	113.35	2016.15	652.44	87.14	44.06	783.64
c	FM	3233.65	0.00	0.00	3233.65	689.97	0.00	22.50	712.47	589.97	0.00	20.50	610.47	1288.24	172.06	86.99	1547.29	419.63	56.05	28.34	504.02
d	P & H	5230.75	2100.50	0.00	7331.25	1961.86	159.80	158.00	2279.66	1861.86	159.80	922.00	2943.66	1373.41	183.44	92.74	1649.59	2023.46	270.26	136.63	2430.35
e	DD	1197.16	706.30	5.95	1909.41	3243.29	495.00	175.20	3913.49	3643.29	495.00	1010.00	5148.29	5792.52	773.67	391.14	6957.33	3538.92	472.67	238.96	4250.55
f	PD	393.20	25.00	1.05	419.25	230.58	232.00	6.50	469.08	1168.00	232.00	244.00	1644.00	441.35	58.95	29.80	530.10	1130.08	150.94	76.31	1357.33
g	SGP	368.70	50.00	0.00	418.70	0.00	0.00	0.00	0.00	938.00	91.00	383.00	1412.00	37.99	5.07	2.57	45.63	970.60	129.64	65.54	1165.78
h	Fisheries	61.80	0.00	0.00	61.80	480.31	0.00	22.00	502.31	1212.00	101.00	93.00	1406.00	0.00	0.00	0.00	0.00	966.48	129.09	65.26	1160.83
i	F/WLD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.38	3.66	1.85	32.88	420.00	50.00	30.00	0.00
j	SMY	0.00	67.10	0.00	67.10	1.50	0.00	0.00	1.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
k	Bio-gas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
l	Sericulture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				0.00	0.00	0.00	0.00	0.00
m	Others	17306.31	1401.35	5693.72	24401.38	42717.66	8955.56	8.55	51681.77	71352.27	60018.00	8.55	131378.82	109737.17	14656.89	7409.94	131804.00	90309.32	12062.04	6098.08	108469.44
n	Agro processing	0.00	0.00	0.00	0.00	52.40	0.00	0.00	52.40	1290.00	90.00	93.00	1473.00	0.00	0.00	0.00	0.00	716.14	0.00	0.00	716.14
	Sub-total (II)	28173.61	4739.20	5735.02	38647.83	50955.08	9906.86	436.35	61298.29	83540.90	61251.30	3309.05	148101.25	121930.19	16285.44	8233.27	146448.89	101927.86	13512.11	6835.90	122275.87
	Of which under																				0.00
	IRDP/SGSY																				0.00
	Grand Total	171579.26	84783.58	11172.28	224448.65	171579.26	84783.58	11172.28	359058.88	370985.80	99643.48	22718.60	493347.88	486046.57	64918.14	32820.01	583784.72	482632.08	64360.34	32542.73	579535.16

Annexure IV

Indicative Unit cost for select activities Kerala

Sector & Activity	Unit size	Unit Cost (Rs.)
Water Resources		
Dugwell Dia = 1.5 m, using	No.	48500
Dug Well Dia = 2.0m	No.	66500
Bore Wells Depth: 80m	No.	71000-85000
Drip Irrigation		
Coconut	8 x 8 m- spacing	31500
Banana	1.5 x 1.5 m	85400
Arecanut	2.7 x 2.7m	67500
Mango	10 x 10 m	27500
Small Lift Irrigation schemes	Per ha	70000
Rain Water Harvesting Structures	Per structure	50000
Land Development		
Reclamation of waterlogged soils by drainage	Ha	181335
Reclamation of Marshy and waterlogged land for Coconut and Banana Depth of Water less than 1.0 m		226380
Farm Mechanization		
Tractor – 40 HP	No.	575000
Fertilizer cum Seed Drill	No.	42000
POWER TILLER	No.	170000
Power Sprayers	No.	20000
Self-Propelled Combined Harvester	No.	2500000
Tractor Mounted Combined Harvester	No.	1550000
Trans planter – Walk behind 4 row	No.	240000
Plantation an Horticulture		
Arecanut	540/acre	324200
Cardamom	440/acre	240000
Cashew	70/acre	94300
Coconut (Irrigated)	70/acre	120000
Coffee (Arabica)	3000/ha	179000
Rubber	180/acre	136500
Tea estates/ha	10800/ha	356000
Pepper	400/acre	70800
Nutmeg	64/acre	194600

Animal Husbandry		
Cross Bred Cows - 1 cow unit	1 cow with shed+ equipment+feed+insura nce	106000
Cross Bred Cows - 2 cow unit (1+1 unit)	-do-	211000
Cross Bred Cows - 5 cows (3+2 unit)	-do-	560000
Cross Bred Cows - 10 cows (5+5 unit)	-do-	1161000
Gr. Murrah Buffalo - 2 Murrah unit (1+1 unit)	-do-	235000
Buffalo Male calf rearing	-do-	53000
Rearing of female crossbred calf – 1 calf	-do-	62000
3 Milch cow+ 2 Heifer animal	-do-	400000
Poultry development		
Broiler units (500 birds)	Nos.	243000
Broiler units (1000 birds)	Nos.	486000
Backyard poultry (15 birds)		77000
Duck Rearing (500 Females and 75 Males)	Nos.	176100
Duck Nursery (5000 Ducks)	Nos.	273800
Sheep Goat, Piggery		
Goat rearing (5 does + 1 Buck)		121000
Goat rearing (10 does + 1 Buck)		215000
Pig Fattener unit (10 piglets)	Nos.	194800
Breeder Unit (9F + 1M)	Nos.	457600
Fisheries development		
Fresh Water culture (capital +recurring)	1 Ha	472000
Paddy cum Fish (with coconut & banana)	1 ha+ 100 coconut + 160 banana	202000
Coconut-cum-Prawn farming	1ha	321000
Fresh water Prawn farming in Ponds	1 Ha	566000
Re-circulatory Aquaculture System (RAC)	40 m3	600000
Cage farming of fish in fresh water	60 m3	267000
Ornamental fish breeding		100000
Fish-cum-Duck farming	1 ha 300 ducks	223100
Brackish Water		
Shrimp farming (capital +recurring)	1 Ha	660000
Cage farming of fish in Brackish Water (capital +recurring)		300000
Crab culture		477500
Mussel farming		20500
Marine fisheries		
Country Boat (Catamaran)	4 logs + net	34000
Out Board Motor	9.9 HP	125000
Fishing gear		300000
Inboard engine	120 to 400 HP	1500000

കൊല്ലം ജില്ലാ സഹകരണ ബാങ്ക് (ക്ലിപ്തം)

2019-20-ലേയ്ക്ക് DLTC നിശ്ചയിച്ച

വിളവായ്ക്കാ/കാർഷികാനുബന്ധമേഖലകളിലെ പ്രവർത്തനമൂലധന വായ്പാ വിതരണ നിരക്ക് (രൂപ ഹെക്ടറിൽ/യൂണിറ്റ് ഒന്നിന്)

ക്രമ നമ്പർ	വിള വിവരം	കുലി ഇനത്തിൽ	വിത്ത്/ജൈവവളം	രാസവളം/കീടനാശിനി	ആകെ
1	2	3	4	5	6
1	നെല്ല് ഹെക്ടറിന് (എ) വിരിപ്പ് അത്യുല്പാദന ശേഷിയുള്ളവ	60000-75000	10000-12500	10000-12500	80000-100000
	(ബി) മൂണ്ടകൻ കുപ്പി അത്യുല്പാദന ശേഷിയുള്ളവ	60000-75000	10000-12500	10000-12500	80000-100000
2	തെങ്ങ് (എ) മഴയെ ആശ്രയിച്ചുള്ള കുപ്പി ഒരു ഹെക്ടറിന് (170 മുട്) ഒരു മുട് തെങ്ങിന്	28500-42500 168-250	14250-21250 84-125	14250-21250 84-125	57000-85000 336-500
	തെങ്ങ് (ബി) ജലസേചന സൗകര്യമുള്ളവയ്ക്ക് ഒരു ഹെക്ടറിന് (170 മുട്) ഒരു മുട് തെങ്ങിന്	31000-46750 182-275	15500-23375 91-137.50	15500-23375 91-137.50	62000-93500 364-550
3	മരച്ചീനി, ചേന എന്നിവ ഹെക്ടറിന് (12345) മുട് ഒരു സെന്റിന്	30800-50000 123-200	26950-43750 108-175	19250-31250 77-125	77000-125000 308-500
4	കമുക് ഹെക്ടറിന് (1100) മുട് ഒരു മുട് കമുകിന്	17000-19000 15-17	16750-18500 15-16	11250-12500 11-12	45000-50000 41-45
5	ഏത്തവാഴ/കപ്പ വാഴ, ടിഷ്യൂകൾച്ചർ വാഴ എന്നിവ ഹെക്ടറിന് (2500) എണ്ണം ഒരു മുട് വാഴയ്ക്ക്	133000-161000 53-64	152000-184000 61-74	95000-115000 38-46	380000-460000 152-184
6	ഇതര വാഴ ഇനങ്ങൾ ഹെക്ടറിന് (2100) മുട് ഒരു മുട് വാഴയ്ക്ക്	126000-147000 60-70	63000-73500 30-35	63000-73500 30-35	252000-294000 120-140
7	കശുമാവ് (കായ്ക്കുന്ന മരങ്ങൾക്ക്) ഒരു ഹെക്ടറിന് (100 മുട്) ഒരു മരത്തിന്	18240-23940 182-239	5760-7560 58-76	8000-10500 80-105	32000-42000 320-420
8(a)	പച്ചക്കറികുപ്പി (പന്തൽ ഇനങ്ങൾക്ക്) ഒരു ഹെക്ടറിന് ഒരു സെന്റിന്	132000-152000 528-608	115500-133000 462-532	82500-95000 330-380	330000-380000 1320-1520
8(b)	പച്ചക്കറികുപ്പി (പന്തൽ വേണ്ടാത്തത്) ഒരു ഹെക്ടറിന് ഒരു സെന്റിന്	85800-101400 343-406	79200-93600 317-374	55000-65000 220-260	220000-260000 880-1040
9	പൈനാപ്പിൾ ഒരു ഹെക്ടറിന് (40400 മുട്) ഒരു സെന്റിന്	45000-56250 180-225	30000-37500 120-150	25000-31250 100-125	100000-125000 400-500
10	ഇഞ്ചി ഒരു ഹെക്ടറിന് ഒരു സെന്റിന്	76000-80000 304-320	66500-70000 266-280	47500-50000 190-200	190000-200000 760-800
11	കുരുമുളക് കുപ്പി ഹെക്ടറിന് (1100 എണ്ണം) ഒരു മുടിന്	46080-57600 42-52	25920-32400 23-30	24000-30000 22-27	96000-120000 87-109
12	റബ്ബർ ഹെക്ടറിന് (550 മരങ്ങൾ) ഒരു മുടിന്	35200-44000 64-80	30800-38500 56-70	22000-27500 40-50	88000-110000 160-200
13	വാനില ഹെക്ടറിന് ഒരു സെന്റിന്	15600-18200 62-73	6900-8050 28-32	7500-8750 30-35	30000-35000 120-140
14	ഔഷധ സസ്യങ്ങൾ ഹെക്ടറിന് ഒരു സെന്റിന്	50500-57000 202-228	35750-40500 143-162	28750-32500 115-130	115000-130000 460-520
15	സമ്മിശ്ര നല്ലി -10 സെന്റിൽ				100000
16	ഓർക്കിഡ്/ കുറ്റിമുല്ല കുപ്പി-5 സെന്റിൽ-1000 എണ്ണം				50000

കുറിപ്പ്:-

- ഒരേ സ്ഥലത്ത് ഒന്നിലധികം വിളകൾ കുപ്പി ചെയ്യുമ്പോൾ ഓരോ വിളയുടെയും കുപ്പി സ്ഥലത്തിനനുസരിച്ച് നിശ്ചിത വായ്പാ വിതരണ നിരക്ക് പ്രകാരം വായ്പ നൽകാവുന്നതാണ്. ഇത്തരത്തിൽ മിശ്രവിള കുപ്പിക്കായി വായ്പ അനുവദിക്കുമ്പോൾ ഒരു സെന്റിന് 3,000/- രൂപയിൽ അധികരിക്കാൻ പാടില്ലാത്തതാണ്.
- ജൈവ കുപ്പി സർട്ടിഫിക്കേഷനോട് കൂടി വിളയിക്കുന്ന ഏതെങ്കിലും വാഴ, പച്ചക്കറി എന്നീ വിളകൾക്ക് യഥാക്രമം മേൽപ്പറഞ്ഞ വായ്പ വിതരണ നിരക്കിൽ നിന്നും ഒരു മുടിന് 30 രൂപ നിരക്കിലും, ഒരു സെന്റിന് 200/- രൂപ നിരക്കിലും അധികമായ തോതിൽ വായ്പ വിതരണം നടത്താവുന്നതാണ്.

2019-20-ലേയ്ക്ക് DLTC നിശ്ചയിച്ച
കാർഷികാനുബന്ധമേഖലകളിലെ പ്രവർത്തനമൂലധന വായ്പാ വിതരണ നിരക്ക്
(രൂപ യൂണിറ്റ് ഒന്നിന്)-ആവർത്തനചെലവുകൾ മാത്രം

ക്രമ നമ്പർ	കാർഷികാനുബന്ധമേഖല				
I	പശു വളർത്തൽ ഒരു മാസം(30 ദിവസം)	ഇൻഷുറൻസ്	കാലിത്തീറ്റ	വെറ്റനറി/വൈദ്യതി-വെള്ളം ലേബർ ചാർജ്ജുകൾ	ആകെ(ഒരു വർഷത്തേക്കുള്ള വായ്പാതുക)
a	ഒരു പശുവിന്-(10 ലിറ്ററിനു താഴെ ഒരു ദിവസംപാൽ ഉല്പാദനം)	270	7000	2730	10000
b	ഒരു പശുവിന്-(10 ലിറ്റർ മുതൽ 15 ലിറ്റർ വരെ ഒരു ദിവസംപാൽ ഉല്പാദനം)	324	8400	3276	12000
II	ആട് വളർത്തൽ- 4 മാസം(120 ദിവസം)	ഇൻഷുറൻസ്	തീറ്റ	വിരമരുന്, മറ്റ് മരുന്നുകൾ/ സേവനങ്ങൾ	ആകെ(ഒരു വർഷത്തേക്കുള്ള വായ്പാതുക)
a	ഒരു ആട്	-----	2500	2500	5000
III	ഇറച്ചിക്കോഴി വളർത്തൽ- ഒന്നരമാസം(45 ദിവസം)	ഇൻഷുറൻസ് ഇല്ല	കോഴിത്തീറ്റ	വെറ്റനറി വൈദ്യതി- വെള്ളം ലേബർ ചാർജ്ജുകൾ	ആകെ(ഒരു വർഷത്തേക്കുള്ള വായ്പാതുക)
a	250 കോഴികൾ-	-----	16800-21000	3200-4000	20000-25000
IV	BV380 മുട്ടക്കോഴി - ഹൈ-ടെക് കേജുകളിൽ- 4 മാസം(120 ദിവസം)				
a	25 കോഴികൾ	-----	17640-19600	360-400	18000-20000
V	10 ഗുഹ പരിസരമുട്ടക്കോഴികൾ		7700-9240	2300-2760	10000-12000
VI	താറാവ് വളർത്തൽ		തീറ്റ	വെറ്റനറി, കടത്ത് കുലി,മറ്റിനം	ആകെ(ഒരു വർഷത്തേക്കുള്ള വായ്പാതുക)
a	25 താറാവുകൾ	-----	19600-21560	400-440	20000-22000
VII	മത്സ്യകൃഷി	ഇൻഷുറൻസ് ഇല്ല	വിത്ത്, തീറ്റ ചാണകം	കുമാായം, രാസവളം,മരുന്നുകൾ, ലേബർ ചാർജ്ജുകൾ	ആകെ(ഒരു വർഷത്തേക്കുള്ള വായ്പാതുക)
A	കുളങ്ങളിലെ അർദ്ധ ഊർജ്ജിത കാർപ്പ് മത്സ്യകൃഷി-10 സെന്റിന്	-----	5400	600	6000
B	പുനചംക്രമണ മത്സ്യകൃഷി-40 ഘനമീറ്റർ-(5Mx4MX2M)	-----	34000	106000	140000

	മത്സ്യകൃഷി	ഇൻഷുറൻസ് ഇല്ല	വിത്ത്, തീറ്റ ചാണകം	കുമാായം, രാസവളം, മരുന്നുകൾ, ലേബർ ചാർജ്ജുകൾ	ആകെ ഒരു വർഷത്തേക്കുള്ള വായ്പാതുക
C	ശുദ്ധ ജല കേജ് മത്സ്യകൃഷി- 60 ഘനമീറ്റർ-(5Mx4MX3M)	-----	111360	8640	120000
D	ഓറുവെള്ള കേജ് മത്സ്യകൃഷി- 10 കേജുകൾ- 60 ഘനമീറ്റർ--(5Mx4MX3M)	-----	175680	4320	180000
E	കുളങ്ങളിലെ അർദ്ധ ഊർജ്ജിത ഓറുവെള്ള മത്സ്യകൃഷി- ഒരു ഹെക്ടറിന്	-----	175000	25000	200000
F	അർദ്ധ ഊർജ്ജിത ചെമ്മീൻകൃഷി- ഒരു ഹെക്ടറിന്		231000	69000	300000



Signature

Signature
ജനറൽ മാനേജർ

ABBREVIATIONS

ABS	Area Based Schemes	FC	Farmer's Club
ABCs	Agri Business Centres	FIF	Financial Inclusion Fund
ACABC	Agri-Clinics and Agri Business Centre	FIPF	Farm Innovation Promotion Fund
ACP	Annual Credit Plan	FITF	Financial Inclusion Technology Fund
ADP	Area Development project	FLC	Financial Literacy Centre
AI	Artificial Insemination	FLCC	Financial Literacy Counselling Centre
AMIGS	Agricultural Marketing Infrastructure, Grading and Standardisation	FMD	Foot and Mouth Disease
APMC Act	Agricultural Produce Market Committee Act	FTTF	Farm Technology Transfer Fund
APCOS	Anand Pattern Cooperative Societies	GBY	Grameen Bhandaran Yojana
ATMA	Agricultural Technology Management Agency	GCA	Gross Cropped Area
BC	Business Correspondent	GCC	General Credit Card
BIRD	Bankers Institute of Rural Development	GCF	Gross Capital Formation
BLBC	Block Level Banker's Committee	GDP	Gross Domestic Product
BPL	Below Poverty Line	GIA	Gross Irrigated Area
BRGF	Backward Region Grant Fund	GLC	Ground Level Credit
CAT	Capacity Building for Adoption of Technology	GoI	Government of India
CBs	Commercial Banks	IARI	Indian Agricultural Research Institute
CBS	Core Banking Solution	ISAM	Integrated Scheme for Agri Marketing
CCB	Central Co-operative Bank	IWDP	Integrated Wasteland Development Project
CDB	Coconut Development Board	JLG	Joint Liability Group
CDR	Credit Deposit Ratio	JLTC	Junior Level Training Centre
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	JNNSM	Jawaharlal Nehru National Solar Mission
CPCRI	Central Plantation Crops Research Institute	KAU	Kerala Agricultural University
CRAR	Capital to Risk weighted Asset Ratio	KAMCO	Kerala Agro Machinery Corporation Ltd.
CTCRI	Central Tuber Crops Research Institute	KCC	Kisan Credit Card
CWC	Central Warehousing Corporation	KCMMF	The Kerala Cooperative Milk Marketing Federation
DCC	District Consultative Committee	KLDC	Kerala Land Development Corporation
DCP	District Credit Plan	KSLUB	Kerala State Land Use Board
DDM	District Development Manager	KSPDC	Kerala State Poultry Development Cooperation
DEDS	Dairy Entrepreneurship Development Programme	KVASU	Kerala Veterinary and Animal Science University
DFRL	Defence Food Research Laboratory	KVIC	Khadhi and Village Industry Commission
DLRC	District Level Review Committee	KYC	Know Your Customer
DLTC	District Level Technical Committee	LBR	Lead Bank Returns
DPC	District Planning Committee	LSGI	Local Self Government Institution
DTPC	District Tourism Promotion Council	LWE	Left Wing Extremism

MATSYAFED	Kerala State Cooperative Federation for Fisheries Development Ltd.	PoS	Point of Sale
MEDP	Micro-Enterprise Development Programme	PODF	Producer Organisation Development Fund
MIDH	Mission for Integrated Development of Horticulture	PPP	Public Private Partnership
MILMA	Kerala Cooperative Milk Marketing Federation Ltd.	PRODUCE	Producer's Development & Upliftment Corpus
MPEDA	Marine Produce Export Development Authority	RAIDCO	The Regional Agro Industrial Development Cooperatives of Kerala Ltd.
MFDEF	Micro finance Development and Equity Fund	RATTC	Regional Agricultural Technology Training Centre
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Programme	RBI	Reserve Bank of India
MIS	Management Information System	RIDF	Rural Infrastructure Development Fund
MSME	Micro Small and Medium Enterprises	RIF	Rural Innovation Fund
NABARD	National Bank for Agriculture & Rural Development Bank	RIPF	Rural Infrastructure Promotion Fund
NABFINS	NABARD Financial Services Ltd	RKVY	Rashtriya Krishi Vikas Yojana
NBMMP	National Biogas & Manure Management Programme	RLP	Realistic Lending Programme
NEFT	National Electronic Fund Transfer	RRB	Regional Rural Banks
NFDB	National Fisheries Development Board	RSETI	Rural Self Employment Training Institute
NFS	Non-Farm Sector	RTI	Right to Information
NFSM	National Food Security Mission	RUDSETI	Rural Development & Self Employment Training Institute
NHB	National Horticulture Board	SCC	Swarojgar Credit Card
NIDA	NABARD Infrastructure Development Assistance	SAMIS	Service Area Management Information System
NIE	National Implementing Entity	SFAC	Small Farmers' Agri-Business Consortium
NMPS	National Mission for Protein Supplements	SGSY	Swarnajayanti Gram Swarozgar Yojana
NMAET	National Mission on Agricultural Extension and Technology	SHG-BLP	Self Help Group Bank Linkage Programme
NRLM	National Rural Livelihood Mission	SLBC	State level Banker's Committee
NRM	Natural Resource Management	SRI	System of Rice Intensification
NIFM	National Institute of Financial Management	SWC	State Warehousing Corporation
NPA	Non-Performing Assets	TDF	Tribal Development Fund
NSSO	National Sample Survey Organisation	UPNRM	Umbrella Programme on Natural Resource Management
NWR	Negotiable Warehouse Receipt	WDF	Watershed Development Programme
OPS	Other Priority Sector	WDRA	Warehousing Development and Regulatory Authority
PACS	Primary Agricultural Cooperative Societies	WGDP	Western Ghat Development Fund
PCARDB	Primary Cooperative Agricultural & Rural Development Bank	WSHG	Women Self Help Group



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