

प्राक्कथन

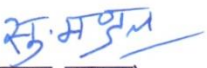
जिला के लिए वर्ष 2020-21 की संभाव्यतायुक्त ऋण योजना (पीएलपी) प्रस्तुत करते हुए हमें अपार हर्ष हो रहा है। यह केंद्र और राज्य सरकार की नीतियों, कार्यक्रमों, प्राथमिकताओं और जिला में आधारभूत संरचना विकास के स्तर, प्राकृतिक, संस्थागत और मानव संसाधनों की उपलब्धता को ध्यान में रखने के साथ साथ लोगों की अपेक्षाओं के संदर्भ में, कृषि और अन्य प्राथमिक क्षेत्रों के अंतर्गत ऋण संभाव्यताओं का एक मूल्यांकन है।

इस वर्ष के पीएलपी का थीम "उच्च-तकनीक कृषि" है जो कि वर्तमान में उत्पादन, उत्पादकता और किसानों की आय को बढ़ाने के लिए आवश्यक है। गतिविधि-वार ऋण संभाव्यता का मूल्यांकन परामर्श प्रक्रिया के अंतर्गत वैज्ञानिक विधि से तथा प्राथमिकता प्राप्त क्षेत्र के लिए भारतीय रिजर्व बैंक के दिशा निदेश के अनुरूप किया गया है।

'केसीसी सेचुरेशन' के साथ पशुपालन और मत्स्यपालन के लिए केसीसी, कृषि उत्पादन को गतिमान बनाये रखने के लिए कृषि क्षेत्र में पूंजी निर्माण, क्लस्टर विकास के साथ एमएसएमई संवर्धन और स्वयं सहायता समूह एवं सामूहिक वित्तपोषण के माध्यम से जीविकोपार्जन में निरंतर वृद्धि बनाये रखने पर इस योजना में बल दिया गया है।

इस दस्तावेज़ को तैयार करने में जनप्रतिनिधियों, जिला अधिकारी, विभिन्न लाइन डिपार्टमेंट के अधिकारियों, कृषि विश्वविद्यालयों एवं कृषि विज्ञान केन्द्रों से जुड़े हुए वैज्ञानिकों, भारतीय रिजर्व बैंक के अग्रणी जिला अधिकारी, अग्रणी जिला प्रबन्धक, अन्य बैंकों के जिला समन्वयकों एवं अधिकारियों, गैर सहकारी संस्थाओं एवं अन्य सभी का हार्दिक धन्यवाद करते हैं, जिनके बहुमूल्य जानकारी, विचारों एवं सहयोग से यह संभव हो पाया है।

हमें विश्वास है कि यह दस्तावेज़ न ही सिर्फ जिला के वार्षिक ऋण योजना को बनाने में मदद करेगा बल्कि जिला के लिए सर्वांगीण एवं समावेशी योजना एवं विकास का मार्ग भी प्रशस्त करेगा और कृषि एवं ग्रामीण विकास से संबन्धित अभिकरणों / व्यक्तियों के लिए एक संदर्भ दस्तावेज़ साबित होगा।


(सुब्रत मण्डल)
मुख्य महाप्रबंधक

Foreword

We are pleased to present the Potential Linked Credit Plan (PLP) 2020-21 for the district. It is an assessment of credit potential under agriculture and other priority sectors, with reference to the natural, institutional and human resource endowments as well as the aspirations of the people, keeping in view the Central and State Governments' policies, plans, programs, priorities and the level of infrastructural development.

The theme for this year's PLP is "High Tech Agriculture", which is the emerging need of the hour to increase production, productivity and income of the farmers. The Activity-wise credit potential has been assessed in a scientific manner under a consultative process and is in conformity with the priority sector guidelines of RBI.

Thrust has been given on 'Saturation of KCCs', including KCCs for Animal Husbandry and Fisheries, Capital Formation in Agriculture for sustaining the growth momentum in agricultural production, promotion of MSME along with clusters development and livelihood generation through SHG and group mode of financing.

We are thankful to the public representatives, District Magistrates, Officers from the line departments, Scientists of the Agricultural Universities / KVKs, Lead District Officers of the RBI, Lead District Managers, District Coordinators of other banks, NGOs and all other stakeholders who have given valuable inputs and assistance in the preparation of the PLPs.

We believe that the PLP will not only pave the way for the holistic and inclusive planning and development, including the preparation of the Annual Credit Plans of the district, but it will also serve as a reference document for agencies / individuals involved in the development of the rural economy.


(Subrata Mandal)
Chief General Manager

INDEX

Chapter No.	Topic	Page No.
	Executive Summary	i
	Sector / Sub Sector wise Projection – 2020-21 (Appendix A & B)	iii
	District Profile along with map of the District	v
	Banking Profile	viii
	Methodology of preparation of Potential Linked Credit Plans (PLPs)	x
1	Policy Initiatives	1
2	Credit Potential for Agriculture	9
2.1	Farm Credit	9
2.1.1	Crop Production, Maintenance and Marketing	9
2.1.2	Water Resources	10
2.1.3	Farm Mechanization	11
2.1.4	Plantation and Horticulture including Sericulture	12
2.1.5	Forestry and Waste Land Development	14
2.1.6	Animal Husbandry- Dairy	14
2.1.7	Animal Husbandry- Poultry	16
2.1.8	Animal Husbandry - Sheep, Goat, Piggery, etc.	17
2.1.9	Fisheries	18
2.1.10	Farm Credit - Others – Bullocks, carts, two wheelers etc.	20
2.2	Agriculture Infrastructure	22
2.2.1	Construction of storage and Marketing Infrastructure	22
2.2.2	Land Development, soil conservation and Watershed development	23
2.2.3	Agriculture Infrastructure - Others	24
2.3	Agriculture- Ancillary Activities	26
2.3.1	Food and Agro Processing	26
2.3.2	Agri Ancillary Activities - Others	27
3	Credit Potential for Micro, Small and Medium Enterprises (MSME)	28
4	Credit Potential for Export Credit, Education and Housing	30
5	Credit Potential for Infrastructure	33
5.1	Infrastructure – Public investments	33
5.2	Social Infrastructure involving bank credit (2020-21)	34
5.3	Renewable Energy	35
6	Informal Credit Delivery System	38

Annexures

Annexure I	Activity wise and Block wise Physical and Financial Projections 2020-21
Annexure II	An Overview of Ground Level Credit Flow – Agency-wise and Sector-wise – 2017-18, 2018-19, 2019-20 and target for 2020-21
Annexure III	Sub-Sector-wise and Agency-wise Credit Flow under Agriculture and Allied Activities 2017-18, 2018-19, 2019-20 and target for 2020-21
Annexure IV	Indicative Unit Cost (for major activities of the district) as arrived at by NABARD for its internal use
Annexure V	Scale of Finance for major crops fixed by District Level Technical Committee (DLTC) for 2019-20

EXECUTIVE SUMMARY

With a view to make the Potential Linked Credit Plan (PLCP) more user-friendly, some of the earlier chapters have been regrouped and the document contains credit potential of all categories included in the priority sector.

District profile

Howrah district is a district of the West Bengal state in eastern India. Boundaries of the district are naturally determined by Rupnarayan River on west and south-west, and by Bhagirathi-Hooghly river on east of West Bengal. The district is surrounded by North: Hooghly District. South: Purba Medinipur District. East: Kolkata District and 24 Parganas(North) District of West Bengal. With an area of 1467 sq. km., the district comprises of 02 Sub- Divisions, 14 Blocks and 734 inhabited villages. Agriculture is one of the predominant activities in the district. The district gets an average annual rainfall of 1461 mm. High temperature, high humidity and high sunshine hours limit the crop production. The climate of the district is however conducive for cultivation of paddy, pulses, fruits and vegetables. Predominant economic activities prevalent in the district are agriculture (paddy, cereals and vegetables) and animal husbandry (rearing of goat, sheep), manufacturing of small parts and machinery are the main occupation of the rural people in the district. The people in urban and semi urban areas of the district are engaged in business, services, msme sector, agro based industries etc.. Zari work engages a good number of women.

1. Banking profile & trends in credit flow

The credit needs are met by a network of 425 branches of Commercial banks, 59 branches of Paschim Banga Gramin Bank, 13 branches of Howrah District Central Coop. bank and 148 PACS. The ground level credit flow reduced from ₹ 433482 lakh in 2015-16 to ₹ 342800.57 lakh in 2016-17 - a decrease of 21%. Achievements under ACP during the last 2 years has been 70% & 84.35%. Achievement under agriculture credit has decreased from 50% in 2015-16 to 46.61% in 2016-17.

2. Broad Sector Wise Projections for 2020-21

The credit potential of the district under Priority sector for the year 2020-21 has been assessed at ₹ **1191834.83** lakh. The potential assessed in 2020-21 is about 18 per cent more than the potential assessed for the previous year. The increase is mainly on account of increase in the msme sector. The sector wise assessment of potential for the district is given below:

2.1 Farm Credit

Crop Loan

Considering the importance of agriculture (Paddy is the main Kharif crop, Potato, pulses and paddy are the main Rabi crops in the district, a potential of ₹ **120706.89** has been estimated for the year 2020-21 under crop loan.

Agriculture Term Loan

Minor Irrigation/water resources a projection of ₹ **1536.78** lakh has been made for the same for Pumpset, Dugwell, Shallow Tube Wells, Low Lift Point

Farm Mechanization a projection of ₹ **2794.95** lakh has been made for Tractors, power tillers, threshers, etc

Keeping in view the potential under **Plantation and Horticulture** in the district, potential assessed is ₹ **7923.07** lakh.

Dairy, Poultry farming a projection of ₹ **6731.19** lakh, ₹ **16105.86** lakh & ₹ **4316.64** lakh have been made for Dairy, Poultry & Goat rearing and Piggery respectively.

Fishery is the major remunerative activities to which flow of bank credit is not very much encouraging. A projection of ₹ **4560.37** lakh has been estimated for this sector.

Under **Other-farm credit** a projection of ₹ **1853.07** lakh have been estimated for this purpose.

3.2. Agriculture infrastructure

To ensure that the benefits of various production and investment activities accrue to producers a projection of ₹ **14249.48** lakh have been made for agriculture infrastructure.

3.3 Ancillary Activities

A projection of ₹ **20972.00** lakh has been made for food processing industries more specifically fruit and vegetable processing, meat, fish and poultry processing.

3.4. MSME

There is good scope for increase of GLC flow to the MSME sector. MSME sector holds potential for creation of additional jobs. A projection of ₹ **889665.00** lakh has been made under this sector.

3.5. Export Credit

Considering limited export potential in the district a credit projection of ₹ **4.00** lakh has been made under this sector

3.6. Education and Housing

A projection of ₹ **9440.00** lakh and ₹ **43166.40** lakh respectively have been made under Education and Housing respectively which are the major thrust areas.

3.7. Renewable Energy

A projection of ₹ **382.14** lakh has been made towards home loan / home improvement loan seekers to install rooftop solar PV Plants.

3.8. Micro Credit

Under this category i.e. loans to SHGs/ JLGs, loans to State sponsored organizations for SC/ST, a projection of ₹ **47103.00** lakh has been made.

3.9. Social Infrastructure involving bank credit

A projection of ₹ **324.00** lakh has been made under this segment.

4. Major constraints and suggested action plans for State Govt. and banking sector

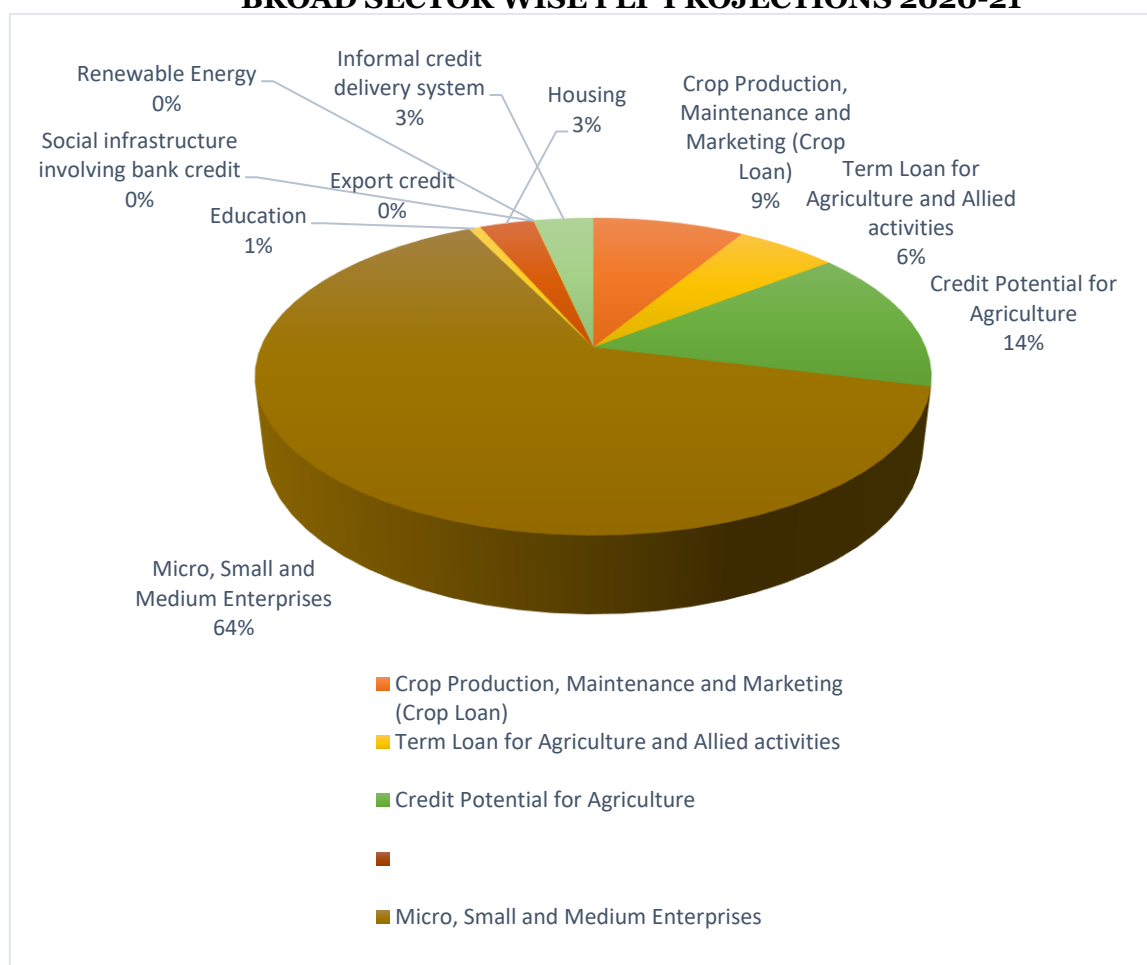
Howrah district has only one soil testing centre at KVK and Agriculture Dept. Howrah send sample of soils for testing at Kolkata due to lack of soil testing centre.

5. Action plans for state Govt. and banking sector

- Banks may cover all eligible farmers with KCC and also provide KCC through JLG mode for landless farmer.
- Department may draw a suitable action plan for awareness, input supply and infrastructure development as the district has good potential for floriculture and Plantation & Horticulture, Dairy, Poultry, Animal Husbandry, Fisheries etc.
- NGOs, Commercial Banks, RRBS, DCCBs, SCARDBs, other agencies to highlight & create awareness about the various government sponsored schemes
- Cooperation department may take initiatives to sensitize PACS regarding advantages of NWR, accreditation and registration with WDRA
- Government may set up industrial growth centres in the district.
- Few private players and PPP model may be encouraged.
- KVK and Line departments may work out an action plan to mitigate agriculture distress in various sectors to double the farmers' income.

BROAD SECTORWISE PLP PROJECTIONS (Year: 2020-21)

		(₹Lakh)
Sr. No.	Sector/Activity	PLP projections 2020-21
A	Farm credit	
i	Crop Production, Maintenance and Marketing (Crop Loan)	120706.89
ii	Term Loan for Agriculture and Allied activities	81043.40
	Credit Potential for Agriculture	201750.29
II	Micro, Small and Medium Enterprises	889665.00
III	Export credit	4.00
IV	Education	9440.00
V	Housing	43166.40
VI	Social infrastructure involving bank credit	324.00
VII	Renewable Energy	382.14
VIII	Informal credit delivery system	47103.00
	Total Priority Sector (I to VIII)	1191834.83

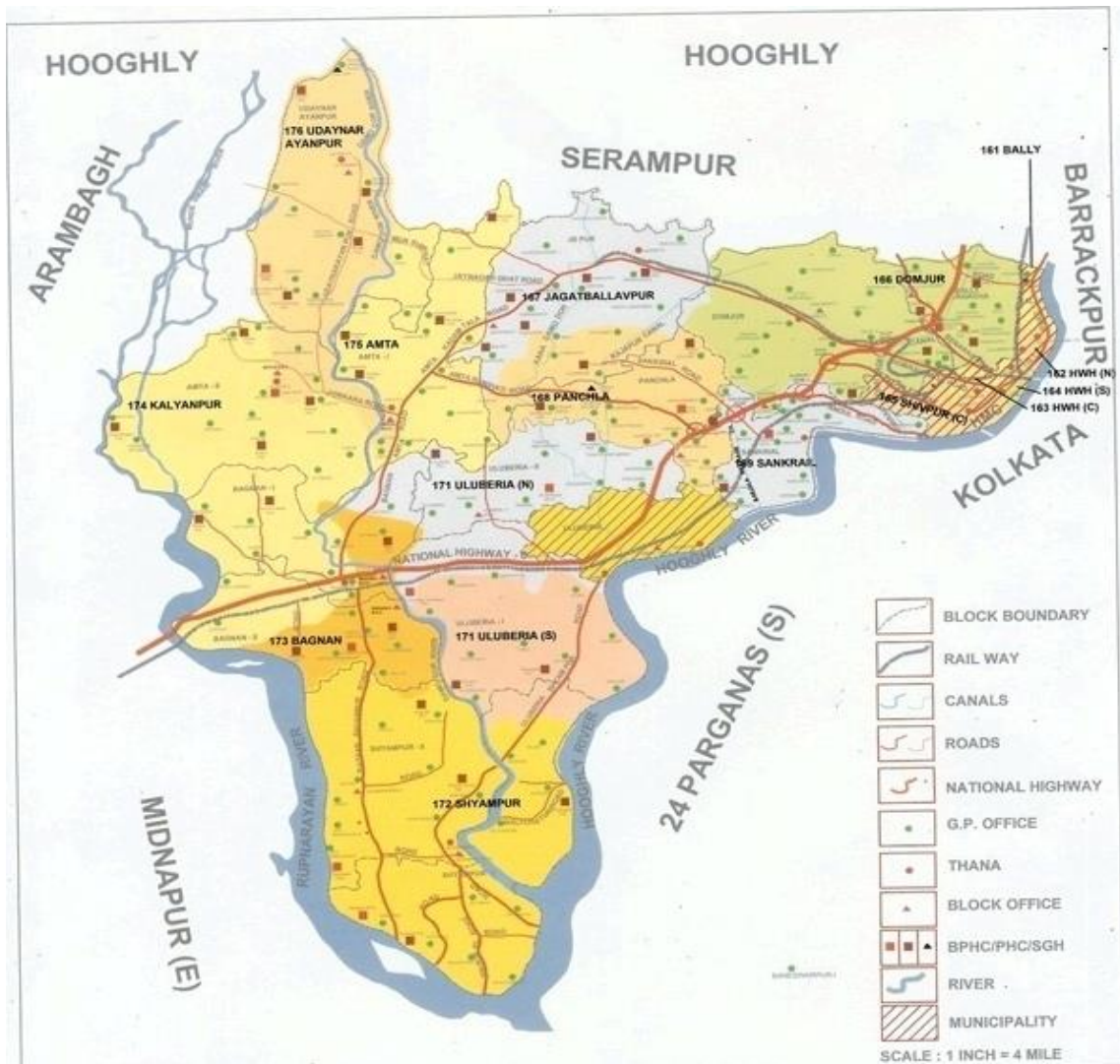
BROAD SECTOR WISE PLP PROJECTIONS 2020-21

SUMMARY OF SUB SECTOR WISE PLP PROJECTIONS - 2020-21

(₹ lakh)

Sr. No.	Particulars	PLP Projections 2020-21
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	120706.89
ii	Water Resources	1536.78
iii	Farm Mechanisation	2794.95
iv	Plantation and Horticulture (including sericulture)	7923.07
vi	Animal Husbandry – Dairy	6731.19
vii	Animal Husbandry – Poultry	16105.86
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	4316.64
ix	Fisheries (Marine, Inland, Brackish water)	4560.37
x	Others – Farm Credit- Bullock, Bullock cart, Carrier van etc.	1853.07
	Sub Total	166528.81
B	Agriculture Infrastructure	
i	Construction of storage facilities	12997.50
ii	Land development, Soil conservation, Watershed development	882.98
iii	Others	78.79
	Sub Total	14249.48
C	Ancillary activities	
i	Food and Agro processing	20972.00
	Sub Total	20972.00
	Total Agriculture	2,01,750.29
II	Micro, Small and Medium Enterprises	
A (a)	Manufacturing Sector- Term Loan	
1	Micro Enterprise	193500.00
2	Small Enterprise	135000.00
3	Medium Enterprise	60750.00
(b)	Service Sector Enterprise	
1	Micro Enterprise	18000.00
2	Small Enterprise	199125.00
3	Medium Enterprise	29100.00
	Total	635475.00
	Working Capital @40%	
B(a)	Manufacturing Sector Enterprises	
1	Micro Enterprise	77400.00
2	Small Enterprise	54000.00
3	Medium Enterprise	24300.00
(b)	Service Sector Enterprises	
1	1. Micro Enterprise	7200.00
2	2. Small Enterprise	79650.00
3	3. Medium Enterprise	11640.00
	Total	254190.00
	Total MSME	889665.00
III	Export Credit	4.00
IV	Education	9440.00
V	Housing	43166.40
VI	Social infrastructure involving bank credit	324.00
VII	Renewable Energy	382.14
VIII	Informal credit delivery system	47103.00
	Total Priority	1191834.83

HOWRAH DISTRICT



DISTRICT PROFILE

1. The district gets an average annual rainfall of 1461 mm of which 80% is received during June to September. High temperature, high humidity and high sunshine hours limit the crop production. The climate of the district is however conducive for cultivation of paddy, pulses, fruits and vegetables. Predominant economic activities prevalent in the district are agriculture (paddy, cereals and vegetables) and animal husbandry (rearing of goat, sheep) are the main occupation of the rural people in the district. The people in urban and semi urban areas of the district are engaged in business, services, manufacturing of small parts and machinery items, agro based industries etc. Zari work engages a good number of women.

2. Major food/ commercial plantation/horticultural crops produced in the district

Paddy, pulses, vegetables are the major crops grown in the district. Jute is also grown in fair quantity. Besides maize, groundnut, grams and horticulture crops like mango, jackfruit, guava, papaya, lime, etc. are grown in district on a limited scale. Potato mainly cultivated as vegetable crop in the state plays an important role in agricultural scenario of Howrah and West Bengal.

3. Panchayati Raj Institutions in Howrah District

The three tier Panchayati Raj institutions function in the district as under :-

(a) Zilla Parishad

Zilla Parishad is the Apex Level Body functioning at the district level. It is the high power committee responsible for large number of developmental as well as employment generation schemes. The Sabhadhipati is the head of the Parishad. The District Magistrate is the Chief Executive Officer.

(b) Panchayat Samiti

Panchayat Samiti functions as the middle level tier in the Panchayati Raj system. The Samiti is headed by the Sabhapati. The Block Development Officer is the Chief Executive Officer of the Panchayat Samiti. There are 14 Panchayat Samities, 157 Gram Panchayats, 2218 Gram Sansads in the district.

(c) Gram Panchayat

Gram Panchayat is the most vibrant organization functioning at the lower level comprising group of villages. The members are elected directly by the people. The Panchayat Secretary is the Chief Executive Officer of the Gram Panchayat.

4. District Level Planning Committee

The Article 243 ZD makes mandatory, the formation and functioning of the District Planning Committee in every district of the country. Howrah has a District Level Planning Committee and has prepared a vision document and pursuing the same.

5. District Rural Development Cell

A full-fledged District Rural Development Cell (DRDC) is working at the district level. The Executive Officer designated as Project Director. The focus of the DRDC during 2018-19 is to implement the Anandadhara Scheme under NRLM.

District -

HOWRAH

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	1467
No. of Sub Divisions	2
No. of Blocks	14
No. of Villages (Inhabited)	734
No. of Panchayats	157

3. LAND UTILISATION [ha]

Total Area Reported	138676
Forest Land	nil
Area Not Available for Cultivation	49672
Barren & Uncultivable Land	19
Land under Miscellaneous Tree Crops	1081
Cultivable Wasteland	60
Current Fallow	5308
Other Fallow	234
Net Sown Area	82186
Total or Gross Cropped Area	164019
Area Cultivated More than Once	N/A
Cropping Intensity [GCA/NSA]	199.57

6. WORKERS PROFILE [in '000]

Total Workers	1819845
Cultivators	80575
Agricultural Labourers	181662
Workers engaged in Household Industries	297774
Other Workers	1259834
Main Workers	1496267
Marginal Workers	323578
Non Workers	3030184

8. HOUSEHOLDS [in '000]

Total Households	1061
Rural Households	384
BPL Households	79

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	734
Villages having Agriculture Power Supply	734
Villages having Post Offices	345
Villages having Banking Facilities	458
Villages having Primary Schools	658
Villages having Primary Health Centres	55
Villages having Potable Water Supply	727
Villages connected with Paved Approach Roads	

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	47150
Irrigation Potential Created (through RIDF)	66510
Net Irrigated Area(Total area irrigated at least once)	50520
Area irrigated by Canals / Channels	35505
Area irrigated by RLI	5188
Area irrigated by Tanks	8127
Area irrigated by Other Sources	5171
Irrigation Potential Utilized (Gross Irrigated Area)	3331.87

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	100	28300
Sugarcane (Gur/Khandsari/Sugar)		
Fruit (Pulp/Juice/Fruit drink)	9	293
Spices (Masala Powders/Pastes)		
Dry-fruit (Cashew/Almond/Raisins)		
Cotton (Ginning/Spinning/Weaving)	40	18000
Milk (Chilling/Cooling/Processing)		
Meat (Chicken/Mutton/Pork/Dry fish)		
Animal feed (Cattle/Poultry/Fishmeal)	9	8550

17. ANIMAL POPULATION AS PER CENSUS 2012

Category of animal	Total	Male	Female
Cattle - Cross bred	44695	5386	39309
Cattle - Indigenous	470576	29041	441535
Buffaloes	4436	248	4188
Sheep - Cross bred	22	10	12
Sheep - Indigenous	267	100	167
Goat	146387	47560	98827
Pig - Cross bred	302	125	177
Pig - Indigenous		149	202
Horse/Donkey/Camel	7	3	4
Poultry- backward	209663	96459	113204

State -

West Bengal

Division -

PRESIDENCY

2. SOIL & CLIMATE

Agro-climatic Zone	Lower gangetic Zone III and sub zone - New alluvial
Climate	Humid
Soil Type	Alluvial

4. RAINFALL & GROUND WATER

Rainfall [in mm]	Normal	Actual	2012	2013	2014
	1515		1178	2194	1209
	Variation from Normal		-337	679	-306
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	33330		6780		26550

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	% to Total	ha.	% to Total
<= 1 ha	218281	100	77256	75
>1 to <=2 ha	70311	32	17911	17
>2 ha	147537	68	7451	7
Total	218012	100	102618	100

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	9700	2500	2350	1776	3074
Scheduled Caste	718	367	351	407	311
Scheduled Tribe	0.15	0.70	0.73	0.04	11
Literate	6581	1726	1564	1633	1658
BPL	508	279	229	NA	NA

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

Having brick/stone/concrete houses	20	Having electricity supply	470
Having source of drinking water	910	Having independent toilets	1000
Having access to banking services	430	Having radio/TV/telephone/Mobile/Computer/Bicycle/Scooter/Car	1

11. INFRASTRUCTURE RELATING TO MEDICAL FACILITIES [Nos]

Anganwadis	277	Dispensary	109
PHC	55	Hospitals (Rural Hospital=138)	218
Primary Health Sub-Centres	557	Hospital Beds	5421

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	1241	Agriculture Pumpsets[Nos]	12800
Total N/P/K Consumption [MT]	26.84	Pumpsets Energised [Nos]	190
Certified Seeds Supplied [MT]	3817	Agro Service Centres [Nos]	1
Pesticides Consumed [MT]	49.00	Soil Testing Centres [Nos]	1
Agriculture Tractors [Nos]	1111	Plantation nurseries [Nos]	23
Power Tillers [Nos]	483	Farmers' Clubs [Nos]	124
Threshers/Cutters [Nos]	122	Krishi Vigyan Kendras[Nos]	1

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haats [Nos]	145	Wholesale Market [Nos]	14
Length of Pucca Road [Km]	3315	Godown [Nos]	20
Length of Railway Line [Km]	162	Godown Capacity[MT]	8553
Public Transport Vehicle [Nos]	8512	Cold Storage [Nos]	20
Goods Transport Vehicle [Nos]	23918	Cold Storage Capacity[MT]	129424

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2015-16		2016-17		Avg. Yield [MT/ha]
	Area (ha)	Prod.	Area (ha)	Prod. (MT)	
Paddy (Aman)	35000	32682	35000	33875	96.79
Paddy (Boro)	67200	31150	67200	65581	97.59
Wheat	793	1506.5	872	1657	190.02
Jute	2280	2299	2380	2360	99.16
Potato	6090	5980	6000	6050	100.83
Oilseeds (Mustard+Seasame+Groundnut)	2060	2272	11360	9992	87.96
Pulses	7388	6791	2145	2324.5	108.37
Total	120811	18849	124957	22384	17.91

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	168	Animal Markets [Nos]	3
Disease Diagnostic Centres	2	Milk Collection Centres [Nos]	1
Artificial Insemination Centers [Nos]	279	Fishermen Societies [Nos]	20
Animal Breeding Farms [Nos]		Fish seed farms [Nos]+ Hatcheries	4
Animal Husbandry Tng Centres [Nos]		Fish Markets [Nos]	10
Dairy Cooperative Societies [Nos]	20	Poultry hatcheries [Nos]	2
Improved Fodder Farms [Nos]	-	Slaughter houses [Nos]	1

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

Fish	Production [MT]	523000	Per cap avail. [gm/day]	33
Egg	Production [Lakh Nos]	825	Per cap avail. [nos/p.a.]	20
Meat	Production [MT]	5310	Per cap avail. [gm/day]	5

Please update with latest figures

BANKING PROFILE

Banking profile & trends in credit flow:

The credit needs are met by a network of 425 branches of Commercial banks, 59 branches of Paschim Banga Gramin Bank, 13 branches of Howrah District Central Coop. bank and 148 active PACS. The ground level credit flow increased from ₹500726.95 in 2016-17 to ₹1078368 lakh, an increase of 46.43%. Achievements under ACP during the last 2 years have been 84.34% & 76.69% respectively. Achievement under agriculture credit has reduced from 66.00% in 2015-16 to 30.20% in 2016-17 which further reduced to 29.05% in 2017-18.

Performance Parameters as on 31 March 2019

A. Deposits

As on 31 March, 2019, the total deposit by all the banks in the district stood at ₹. 35180.29 crore. About 85% of the total deposits are with the Commercial Banks. The shares of RRB, DCCB were 6.43% and 6.22% respectively.

B. Loans Outstanding :

As on 31 March, 2019, the total advances by all the banks stood at ₹14140.23 crore. The share of Commercial Bank was 85%. The RRB, Cooperative Banks and others had a share of 6.28%, 7.05% and 2.12% respectively.

C. Credit Deposit Ratio

The CD ratio of the district has declined from 33% as on 31 March 2016 to 30% as on 31 March 2017. The CD ratio during 2017-18 increased to 39%. During the year 2018-19. The CD ratio grew to 40.19%

D. Annual Credit Plan – Agency-wise performance during the last three years

The overall achievements of the banks vis-a vis the ACP targets have shown improving trend from 86% during 2014-15, 69% in 2015-16 and 84% in 2016-17 exhibiting remarkable achievement over the previous year. However, in 2017-18 the achievement was reduced to 76.69%. During the year 2018-19 the achievement was further reduced to 65.28%.

E. Annual Credit Plan - Sector wise performance during last two years

The achievement under total Agriculture credit was 41.21% in 2018-19 which shows an increasing trend as compared to the previous year. Crop loan also increased to 46.86 % as compared to 35.77% last year. Total priority sector achievement has reduced to 61.05% as compared to 69.82% as in the previous year.

F. Recovery position

The overall recovery position of all the agencies is satisfactory. The recovery performance of Commercial Banks, RRBs and Cooperative Banks are 58.52%, 59.77% and 56.80 % respectively as the end of 31 March 2016.

G. Status on SAMIS

It is learnt that the position is very poor in respect of the Commercial Banks. The RRB and the DCCB have, however, maintained the timeliness in submission of the returns.

I. Other Initiatives

Pradhan Mantri Fasal Bima Yojana (PMFBY) has now replaced all other crop insurance schemes and integrated the benefits in one single **yojana**. This PMFBY covers a) Prevented Sowing/Planting Risk, b) Standing crop, c) Post harvest losses and d) localized calamities.

J. Financial literacy :

With a view to cover last mile of the rural people, NABARD has taken number of initiatives for financial awareness and financial inclusion in the district. NABARD has sanctioned a good number of FLC programmes under Financial Literacy Awareness Programme to Paschim Banga Gramin Bank for conducting the programme per rural branch with financial assistance of ₹ 10,000/- per programme.

PMJDY, ZBSDA & APY are also being implemented in the district.

BANKING PROFILE															
District -	Howrah	State -		WEST BENGAL			Uco Bank								
1. NETWORK & OUTREACH (As on 31/03/2019)															
Agency	No. of Banks/Soc.	No. of Branches					Per Branch Outreach								
		Total	Rural		Semi-urban	Urban/ Metropolitan	SHGs/JLGs	BCs/BFs	Villages					Households	
Commercial Banks	23	293	105		58	130	7333	98	3.07					3507.26	
Regional Rural Bank	1	59	53		2	4	6910		16.31					18627.44	
District Central Coop. Bank	2	13	12		1	0	5968		56.46					64479.62	
Coop. Agr. & Rural Dev. Bank	1	2	0		2	0			367.00					419117.50	
Primary Agr. Coop. Society	148						4832		4.97					5663.75	
Others	8	63	8		37	18			31.91					0.00	
All Agencies	183	430	178		100	152	25043	98	2.29					2619.48	
2. DEPOSITS OUTSTANDING															
Agency	No. of accounts														
	31-Mar-15	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)	31-Mar-15	31-Mar-16	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)		Share(%)	
Commercial Banks	N/A	N/A	N/A	N/A	N/A	N/A	1273180.00	1324107	N/A	N/A	N/A	#REF!		85.44%	
Regional Rural Bank	N/A	N/A	N/A	N/A	N/A	N/A	97681.00	99635	N/A	N/A	N/A	#REF!		6.43%	
Cooperative Banks	N/A	N/A	N/A	N/A	N/A	N/A	92740.00	96450	N/A	N/A	N/A	#REF!		6.22%	
Others	N/A	N/A	N/A	N/A	N/A	N/A	28248.00	29660	N/A	N/A	N/A	#REF!		1.91%	
All Agencies	N/A	N/A	N/A	N/A	N/A	N/A	1491849.00	1549852	N/A	N/A	N/A	#REF!		100%	
3. LOANS & ADVANCES OUTSTANDING															
Agency	No. of accounts														
	31-Mar-15	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)	31-Mar-15	31-Mar-16	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)		Share(%)	
Commercial Banks	N/A	N/A	N/A	N/A	N/A	N/A	847477.00	873902	638126	84692	530428	-79		92.74%	
Regional Rural Bank	N/A	N/A	N/A	N/A	N/A	N/A	63562.00	64933	45998	0	40983	40		7.16%	
Cooperative Banks	N/A	N/A	N/A	N/A	N/A	N/A	68636.00	72867	53028	2284	0	-22		0.00%	
Others	N/A	N/A	N/A	N/A	N/A	N/A	19864.00	21956	159488	28563	0	-27		0.00%	
All Agencies	N/A	N/A	N/A	N/A	N/A	N/A	999539.00	1033658	896640	115539	571916	-109		100.00%	
4. CD-RATIO															
Agency	CD Ratio				Agency	During 2015-16		During 2016-17		CD Ratio (2016-17)	During 2017-18	During 2018-19			
	31-Mar-15	31-Mar-16	31-Mar-17	31-Mar-18		Deposit	Credit	Deposit	Credit						
Commercial Banks	66.00	27.00	26%		Commercial Banks	1728619	462206	1879336	2341542	22%					
Regional Rural Bank	65.00	36.00	36%		Regional Rural Bank	110107	40074	1879336	2341542	36%					
Cooperative Banks	74.00	113.00	95%		Cooperative Banks	51289	58184	3758672	4683084	95%					
Others	71.00	79.00	49%		Others	153656	121254	8573473	8694727	49%					
All Agencies	66.00	33.00	30%	39%	All Agencies	2043672	681719	2996563	896640	30%	39%	40%			
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 Women					
	Amount [₹.Lakh]	% of Total Loans	Amount [₹.Lakh]		% of Total Loans	Amount [₹.Lakh]	% of Total Loans	Amount					% of Total Loans		
Commercial Banks	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A				#VALUE!	
Regional Rural Bank	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A				#VALUE!	
Cooperative Banks	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A				#VALUE!	
Others	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A				#VALUE!	
All Agencies	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A				#VALUE!	
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS															
Agency	2014-15			2015-16			2016-17			2017-18			2018-19		Average Ach[%] in last 4 years
	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]	Target [₹.Lakh]	Ach'ment [₹.Lakh]	
Commercial Banks	274754.00	234135.00	85.22	299656.00	228934.93	320139.46	407518.21	127.29	497761.51	84691.54	17.01	696231.36	341502.28	62.09	
Regional Rural Bank	41982.00	30454.00	72.54	39255.00	17155	32367.57	35000.00	108.13	60980.45	2283.91	3.75	136037.68	40982.55	40.52	
Cooperative Banks	37527.00	24449.00	65.15	21234.00	10441.5	9838.19	90851.00	923.45	50063.53	0.00	0.00	34537.83	505.87	82.41	
Others	20450.00	26158.00	127.91	16652.00	166799.29	137307.31	57982.02	42.23	64262.30	28563.47	44.45	141927.13	275517.49	145.83	
All Agencies	374713.00	315196.00	84.12	376797.00	423322	499652.53	591351.23	118.35	673067.79	115538.92	17.17	1008734.00	658508.19	71.73	
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS															
Broad Sector	2014-15			2015-16			2016-17			2017-18			2018-19		Average Ach[%] in last 3 years
	Target [₹.Lakh]	Ach'ment [₹.Lakh]	% of growth	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]	Target [₹.Lakh]	Ach'ment [₹.Lakh]	
Crop Loan	43200.00	19802.00	45.84	19912.13	26743	57.982	236.81	146633.00	39592.79	149081.00	69860.65	46.86		31.01	
Term Loan (Agr)	79200.00	104994.00	132.57	105577.93	141796	89106	68752.69	38467.00	14185.96			0.00		65.01	
Total Agri. Credit	122400.00	124796.00	101.96	125490.06	168539	147.088	68554.62	185100.00	53778.75	181106.00	74633.17	41.21		38.37	
Non-Farm Sector	151025.00	168200.00	111.37	169135.46	227156	89859	68752.69	436876.80	271636.08	681610.00	432165.89	64.40		63.93	
Other Priority Sector	101288.00	22200.00	21.92	22323.47	29981	57229	97878.28	51090.99	139329.89	74141.00	65117.23	87.83		165.69	
Total Priority Sector	374713.00	315196.00	84.12	423321.72	112	49097.5	348720.63	673067.79	115538.92	936856.99	571916.29	61.05		49.32	
9. RECOVERY POSITION															
Agency	2013-14			2014-15			2015-16			2016-17			2017-18		Average Rec. Target /Achievement
	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]	Target [₹.Lakh]	Ach'ment [₹.Lakh]	Ach'ment [%]			
Commercial Banks	120826	36247	0.30	33808	13692	40.50	30293.27	17727.28	58.52		8364.79	52.00			
Regional Rural Bank	12580.00	3648.00	0.29	4760.00	1969.00	41.37	4265.14	2549.30	59.77		2365.66	58.00			
Cooperative Banks	10260.00	3181.00	0.31	7757.00	3049.00	39.31	6950.57	3947.60	56.80		2661.53	64.00			
Others	2145.00	694.00	0.32	2156.00	1075.00	49.86	1931.86	1391.82	72.05		939.48	53.00			
All Agencies	145811	43770	0.30	48481	19785	40.81	43440.84	25616.84	58.97		14538.04	55.00			
Sources : Lead Bank, DCCB, RRB and SLBC															

METHODOLOGY OF PREPERATION 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.

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 channeling 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 prioritise 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 endeavoring 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 on one hand and other farmers on the other. • 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

S.No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> 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 Mechanisation	<ul style="list-style-type: none"> The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of 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 Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes 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-v-s 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 the Union Budget 2019-20 for agriculture and farmers' welfare:

- For the year 2019-20, the target set for agriculture credit is ₹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.
- 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 under Ujaala Yojana facilitating savings of about ₹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 and Fisheries farmers 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 ₹1 lakh to ₹1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto ₹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 ₹ 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 Scheduled 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>)

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 ₹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 ₹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 ₹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 ₹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 onboarding 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 having a population of 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 ₹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 ₹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 across 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 ₹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 ₹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 ₹6000 to ₹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 changing fast in a 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 the 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 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 land 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 a 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 Framework

- 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 infrastructure 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

- ₹9764 crore allocated in the State Budget for Agriculture and Allied Activities Sector for the year 2019-20, which is 4.1% of the total Budget and shows 6% growth over the previous year. 31% of the Agriculture budget is for Krishak Bandhu Scheme under which grant support of ₹5000/- for 1 acre of land (Minimum ₹2000 & Maximum ₹5000) is provided to the farmers in two instalments. This year it will be extended to all the 72 lakh farmers (on the number of land holdings).
- ₹19288 crore has been allocated for Rural Development Sector in the State for the year 2019-20, which is 8.1% of the total Budget. This includes, around 13% for MGNREGA.
- Launching of a separate **Bangla Shasya Bima Scheme** in place of PMFBY, with 100% premium for Kharif and Rabi Crops (Except Commercial/Horticulture Crop)
- Thrust on Custom Hiring Centre (380 CHC) with heavy subsidy.
- Mission Million Dreams has been launched to provide livelihood enhancing assets to 10 lakh women, mostly belonging to the Self Help Groups over a period of 2 years.

- Promotion of Agri-Horticulture related Exports: Registration of farmers in West Bengal for the export of fresh horticultural produce to the European Union (EU) countries has been started in West Bengal.
- To boost the MSME sector in the state 95 new small scale industry clusters are being taken up for development of taking the total number of clusters to 520 from 425.
- Special emphasis has been given on 'Social Fisheries'. Schemes like Jal Dharo Jal Bharo, pisciculture in small waterbodies, pisciculture in OCP, etc. are being taken up.
- ₹2 per litre of milk as incentive on milk procurement price to dairy cooperative members, which was introduced in the previous financial year will continue.
- For production of big fish (more than 2 kg) in big water bodies, inputs (fingerlings and formulated fish feed) are being provided to 174 water bodies having minimum area of 1 hectare each.
- Agreement has been signed with NOFIMA (Norwegian Institute of Food Fisheries and Aquaculture Research) for captive breeding of Hilsa in confined water bodies.
- In collaboration with University of Arizona, USA, a project has been taken up for 'Development of Disease Diagnostic Centre for Shrimp Aquaculture in West Bengal'.
- To promote Beekeeping, which is being carried out by farmers in rural areas, under the Integrated Farming System, a State level Honey Hub at Deganga, North 24 Parganas, is being undertaken.
- The World Bank assisted West Bengal Major Irrigation and Flood Management Project would be grounded in 2019-20, after completion of all the procedural formalities.
- Customer Service Points (CSP) are being established in 2,631 PACS with an aim to provide financial services to the rural people particularly in the unbanked areas of the State.
- Under the JICA(Japan International Cooperation Agency) assisted West Bengal Forest and Biodiversity Conservation Project, Community Infrastructure Development activities, over 600 JFMCs(Joint Forest Management Committees) have been initiated.

1.7 State Government Sponsored Programmes with Bank Credit

- **Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP) :**
Unemployed youths are helped out to start individually (Atma Maryada) or group enterprises (Atma Samman) with bank finance. Stress has been given on training, specially on trades where the locally available abundant raw materials, wasted due to ignorance/low skill, could be utilized for producing finer articles and on traditional crafts where there is sufficient potential.

Subsidy of Rs.1.5 lakh for individual and Rs.3.5 lakh for group of five and above representing 30% of the project cost along with bank-finance is provided by Society for Self Employment of Unemployed Youth, West Bengal to unemployed youths to start enterprise for producing finer articles through local raw materials/traditional crafts, which, is the nodal agency for the scheme.

- **West Bengal Swanirbhar Sahayak Prakalpa (WBSSP) :**
In order to provide relief to the interest burden on the Bank loan availed by the Self Help Groups (SHGs), the State Government has introduced the West Bengal Swanirbhar Sahayak Prakalpa (WBSSP) Scheme. According to this Scheme the Government shall provide an interest subsidy to the eligible SHGs on a portion of the interest charged by Commercial, Regional Rural and Co-operative banks on the Bank loan. For the bank charging interest @11% p.a. on the loan component of SHG, the Government shall subsidise interest component of the loan @9% p.a. and the beneficiary has to pay the rest part ,i.e., @2% p.a. The subsidy is provided by e-payment directly to the accounts of the eligible SHGs.
- **Special Component Plan**
Eligible beneficiaries under the scheme are from SC / ST families living below the Poverty Line having annual family income : ₹19,654/- (Rural) and ₹27,247/- (urban).

Assistance is provided to the target group people on individual or cluster basis for undertaking income generating schemes under six broad sectors - Agriculture & Small irrigation, Animal Husbandry, Fisheries, Village Industries, Business, Small Transport.

The projects under the scheme, with project cost upto ₹20,000/- are financially assisted with a Margin Money Loan at a subsidised RoI @ 4% per annum from West Bengal SC ST Development and Finance Corporation for projects. The quantum of the subsidized Margin Money loan from the corporation is 5% of the project cost or ₹ 1,000/- whichever is higher. Subsidy under the scheme is restricted to 50% of the project cost or ₹10,000/-, whichever is less. The balance funding of the project cost is to be done by Bank Loan. The maximum limit of project cost under the scheme is ₹35,000/-.

- **4% Interest Subvention Scheme for Handloom Weavers – GoWB**

The proposed scheme envisages to provide 4% additional interest subvention (for Working Capital loan of ₹2.00 lakh) over and above the existing maximum of 7% interest subvention on working capital loan to handloom weavers under Weavers' Mudra Loans, in a cluster mode wherein Cash Credit upto a limit of ₹5.00 Lakh per weaver card is to be provided for RoI of maximum 13% on bank loan. The bank loan would be collateral free and is to be compulsorily covered under the Credit Guarantee Scheme of CGTSME. The weavers covered under “**Tanti Sathi Scheme**” will be the focus for coverage in the initial phase.

- **Nijoshree Prokalpa**

The West Bengal Government is implementing the **Nijoshree Prokalpa**, which is a housing scheme for LIG (income upto ₹15,000/- p.m.) / MIG (income between ₹15,000/- to ₹30,000/- p.m.). The LIG applicant would be eligible to apply for 1 BHK / 378 Sq. Ft. flat, whereas the MIG applicant would be eligible to apply for 2BHK / 559 Sq. Ft. flat. The 1 BHK flat would cost ₹7.28 lakh whereas the 2 BHK flat would cost ₹9.26 Lakh. The government proposes to provide 50,000 units under the scheme in the initial 2 – 3 years period. It is a credit linked subsidy scheme, at par with PMAY.

1.8 High Tech Agricultural practices in the State

ICT (Information and Communications Technology) based initiative 'Matir Katha' Portal is providing quick solutions to field problems through SMS (Short Messaging Service) in Bengali, Call Centres and other modes to the farmers. Registration of farmers for the export of fresh horticultural produce to the European Union (EU) countries has been started in West Bengal. In addition, export to countries in the Middle East and South East Asia was facilitated. During 2018-19, 352 of Poly/Green/Shade Net houses, measuring 200 sq. mts each, were constructed in West Bengal for protected cultivation of high value flowers, vegetables and betel vine.

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

CHAPTER-2

CREDIT POTENTIALS FOR AGRICULTURE

2.1 FARM CREDIT

2.1.1 CROP PRODUCTION, MAINTENANCE AND MARKETING

2.1.1.2 Introduction

There are three major cropping seasons in the district i.e., Kharif, Rabi/Boro and Summer. Paddy is the main Kharif crop. Potato, pulses and paddy are the main Rabi crops. The main summer crops are til, paddy and jute. The major horticultural crops of the district are Mango, Guava, Banana, Litchi etc. The district falls under the Lower Gangetic Plains and agro-climatic new alluvial zone, which had an annual normal rainfall of 1536 mm. The net cropped area of the district is 82130 ha. The percentage of net irrigated area of the district is 31.44%.

2.1.1.2 Assessment of Credit Potential for 2020-21

(₹ lakh)

Sr. No.	Crop	Unit	Scale of Finance	Phy. Units	Total Fin. Outlay	Bank Loan
1	Paddy(local)	1 ha	0.67	10320	6914.40	6914.40
2	Paddy (Boro)	1 ha	0.93	12675	11787.75	11787.75
3	Paddy (HYV)	1 ha	0.78	13450	10491.00	10491.00
4	Jute	1 ha	0.65	1025	666.25	666.25
5	Wheat	1 ha	0.58	105	60.90	60.90
6	Pulses	1 ha	0.38	310	117.80	117.80
7	Oilseed/Mustard/Sunflower etc.	1 ha	0.58	3485	2021.30	2021.30
8	Potato	1 ha	1.83	13350	24430.50	24430.50
9	Groundnut	1 ha	0.75	20290	15217.50	15217.50
10	Vegetables	1 ha	0.88	21560	18972.80	18972.80
11	Others/Arum/Capsicum	1 ha	2.25	965	2171.25	2171.25
	Crop Loan Total			97535	92851	92851
13	Post Harvest/Household/Consumption (10% of Crop Loan)				9285.15	9285.15
14	Repairs & Maintenance of Farm Assets (20% of Crop Loan)				18570.29	18570.29
	Crop Loan Grand Total				120706.89	120706.89

Post harvest/household consumption requirements @ 10% =9286

20% towards repairs & maintenance of farm assets+crop insurance =18570.00

Total Crop Loan : ₹120706.89 lakh

Bank Loan is 100% of the Total Outlay

In crop loan, physical potential remains same as the achievement of crop loan is only about 46% during the last year and financial projection has also been kept same as there is no change in scale of Finance. Projection has been increased in vegetables as an alternative cultivation.

2.1.1.3 Availability of Infrastructure, critical gaps and Interventions required

- 9 out of 14 blocks have got salinity in underground water. The area covered under salinity and acidic content are 57506.60 ha and 71126.80 ha. respectively.
- Agriculture Department of Howrah depends on Kolkata for testing of the soil and only one Soil testing unit is there at Howrah KVK. There is need for at least one well equipped soil testing laboratory in each block of the district. Besides, KVK should also undertake testing of micronutrients to help the farmers in their locality.
- There are 132 primary markets, 16 wholesale markets, one Principal market yard and six-submarket yards in the district. The procurement of crops is done by the middlemen. As agricultural produce is seasonal in nature and vegetable is a perishable commodity, farmers are not getting remunerative price at the time of harvesting of crops. Hence, effort at various levels need to be taken to regulate the supply chain.

- There is an acute staff shortage in Agriculture Extension Department and hence the day to day work of the department is severely affected. There is an urgent need to increase the staff strength of the department with special focus on subject matter specialist.
- Howrah Krishi Vigyan Kendra is primarily imparting training and holding demonstrations covering off campus / on campus, vocational and in service trainings for technical upgradation. Field level demonstrations, technical and general demonstrations and on farm trials for technology refinements are arranged.

2.1.1.4 Suggested Action Points

- Farmers may be motivated for cooperative farming, collective farming, form producer organization and joint Liability groups. Farmers' Clubs, PACS, SHGs, and JLGs may be encouraged to set up Custom Hiring Centres by availing Bank Loan.
- Improvement is also required for soil health by increase in application of organic manure, soil test based application of plant nutrients.
- Steps are to be taken for drainage congestion.
- Irrigation to be improved by re-excavation of derelict surface water bodies and feeding channels.
- Use of location specific HYV seeds of rice for deep water, water logged condition.
- Extensive adoption of fish and paddy culture in low lying areas.
- Assured extension services will increase production and productivity of the paddy, vegetables and other crops in the district.
- As potato is identified for development under AEZ, steps may be initiated for cultivation of hybrid varieties including supply of quality seeds.
- Agro-processing units could be encouraged so that farmers get better returns. Adoption of seed treatment practices to be encouraged. Floriculture needs to be given much needed boost.

CHAPTER-2.1.2 WATER RESOURCES

2.1.2.1 Introduction

Water resources projects can be classified into three categories (a) Major irrigation projects, where cultivable command area is more than 10000 ha (b) Medium irrigation projects where cultivable command area is between 2000 ha to 10000 ha and (c) Minor irrigation projects where the irrigated area is below 2000 ha. MI schemes usually refer to ground water exploitation and surface water exploitation through lift irrigation. The water through DRIP, Sprinklers, underground pipelines and lining of channels for irrigation purposes also comes under Minor Irrigation.

2.1.2.2. Assessment of Credit Potential for 2020-21

(₹ lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	STW with PS 5 HP	No	0.61	690.00	420.90	378.81
2	Diesel Pump Sets (5 HP)	No	0.32	1715.00	548.80	493.92
3	Electrical Pumpset(5HP)	No	0.31	466.00	144.46	130.01
4	Drip Irrigation (2.7x2.7m spacing)	No	0.75	545.00	408.75	367.88
5	Sprinkler	Ha	0.51	362.00	184.62	166.16
	Total			3778	1707.53	1536.78

Bank Loan is 90% of the Total Outlay

2.1.2.3 Infrastructure and linkage support available, planned and gaps

- Out of the 14 blocks of the district, the aquifers in 9 blocks are saline and the remaining 5 blocks (Amta I&II, Domjur, Udaynarayanpur and Jagatballavpur) are categorized as safe for exploitation of ground water potential.
- There is huge scope for use of sprinkler and drip irrigation system in the district. The cost factor and lack of awareness have restricted the farmers to adopt modern technologies.
- Farmers have to be sensitised about the changing climate and depleting water table of the district by local administration and NGOs. Local government and panchayat may take up construction of some water harvesting structure to have demonstration effect.
- Department of horticulture may set up Drip and Sprinkler Irrigation on pilot basis one in each block which will create awareness among the farmers about judicious use of water resources.
- Strengthening community-based institutions i.e. Water User Association (WUA) on irrigation management, operation and maintenance, construction and development of minor irrigation schemes (surface & ground water).
- Tidal water is the main source of irrigation in Howrah district. As per the data given by Agriculture Department officials, more than 80% area is irrigated by tidal water. This source could be further pursued by the department and create new services to the farmers thereby encouraging crop diversification and opening avenues for income generation.

2.1.2.4. Suggested Action Points

- Bank credit for this sector needs to be stepped up considering the new areas where irrigation potential is created under RIDF assistance.
- Banks may also educate the farmers for group financing to have a common MI structure for every five to 10 farmers in JLG form in view of the average size of land holding in the district at 0.45 ha.
- The Horticulture / Agriculture Department have to arrange for demonstration of Drip and Sprinkler Irrigation systems and arrange training programmes for the farmers to popularise the same.
- SWID may expedite assessment of deeper aquifer in the district where deep tube wells are the only means of development of ground water as shallow aquifer being saline and unsuitable for irrigation purposes in 09 blocks.

CHAPTER-2.1.3 FARM MECHANISATION

2.1.3.1 Introduction

The activities considered for financing include tractor, power tiller, combine harvesters, agricultural implements etc.

2.1.3.2 Assessment of potential for the period 2020-21

(₹lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Tractors (35 HP)	No	5.50	64	352.00	317
2	Second Hand Tractor (35HP)	No	3.85	90	346.50	312
3	Power Tillers (12HP)	No	2.60	570	1482.00	1334
4	Other implements	No	1.00	925	925.00	833
	Total			1649	3105.50	2794.95

Bank Loan is 90% of the Total Outlay

2.1.3.3 Infrastructure and linkage support available, planned and gaps

<1.00 ha		1-2 ha		2-4 ha		4-10 ha		10 ha and above		Total	
No.	Area	No.	Area	No.	Area	No.	Area	No.	Area	No.	Area
211654	81177	12496	16849	888	2105	95	505	11	220	225144	100856

Source : Evaluation Wing, Directorate of Agriculture

- There is more potential for power tillers. However, farm equipment, tractors and power tillers may be used by groups of farmers.
- Tractors, power tillers and other agriculture implements are supplied in the district through reputed agencies. Facility of custom hiring of Tractor / Power Tiller is available in the district.
- After completion of the Irrigation and Flood Protection projects under RIDF, more areas could be covered under intensive cultivation which would create demand for farm mechanization.
- There is good network of dealers of all leading brands of power tillers, tractors, mini tractors and other agricultural implements in the district.

2.1.3.4 Suggested Action Points:

- Custom hiring of power equipment and machinery cooperatives should be encouraged to extend the use of efficient equipment and power units to small and marginal farmers.
- Farm machinery clinic-cum-primary processing centers at block level with all service facilities and trained local manpower to man the centers may be established.
- Banks to review their lending policy for financing Tractor, Power tiller and combined Harvester keeping in view the low average land holding of farmers.
- Group activity, such as SHG/JLG can be utilised for availing credit under the activity so that small and marginal farmers can reap the benefit of modern farm management in a cost effective manner.
- State Government may make arrangement for demonstration of technologically superior farm implements to encourage use of such implements by farmers. Joint farming practices can be followed.
- Agriculture graduates may try for setting up of Agri-clinic / Agri-business centre by availing subsidy / margin money without interest from NABARD.

CHAPTER-2.1.4

PLANTATION AND HORTICULTURE INCLUDING SERICULTURE

2.1.4.1 Introduction

The District has immense potential for development of horticulture sector through horizontal (area expansion) and vertical integration (productivity improvement), employment generation, processing, packaging and marketing etc. The varied soil conditions in the district offer scope for cultivation of fruits, vegetables and other horticultural crops. The District has also immense potential for establishment of food preservation/processing units. Increased thrust on this sector is reinforced by the establishment of National Horticulture Mission by Government of India. Major fruits grown in the district are Mango, Banana, and guava etc.

2.1.4.2 Assessment of Credit Potential for 2020-21

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Mango(Conventional)	1 acre	0.79	620	490.38	392
2	Mango (Amrapalli)	1 acre	0.72	500	359.50	288
3	Guava	1 acre	0.41	515	208.88	167
4	Coconut Tall variety	1 acre	0.52	785	407.96	326
5	Rose	0.4 Ha	1.52	257	390.13	312
6	Tube rose(0.04 Ha)	0.4 Ha	0.09	433	39.84	32
7	Juhi	0.04 Ha	0.35	109	38.15	31
8	Bela	(0.04 Ha)	0.35	75	26.25	21
9	Hibiscus	0.4 ha	0.35	291	101.85	81
10	Betelvine	0.25 a	1.85	3720	6882.00	5506
11	Oyster Mushroom	0.003 Ha	0.50	809	404.50	324
	Medical Plants	0.4 ha	0	0	0.00	0
12	Medicinal Plants	0.4 Ha	0.39	1440	554.40	444
	Total			9554	9903.84	7923.07

Bank Loan is 80% of the Total Outlay

2.1.4.3 Infrastructure and linkage support available, planned and gaps

- Howrah district has been covered under Agri-Export Zone for food and agro processing.
- Banana, Mango, guava, citrus, papaya, jackfruit, etc. are grown mainly by traditional method.
- Medicinal plants are yet to make a good beginning as the area covered is only 1.8 ha and production is only 1.3 MT.
- The district is dependent on the infrastructure on adjacent Hooghly district. Three establishments, viz., – (a) Horticultural Research & Development Farm, RRS Campus, Chinsurah, (b) Horticulture Development Farm, Chandannagar, (c) Mushroom Spawn Production Unit, RRS Campus under the control of Horticulture, Chinsurah cater to the needs of the district to some extent. (d) One Mushroom Spawn Unit has been set up in Udaynarayanpur block by private party and for which Horticulture deptt. has extended subsidy.
- The major constraints faced by farmers for taking up plantation crops include inadequate supply of inputs particularly planting material, manure and extension services.
- There is good scope for processing and storage facilities for horticultural crops and floriculture.
- Demand for ornamental plants and nursery units is picking up in the district
- Udaynarayanpur Block as also the Amta I & II blocks form a part of the Agri Export Zone (AEZ) for potato.
- The Department of Food Processing Industries and Horticulture has been conducting technical training programmes on pre harvesting and post harvesting techniques. Awareness and review meets are regularly held.

The gaps in marketing /post harvest handling and strategies as identified in the Strategic Research and Extension Plan (SREP) document are presented below :

Sl. No.	Existing Situation / System	Critical Gap	Proposed Strategies
1	Selling of horticulture produce without value addition	Low selling price.	Creating awareness on value addition for higher market price.
2	Non-availability of storage structure at market yard.	Compulsion of selling produce at lower price.	Emphasizing development of storage structure at market yard.
3	Limited availability of cool chain in the marketing of perishable commodity.	Loss of produce during transit.	Emphasizing development of modern transport facilities for perishable commonalities to minimise losses.
4	Non-availability of Multi chamber cold storage at block level.	Poor return due to glut.	Emphasizing more storage infrastructure development to maximise return during glut.
5	Individual Marketing system approach	Lower price due to presence of middle-men in market and pure individual bargaining capacity.	Encouraging formation of Producers' Groups for marketing.

2.1.4.4 Suggested Action Points

- Banks and Horticulture Department may take steps to create awareness among the farmers regarding various schemes of NHB/APEDA.
- More number of nurseries should come up on departmental initiatives as well as individual initiatives with bank credit for easy supply of planting materials.
- Modern cultivation practices for floriculture and high value horticultural crops to be adopted.
- Commercialisation of medicinal and aromatic plants through contract farming.

Storage of facilities for Horticulture crop to be increased. Organised marketing of Horticulture crop to be set up.

- Promoting farmers' producer organisations under Producers Organization Development and Upliftment Corpus (PRODUCE) Fund- 2014-15 set up in NABARD. There is only 01 FPO working in Howrah district promoted by KVK, Howrah

CHAPTER-2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

2.1.5.1 Introduction

The forest Resource of the state is about 11879 sq. km. which is 13.38 % of the state's geographical area. The National Forest policy 1988 emphasizes on both productive and protective functions of forests in maintaining ecological balance, environmental stability and meeting the demand for various forest products and aims to have a minimum of one third of the geographical area of the country under forest/tree cover. In view of the national priority, insufficient forest cover in the state vis-a-vis the ever increasing demand for various forest products, particularly fuel, fodder and timber, there is an urgent need to increase the forest cover.

2.1.5..2 Assessment of Credit Potential for 2020-21

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Farm Forestry	ha				
2	Wasteland Development	ha				
	Total			0	0.00	0.00

2.1.5.2 Infrastructure and linkage support, available, planned and gaps

Out of the total reported area of 138.68 thousand ha in district, the position of land under forest cover is 'Nil' as reported in the latest District Statistical Handbook, 2012. However, as per another study report the district is having the coverage of 80 sq. Km. forest area (75 sq. km. open forest area and 05 sq. km. semi dense forest area) and this indicates there is ample potential for strip, boundary, block, etc. plantation of various forest species. The district is having 23000 ha fallow land which can be used for the purpose of cultivation of acacia, eucalyptus, etc.

2.1.5.3 Suggested Action Points

The following action points are suggested for development of the sector:-

- Government may allot its wasteland to village communities or groups of people for raising farm forestry on a contract basis.
- Awareness building programmes should be implemented earnestly.
- The State Forest department should ensure supply of quality planting material, necessary extension support/technical guidance for forestry plantation. Small farmers may also be extended support for marketing of forest produce. Banks should maintain liaison with private nurseries functioning in the district and may make tie up arrangements for finance.

CHAPTER-2.1.6 ANIMAL HUSBANDRY - DAIRY

2.1.6.1 Introduction

In Howrah district livestock sector is crucial not only in terms of its contribution to rural income, but also for the section of the population to which this income goes. In the district, 70% of the rural households keep some animals or the other. These households earn 40% of their average

income from the animal resources. Livestock activity is concentrated among landless households and those with marginal holdings of less than 1 hectare of land. About 70% of the livestock and poultry belong to the resource-poor part of the population in the State and 67% members of small and marginal farmers produce 70% the animal produce. Women constitute about 71% of the labour force in livestock farming.

2.1.6.2 Assessment of Credit Potential for 2020-21

(₹ lakh)						
Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	C B Cows (1+1)	No	1.30	1870	2431.00	2187.90
2	Improved Indigenous cows (1+1)	No.	1.22	650	793.00	713.70
3	Buffaloes Rearing (1+1)	No	1.31	760	995.60	896.04
4	Mini dairy of 5 CB cows	No.	3.45	650	2242.50	2018.25
5	Mini dairy of 10 CB cows	No	6.90	133	917.70	825.93
				4063	7379.80	6641.82
	Working Capital				0.00	89.37
	Total				7379.80	6731.19

Bank Loan is 90% of the Total Outlay

2.1.6.4 Availability and Gaps in Infrastructure and Support Services

- To cater to 4.72 lakh Adult Livestock Units, there are 167 veterinary dispensaries/institutions as against the requirement of 500 such veterinary dispensaries / centers per 5000 Adult Livestock Unit.
- There are 20 active registered SSI units engaged in manufacturing of milk-based products.
- Mother Dairy, a Government of WB project is managed by the West Bengal Cooperative Milk Producers' Federation (WBCMPF) was established in November 1996. The project located in the adjacent district of Hooghly also caters to the needs of Howrah district to a good extent.
- There is a fodder Development Farm in the district under the District Animal Husbandry Department for popularising fodder cultivation amongst the farmers. The cuttings of Napier grass are available from this farm.
- State Government may consider to bridge the gap in infrastructures to bring holistic development and create employment generation. Dairy activities are supported under various government programmes like National Rural Livelihood Mission and other poverty alleviation programme of Govt. of WB. Central Government Support is also available under Dairy Entrepreneurship Development Scheme.

2.1.6.5 Suggested Action Points

A. Banks

- Financing of units of 2, 5, 10 and 20 animals Cross Bred Cattle (Holstein Fresian and Jersey Crosses), and Indigenous cattle of Sahiwal, Red Sindhi, Haryana and Tharparkar breed and Graded Murrah Buffaloes.
- Financing of activities such as Green Fodder production under irrigated and unirrigated fields, Vermi - composting units and Silage Making by individual farmers along with dairy units.
- Bankers may proactively finance the agriculture and veterinary graduates trained under Agri-clinics and Agri-business Centers scheme for setting up of veterinary dispensaries and provision of services including frozen semen banks, liquid nitrogen supply and extension consultancy under ACABC or DEDS Scheme.
- Financing by banks for plantation of fodder trees along the boundaries/bunds and uplands with dryland horticulture techniques
- Financing of three wheelers/vehicles by banks for selling of milk to the households and local market
- Financing for BMCUs, Deep fridge and Milk vans by banks

B. Development Depts. of Govt.

- Distribution of seeds and saplings/slips for Green Fodder production under irrigated and unirrigated fields, demonstration of Vermi - composting units, urea treatment of straw and Silage Making by individual farmers.
- The existing infrastructure in the animal husbandry sector should be made functional by allocation of adequate budget, manpower and materials.
- Breeding farms to be established in Government and private sector to augment supply of cross bred animals.
- Adequate technical staff to be posted at government and bank level to guide the farmers regarding the economic benefits of the various animal husbandry schemes and also provide technical guidance during their implementation.
- To alleviate the problem of fodder scarcity, loan component for fodder cultivation, silo pits and chaff cutter may be provided in the commercial dairy schemes. Units for manufacture of fodder blocks may be set up and feeding of fodder blocks may be propagated.
- Establishment of a processing plants for value addition to various animal husbandry products such as milk.
- Setting up of Cattle Development Centres under Dairy Development Programme.
- For village clusters / Dairy Cooperatives beyond 10 km from the city

CHAPTER- 2.1.7 ANIMAL HUSBANDRY POULTRY

2.1.7.1 Introduction

Poultry egg and meat are cheap source of high quality protein, minerals and vitamins that are required for balanced diet. The Agro-climatic condition in the district is suitable for poultry development. The viability of the poultry sector is dependent to a large extent on an efficient feed conversion ratio and availability of infrastructural facilities like power, veterinary facilities, availability of quality day old chicks, feed and an organized market. As per Live Stock Census, 2012, the position in Howrah district is as under:

Sr. No.	Animal	Number
1	Backyard Fowl	557182
2	Duck	137510

Egg per capita availability no. / per year is 18.49 and required production (lakh/year) is 7862.50 and shortfall (lakh/year) is 6965.54

2.1.7.2 Assessment of Credit Potential for 2020-21

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Layers (5000 birds) **	No	31.90	525	16747.50	12560.63
2	Layers (1000 birds)	No.	2.76	910	2511.60	1883.70
3	Broiler (5000 birds) **	No	17.88	116	2074.08	1555.56
				1551	21333.18	15999.89
	Working Capital				132.47	105.98
	Total				21465.649	16105.86

Bank Loan is 75% of the Total Outlay

2.1.7.3 Infrastructure and linkage support available, planned and gaps

- The district has got tremendous scope for catering to the need of the vast population of adjacent metropolitan of Kolkata. So, there is a tremendous scope for poultry farming in the district.
- The district has suitable climate for poultry farming.

- Hatching eggs as also Day Old Chicks (DOCs) are imported from Andhra Pradesh as the local production at present is less.
- There is a felt need for one AH training Centre, one disease diagnostic centre, a few more poultry hatchery and feed manufacturing units. These may serve the adjoining areas of the district.

2.1.7.4 Suggested Action Points

- Banks may promote more number of SHGs and FCs for taking up of these activities. They may coordinate with local ARD Department & Extension agencies and NGOs.
- Farmers' club to play an important role in disseminating the information. Transfer of technology through 'Prani Bandhu' & Farmers' Clubs could be attempted.
- More emphasis may be given to improve infrastructure facilities viz. Animal Health Centres, Training Centres, Setting up of Feed Mixing Plants, availability of chicks.
- Poultry integration through private poultry integrators may also be encouraged. These integrators essentially follow the contract farming mode / concept in their poultry integration operations
- Maize cultivation should be encouraged to cater to the need of feed at affordable cost.
- Banks can finance Layer or Broiler Farm with back ended subsidy provision from EDEG component of National Livestock Mission.

CHAPTER-2.1.8 ANIMAL HUSBANDRY - SHEEP, GOAT, PIGGERY ETC

3.1.8.1 Introduction

Goat rearing is a predominant activity in the district. Piggery is also an important subsidiary activity in the district that could be taken up by the rural poor. Goats and pigs are prolific breeders and they do not require much care in comparison to other livestock animals. Black Bengal goat is very famous in the State as well as in Howrah district. The meat is highly tender and palatable. They can be easily fed on farm waste and household waste. These animals were by and large financed under various schemes of State and Central Govt.

As per Live Stock Census, 2012, the position in Howrah district is as under:

Sr. No.	Animal	Number
1	Goat	146387
2	Sheep	289
3	Pig	647

2.1.8.2 Assessment of Credit Potential for 2020-21

(₹ lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Goat rearing (20F+1M)	No	1.40	2280	3192.00	2553.60
2	Piggery (3+1)	No	0.97	1210	1173.70	938.96
3	Rabbit (10+2)	No	0.91	860	782.60	626.08
				4350	5148.30	4118.64
	Working Capital				247.50	198.00
	Total				5395.80	4316.64

Bank Loan is 80% of the Total Outlay

2.1.8.3 Infrastructure and linkage support available, planned and gaps

- The effect of inadequate infrastructure has adversely affected the exploitation of good demand for goat meat.
- Lack of awareness among the farmers is also a major constraint for development of this sector.
- Apart from one modern abattoir at Mourigram, there is no other infrastructure in the district under the sector.

3.1.8.4 Suggested Action Points

- Promotion of SHGs/JLGs and FCs are required to take up these activities.
- The Department of Animal Resources Development (ARD) may motivate entrepreneurs for taking up commercial goat farming activity.
- Adequate veterinary services should be made available in all GPs and Blocks.
- NGOs / Private entrepreneurs may be roped in for providing extension work. Exposure visits for budding entrepreneurs are suggested.
- Setting up of mobile vet services, demonstration units to facilitate the enterprises.

CHAPTER-2.1.9 FISHERIES

2.1.9.1 Introduction

Howrah is one of the major fish producing district of West Bengal. In view of existence of productive agro-climatic and soil morphological conditions and unique riverine system, a productive fishery resource has been emerged in the district of Howrah. There are about 50 no big water bodies out of which 43 are under pisciculture includes an area about 838.88 acres. About 9190 ha of water area along with 242 km stretch of River are available for pisciculture and 102783 people are engaged directly or indirectly in the profession. The fish production during the year 2016-17 is 45792 MT in this district. The average fish production of the district is about 6170.00 kg/ha/yr. The production (45792 MT) is more than double w.r.t. demand (64394 MT) of this district. Annual seed production of this district is tuned to 338 million during last year. There are 11 Primary fishermen's cooperative societies and 7 no Ornamental fish cooperative societies in this district. There are 32 no of fish production groups, 11 no of hatchery, 03 no of ice plants in this district. 6- Species composite culture with IMC (Rohu, Catla & Mrigal) and exotic carp (Silver carp, Grass carp & Common carp) is mostly practised by the farmers in the district. Besides there are numerous indigenous fishes- raikhor, chital, koi, tangra, nados, punti, sarpunti, mourala, magur etc. that are available locally and cultured in this district.

2.1.9.2 Assessment of Credit Potential for 2020-21

(₹ lakh)						
Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Fish farming in existing pond through renovation	0.4 ha	2.02	618	1248.36	998.69
2	Fish farming in new pond	0.4 ha	3.90	210	819.00	655.20
3	Integrated Fish farming(fish cum poultry) through renovation of pond	0.4 ha	2.68	195	522.41	418.46
4	Integrated Fish farming in new pond(fish cum duck) through renovation of pond	0.4 ha	2.60	364	946.40	757.12
5	Fresh Water Prawn Poly Culture **	1 ha	3.11	197	612.67	490.14
6	New pond construction and prawn culture (excavation up to 1.0 M) **	1 ha	7.77	88	683.76	547.01
7	Ornamental Fish Culture 300x300 sq. ft.	1 ha	3.40	3	10.20	8.16
				1675	4842.80	3874.77
	Working Capital				857.00	685.60
	Total				5699.79	4560.37

Bank Loan is 80% of the Total Outlay

2.1.9.3 Infrastructure and linkage support available, planned and gaps

- As per the estimates of District Fishery Office, the district had 8641 ha. of net area available for pisciculture.
- The total demand of carp seed in the district has been estimated at 815 million. As against this demand, the total seed production during 2016-17 was 338 million from 17 hatcheries. The balance demand of seeds is being met from other districts.
- There are 28 wholesale markets for fish. There are 17 hatcheries , 2 fishmill plant and 03 ice plant.
- The State Government has set up 14 Training-cum-Seed Production Centers with laboratory in each block for imparting training to farmers. There are 07 Ornamental Fish Farmers' Societies in the district. Some of the infrastructure requirements identified are - Seed rearing banks (5), soil/water/feed testing labs (2), Feed plants (5), Ice plant (5), Fish markets (5), Mobile marketing vans (2), Training center for ornamental fisheries (5), Ornamental fish market (5), Value added ready to eat fish units/outlets
- **Pradhan Mantri Matsya Sampada Yojana**
In the union budget for 2019-20 the Finance Minister has announced the Pradhan Mantri Matsya Sampada Yojana (PMMSY). The Department of Fisheries will establish a robust fisheries management framework. This will address critical gaps in the value chain, including infrastructure, modernisation, traceability, production, productivity, post-harvest management, and quality control. Details of the scheme is yet to be issued by Ministry of Fisheries, AH and Dairying, Govt. of India. This scheme will replace the Blue revolution scheme. This scheme is likely to address areas of enhancing fish production and productivity, infrastructure to strengthen value chain, fisheries management and regulation etc.
- **Convergence with Other Programmes**
SAMPADA: Government of India has approved a new Central Sector scheme - SAMPADA (Scheme for Agro Marine Processing and Development of Agro Processing Clusters) with an outlay of ₹.6000 crore for the period 2016-20 co-terminus with the 14th Finance Commission cycle. The scheme will be implemented by Ministry of Food Processing Industries, GoI New Delhi. SAMPADA is the comprehensive package aimed at creation of modern infrastructure from farm gate to retail outlet. The scheme consists of the following sub-schemes:
 - Mega Food Park
 - Integrated cold chain and preservation infrastructure
 - Creation/expansion of food processing and preservation capacities
 - Infrastructure for Agro processing clusters
 - Creation of backward and forward linkages
 - Food safety and quality assurance infrastructure
 - Human resources and institutions The details are available in link http://mofpi.nic.in/sites/default/files/important_notice-sampada-19.05.2017_0.pdf

SAMPADA is expected to leverage investment of ₹.31400 crore, handling of 334 lakh MT agro produce valuing ₹.1.04 lakh crore, benefit 20 lakh farmers and generate ₹ 5.30 lakh direct / indirect employment in the country by the year 2019-20.

Fish and marine products are also covered under this programme to establish processing and cold chain facilities.

3. Fisheries Infrastructure Fund

The Govt. of India has decided to constitute Fisheries and Aquaculture Infrastructure Fund for funding infrastructure projects in fisheries sector. Department of Fisheries, Govt. of India has issued guidelines in February 2019. The corpus of the fund will be ₹ 7522.48 Crore. Financial support from FIDF shall be available for creating fisheries infrastructure like Establishment of Fishing Harbours, Establishment of Fish Landing Centres, Infrastructure for Mariculture and Advanced Inland Fisheries (Ocean farming, Cage Culture etc.), Construction of Ice Plants (both for marine and inland fisheries), Development of Cold Storages (both for marine and inland fisheries), Fish Transport and Cold Chain Network Infrastructure, Development of Modern Fish Markets, Setting up of Brood Banks, Development of Hatcheries, Development of Aquaculture, Modernization of State Fish Seed Farms, Establishment of state of art Fisheries Training Centres, Fish Processing Units, Fish Feed Mills/Plants, Establishment of Cage culture in Reservoirs, Introduction of Deep Sea Fishing Vessels, Establishment of Disease Diagnostic Laboratories, Development of Mariculture, Establishment of Aquatic Quarantine Facilities, Any other innovative projects/activities designed to enhance fish production/productivity/value can be created in private or cooperative sector through loan.

To enable NABARD and banks to lend at concessional rate of interest, the GoI shall provide necessary interest subvention.

NABARD will fund only the public infrastructure component through the State Governments/ State Entities. These would include fishing harbor, fish landing centres, retail fish markets, infrastructure for disease control, quarantine and fish farmers' training centre etc. Total loans for these components will be about ₹ 2100 Core. In respect of individual entrepreneurs, cooperatives and commercial investments, commercial banks will extend finance.

2.1.9.4 Suggested Action Points

- Since fishery sector has good scope in the district, banks should take active interest in financing both under Government as well as normal programmes. Banks may extend credit for both production (short term) and investment (term) credit as well.
- Fish farmers may be organised into SHGs/JLGs for availing bank credit.
- FFDA / Department of Fisheries should arrange modern / scientific fish production practices. They may arrange for visits by new fish farmers, members of SHGs / Farmers' Clubs to fish farms which had successfully increased their yield by adopting better practices.
- The Fishermen's societies are mostly defunct and they have to be revamped with the intervention of RCS.

CHAPTER-2.1.10

FARM CREDIT – OTHERS-BULLOCKS, CARTS, TWO WHEELERS ETC

2.1.10.1 Introduction

The predominant practice of agriculture remains traditional with slow pace of progress in the adoption of modern tools and techniques. The work animals and carts provide employments opportunities to the unemployed youth. It also offers avenue for farmers particularly small and medium farmers to remain gainfully employed in the lean period and raise their income.

2.1.10.2 The GLC under the sector during the last 3 years is furnished in Annexure-III.

2.1.10.3 Assessment of Credit Potential for 2020-21

(₹ in Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Bullocks	Nos.	0.39	1310	510.90	408.72
2	Bullock Carts	Nos.	0.29	1540	440.44	352.35
3	Carrier van	Nos.	1.50	910	1365.00	1092.00
	Total			3760	2316.34	1853.07

Bank Loan is 80% of the Total Outlay

2.1.10.3 Infrastructure and linkage support available, planned and gaps

- The basic infrastructure available for maintenance of animals i.e., veterinary aid centres, fodder, feed etc., has been discussed in detail under Animal Husbandry chapter. There is good number of carpentry units in the district and raw material is available for making carts.
- Extension efforts are taken by Animal Resources Development Department (ARDD)
- Government sponsored programmes for financing in this sector need to be stepped up.

2.1.10.4 Suggested Action Points

- These activities are usually financed under the Government Sponsored Programmes. This makes the financing dependent upon the allocations received under the various sponsored programmes.
- With the proactive initiatives of line department combined with the positive response from the bank officials, the disbursement in this sector can be improved.

CHAPTER-2.2. AGRICULTURE INFRASTRUCTURE

2.2.1 CONSTRUCTION OF STORAGE MARKETING INFRASTRUCTURE (WAREHOUSE/ GODOWNS, MARKET YARDS, SILOS, COLD STORAGE UNITS/COLD CHAINS)

2.2.1.1 Introduction

During the year 2015-16, the district produced 810368 MT and 198814 MT of Aman and Boro paddy 156861 MT of Wheat, 12886 MT and 6215 MT of Jute and Mesta , 44897 MT fruit crops and nearly 41466 MT vegetable crops. Storage capacity of FCI & Food & Supply Department is 21200 MT and 29910 MT(1500MT owned and 28410 MT Hired) respectively. Moreover Agriculture Marketing Department of the district have issued license to 21 Cooperative Societies and 15 Private sector having storage capacity of 4890 MT and 22685 MT. Inadequate storage capacity is compelling the farmers to make distress sale. There is need to create additional storage capacity in the district.

2.2.1.2 Assessment of Credit Potential for 2020-21 (₹ in Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Cold storages	No	230.00	27	6210.00	4657.50
2	Godown	No	40.00	278	11120.00	8340.00
	Total			305	17330.00	12997.50

Bank Loan is 75% of the Total Outlay

2.2.1.3 Infrastructure and linkage support available, planned and gaps

The infrastructural facilities available in the district for marketing are:-

Principal Market Yard: 01	Submarket Yard: 06	Wholesale market : 14
Primary markets: 116	Other rural markets: 07	Market intelligence Centre: 01

- Local consumption of vegetable is estimated at 15-25%.
- Further, there are 30 to 40% losses in fruits and vegetables produced in the district at post harvest stage. The main procurement of vegetables and fruits is done by middlemen to the extent of 15 to 30% in respect of Kharif vegetables and about 30-50% in respect of Rabi vegetables.
- There are 10 cold storage units with a storing capacity of 91020 MT benefitting 50200 cultivators.
- Two multipurpose Cold Storages for dry fruit, food and flower have been set up in Salkia and Shibpur. The total capacity is about 7378MT. No. of cultivators benefitted from these units are estimated at 47915.
- In view of good production of paddy, vegetables, meat and fish, separate market yards are necessary where all these items can be systematically traded.

2.2.1.4 Suggested Action Points

- The banks should extend adequate credit support to the borrowers and also help them avail subsidy component under CISS of Govt.of India. Banks may take steps to popularise the Rural Godown and Cold Storage schemes as it would help them have better recovery of crop loans and will also provide an opportunity to diversify their lending portfolio to extend pledge loan facility.
- Bank should extend credit to the beneficiaries under State Incentive scheme for MSE individual including SHGs. Agro based industries may be financed at large scale by commercial banks, RRBs, cooperative banks.
- Up-gradation in the infrastructural facilities at the existing rural haats is an important input for giving impetus to the economic activities both under farm and non-farm sectors. Banks

may utilise the opportunity for this purpose for meeting the working capital as well as fixed expenditure needs.

- Since the small and marginal farmers have limited storage capacity, godowns associated with PACS and other cooperative societies have better chance of success because the farmers have the facility of pledge loan. Office of ARCS may consider to publicise the scheme amongst good or potentially viable societies for implementation of the scheme.
- DRDC may popularise the Rural Godown scheme amongst SHGs.
- Setting up of Agro Food Park and Strengthen backward & forward linkages for agricultural produce.

Agricultural Marketing Infrastructure (AMI)

- Awareness be made regarding construction of godowns above 1000 MT capacity. It needs to be registered with Warehousing Authority after due accreditation and Negotiable warehouse receipt system may be encouraged, as this will reduce distress sale immediately after harvest.
- Availability of warehousing, cold storage in the district is very less considering the production of the district.

CHAPTER-2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1 Introduction

Out of reported area of 138680 ha. of total geographical area of the district, about 92,650 ha. is subject to different problems of land degradation. Land Development work involving 'On Farm Development' (OFD), reclamation of acidic/alkaline /saline soil, soil and water conservation measures on watershed basis have potential in the district. As additional measure for improving soil health, use of bio-fertilisers and vermi composting etc. needs to be encouraged.

2.2.2.2 Assessment of Credit Potential for 2020-21

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Tank Silt application for improving productivity of poor soils	1 ha	0.49	393	192.41	173.17
2	Land levelling and shaping	1 ha	1.11	420	466.20	418.92
3	Farm pond (4 cents in 16 cents land)	1 ha	0.42	348	146.16	131.78
4	Farm pond (6 cents in 24 cents land)	1 ha	0.70	120	84.00	75.65
5	Farm pond (8 cents in 33 cents land)	1 ha	0.93	100	93.00	83.46
	Total			1381	981.77	882.98

Bank Loan is 90% of the Total Outlay

2.2.2.3 Infrastructure and linkage support available, planned and gaps

- Although the land surface is generally plain -land levelling, bunding, smoothening etc. will be required in individual farmer's plots for uniform distribution of water and better productivity.
- Mass awareness campaign of the programme have been continuing in the State. 1.2 lakh ponds have been created under 'Jal Dhoro –Jol Bhoro programme in west Bengal.
- Initiatives for popularising the bio-fertiliser/vermi-compost have been taken up by Agriculture Department and consumption of the same is showing upward trend.
- Shortage of earth moving machinery, soil testing labs and support services.
- Under RIDF maintained in NABARD, RIDF loans have been sanctioned for creation of the undernoted potentials for different land development related activities

Activity	Unit Size	Potential
Irrigation Projects	Lakh ha	0.07
Flood Protection	Lakh ha	0.11
Watershed Development	Lakh ha	0.25

2.2.2.4 Suggested Action Points

- Banks should finance vermi-compost, NADEP compost units etc. to reduce dependence on chemical fertiliser.
- Banks should finance to the agricultural graduates to establish Agri-Clinic and Agri-Business Centres in the district to enhance the productivity under agriculture. Farmers may avail the advantages i.e. soil tests etc. from the Centre.
- Excavation of farm pond for harvesting rainwater may be encouraged in the saline / critical and semi-critical blocks of the district.
- DRDC may make available village wise information to the banks to prepare village credit plans in the areas where watershed development projects are implemented.
- Awareness programme on National project on organic farming under implementation by GOI may be organised.

CHAPTER-2.2.3 AGRICULTURAL INFRASTRUCTURE -OTHERS

2.2.3.1 Introduction

The Govt. of West Bengal has given due stress on 12th plan outlay for adoption of Integrated Pest Management (IPM) approach which emphasizes for safe and judicious use of pesticides as well as all round measures to reduce pesticides. The quality of pesticides is regularly analysed in State Pesticide quality control laboratories and initiatives have been taken to strengthening these laboratories during 12 plan period.

Linkage support available and planned

Two Soil testing laboratories have been established in Regional Rural Centre and KVK. NABARD through KVK is providing training on technology adoption, soil conservation and land development. Under the scheme of RKVY, more emphasis has been given on the use of bio-fertiliser, vermin compost as also on the setting up of soil testing laboratory.

New and emerging activities which have been found technically feasible and financially viable/bankable

As farmyard manure is not available in sufficient quantity and organic matter content of soil is reducing substantially, vermicompost unit may be emphasized in farmers' plot to meet the deficiency of organic manure. Bank may provide credit for setting up of such unit. More emphasis has been given on the use of bio-pesticide/fertilizer and vermicompost. Under the scheme of RKVY, the District Agriculture Department and KVK is playing a pro-active role in creating awareness amongst the farmers regarding the use of compost fertiliser, Regional Rural Centre at Majiham is also continuously doing research work for improvement of soil health of the district.

2.2.2.2 Assessment of Credit Potential for 2020-21

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Vermicompost (10'x6'x2.5')	No	0.27	177	47.53	42.78
2	NADEP Compost (10'x6'x3')	No	0.21	192	40.01	36.01
	Total			369	87.54	78.79

Bank Loan is 90% of the Total Outlay

2.2.2.3 Suggested Action Points.

- Under the Project ATMA and RKVY, awareness to be created for organic farming / vermin composting / Bio fertiliser / Bio pesticides. KVK to play proactive role in extension of improved technologies especially on organic farming.
- Banks should finance vermicompost, NADEP compost units etc. to reduce their dependence on chemical fertiliser.

CHAPTER-2.3 ANCILLARY ACTIVITIES

2.3.1. FOOD AND AGRO PROCESSING

2.3.1.1 Introduction

Investments in Agro/ Food processing sector have not been commensurate with the large potential available and as a sequel, linkages between production, post-harvest management, processing and marketing including export largely remain weak. Against the back drop of the WTO agreement and opening up of international markets, in addition to a huge domestic market, agro food processing has assumed significance and has thrown open new opportunities and challenges.

2.3.1.2 Assessment of Credit Potential for 2020-21

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Grain processing	No	32.00	112	3584.00	2867.20
2	Fruit & Veg. Processing	No	12.65	160	2024.00	1619.20
3	Milk processing	No	13.00	57	741.00	592.80
4	Potato processing	No	154.00	129	19866.00	15892.80
	Total			458	26215.00	20972.00

Bank Loan is 80% of the Total Outlay

2.3.1.3 Infrastructure and linkage support available, planned and gaps

Howrah is adjacent to the State capital and all parts of the district are well connected with the metropolitan city of Kolkata. The status of agro processing units in the district is as under:-

Type of Processing Activity	No. of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	75	21225
Sugarcane (Gur/Khandsari/Sugar)	0	0
Fruit (Pulp/Juice/Fruit drink)	8	260
Spices (Masala Powders/Pastes)	20	5
Dry-fruit (Cashew/Almond/Raisins)	0	0
Cotton (Ginning/Spinning/Weaving)	30	13500(Mtr)
Milk (Chilling/Cooling/Processing)	12	20
Meat (Chicken/Mutton/Pork/Dryfish)	0	0
Animal feed (Cattle/Poultry/Fishmeal)	8	76000

(source : DIC Howrah)

2.3.1.4 Suggested Action Points

- Banks should take a proactive role to involve farmers (through Farmers' Club/Farmers Club Federation) and entrepreneurs to develop this sector.
- Small and medium size investments and farm gate processing may be encouraged by the banks.
- Banks may finance more no of projects under the Sector as financial assistance from NABARD, SIDBI, Exim Bank, NCDC, MPEDA, APEDA are available
- Banks may finance more SHGs for creating small scale entrepreneurs in greater number for boosting of the sector.
- Banks may also finance more number of milch animals .Bank finance to flow for chilling units, processing and transportations. Besides traditional dairy farming, banks may finance for manufacture of indigenous milk products, like, Ghee, Paneer, Drinks, etc. These products will enable better price realisation for the mini dairies and comparatively remunerative prices for the farmers who produce milk.
- Extending soil-testing facilities for proper use of fertiliser.

- In West Bengal, APMC Act needs to be amended for ensuring better infrastructure under various activities on Food and Agro processing sector. Few private initiatives and PPP model may be encouraged. If APMC act is amended in the State, then GOI credit linked subsidy scheme i.e., AMI Scheme (Agri Marketing Infrastructure) scheme can be implemented in the State for storage, processing, grading.
- Good infrastructure under Road/Transport can be achieved by construction of road under RIDF
- Bankers may be apprised regularly about the development in this sector with credit linkage .This will help the sector to grow.

CHAPTER -2.3.2 AGRI ANCILLARY ACTIVITIES – OTHERS

2.3.2.1 Introduction

Majority of the farmers in the Howrah district are in the category of small and marginal farmers. Agriculture and non-agriculture are the main economic activities of Howrah district. Total number of farming families in the district is 225144 with average per capita land holding is 0.45 ha. The total net cropped area 82,130 ha and percentage of irrigated area is 31.44%. The major kharif crops grown in the district are Paddy, Maize and Jute. Major Rabi crops are Wheat, vegetables and Mustard. Potato, Jute and Sugarcane are the main cash crops of the district. Groundnuts production is huge in Amta 1 block of Howrah district and there is a huge market of fish production in Amta, Shyampur and Uluberia blocks. One FPO proposal with NABARD's assistance has been sanctioned to Srijanai Village Development Society, NGO in Amta-I block of Howrah district for the groundnut producers and for the handholding support, KVK, Howrah has been selected as POPI.

Linkage support available and planned

The marketing infrastructure in the district includes one regulated market, 16 Whole sale markets, 132 primary market yards and about 7 rural haats/mandis operating in the district

2.3.2.2 Infrastructure and linkage support available, planned and gaps

NABARD has been extending financial assistance to all registered POs including FPOs.

GOI introduced Agri Clinic and Agri Business centre (ACABC), a Credit linked subsidy scheme to supplement the efforts of Government's extension system by providing extension and other services to farmers on payment basis or free of cost, to support agriculture development and to create gainful employment opportunities for unemployed agriculture Graduate.

2.3.2.3 Suggested Action Points:

- State Government may amend PIMC Act to make the Cooperative Societies/ PACS/ LAMPS eligible for availing direct loans from financial institutions/ market
- Banks also explore the possibilities of granting loans to good working or profitable Coops/ PACS/ LAMPS for expansion of their business
- PACS to modernize their functioning and diversify the business and to act as a Multipurpose Service Centre.

CHAPTER -3

CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

3.1 Introduction

- The District of Howrah once occupied the prime position and was considered to be one of the highly industrialised districts in West Bengal. A number of industries like engineering, casting, steel fabrication, ship building, consumer goods industries, construction pressure die casting, forging, electric installations, manufacturing of industrial electrical goods accessories etc. had a large concentration in the district.
- Under the cottage industries, the district is famous for brass utensils, silver smithy, artificial hair (wig), polo balls, shuttlecocks, padlocks, jute products, zari works, leather goods, etc. Thus there is good scope for institutional finance for modernisation or revival of these units.

3.2 Assessment of Credit Potential for 2020-21

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
MSME						
A.Manufacturing Sector Enterprises- Term Loan						
1	Micro Enterprises	No	25.00	10320	258000.00	193500.00
2	Small Enterprises	No	200.00	900	180000.00	135000.00
3	Medium Enterprises	No	500.00	162	81000.00	60750.00
	Sub Total			11382	519000.00	389250.00
Service Sector Enterprises						
1	Micro Enterprises	No	10.00	2400	24000.00	18000.00
2	Small Enterprises	No	150.00	1770	265500.00	199125.00
3	Medium Enterprises	No	400.00	97	38800.00	29100.00
	Sub Total			4267	328300.00	246225.00
Working Capital 40%					338920.00	254190.00
	Total MSME			15649	1186220.00	889665.00

Bank Loan is 75% of the Total Outlay

The total projection of MSME sector includes MUDRA Loan also keeping in mind that the new concept of loan amounting from ₹ 25 lakh to ₹ 400.00 lakh and considering the huge potential for increased ground level credit flow to the sector, a growth of about 72 per cent over the previous year is considered reasonable while assessing the potential.

3.3 Availability and Gaps in Infrastructure and Support Services – MSME Sector:

- There are about 23000 SSI units as on 31 March 2018 providing direct and indirect employment to about 234391 people.
- Presence of skilled worker in Howrah district.
- Availability of technical support from nearby Govt. institute like BESU and many ITI / Polytechnic in respect of transfer of technology for the mechanical / chemical / metallurgical units.
- Scope of marketing linkage through Govt. Institutions like NSIC, & CEO, Dasnagar.
- Growth of many micro / small clusters – MSE / Handicraft based e.g. Foundry, Re-Rolling, Metal Spare Parts, Optical Lens Grinding, Shuttle Cock, Zari, Gems & Jewellery has made the district a big business region in the state
- Stable supply of power from WBSEDCL / CESC.
- About 92% units are in Tiny Sector and rapid urbanisation restricts expansion of the existing units due to non-availability of suitable space.
- Poor infrastructure in road, drainage in the existing unit.

State Govt.

- The process of sponsoring and receipt of subsidy under Government Sponsored Schemes like PMEGP, BSKP, USKP, SCP, TSP are generally conducted at the fag end of the financial year. The department may ensure to initiate the process of sponsoring and receipt of subsidy in the first quarter of the year so as to complete the entire formalities by end of third quarter of the year.
- Marketing is the main problem faced by small units and production units of Self Help Groups. The local government can arrange marketing outlets in important locations of the district headquarters.

Banks/NGO/VA

- Banks should take special efforts in financing the artisans in the area of cluster development programme as developed by DIC/SISI/NABARD
- The revolving credit limit to the small manufacturing and service sector beneficiaries through Swarojgar Credit Card (SCC), General Credit Card (GCC), Artisan Credit Card (ACC) etc. should be popularised so that the rural artisan can avail timely credit of minimum `1.00 lakh.
- The bankers can avail of the benefits of Credit Guarantee Scheme for Micro and Small Enterprises (CGSME) while considering the proposals under this sector.
- There is huge scope for small road transport business considering transportation of a large number of tourist visiting the district every year. Bankers may avail the opportunity to enhance their business portfolio in MSME. DIC to ensure clients are getting adequate loans from the banks and financial institutions.

3.4 Critical intervention required for creating a definitive impact in the sector

Exploration of potential industries like food products, petrochemical downstream products, paper and paper products, electronics, computer hardware and software, agricultural implements, machine spares, leather products, hosiery and garments, metal and metallurgical products, fabrication etc. in potential places like Domjur, Sankrail, Birshipur, Uluberia, Bagnan, Bally, Jangalpur, Dhulagori, Panchla can be initiated by the govt. and financial institutions by providing proper training and bank loan.

For a detailed report on MSME Sector in the State of West Bengal please visit www.nabard.org

CHAPTER-4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

4.1 POTENTIAL FOR EXPORT CREDIT

4.1.1 Export Potential of West Bengal

As West Bengal is close to Bangladesh, Myanmar, Thailand and a number of other East and South East Asian countries, it can play a crucial role in India's pursuit for increased trade with these countries.

The principal commodities exported from West Bengal are Tea, rice, floriculture products, processed foods, jute goods, silk yarn and fabrics, silk carpet, leather and leather products, gems and jewellery, sports goods, and occupies the 4th position in the country in terms of export of sea food products.

Fishes are exported primarily through Kolkata and Haldia Port to Japan followed by Vietnam and China. Out of the total exports 90% are shrimps and the rest includes ornamental fish, crab, fresh water prawns.

4.1.2 Assessment of Credit Potential for 2020-21

There is no structured agency or medium for export of the goods / agriculture products from the district. Export Credit has been included in the Priority Sector during the year 2015-16.

Assessment of Credit Potential for 2020-21

(₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Export Credit	0	5	1	5.00	4.00
2						
	Total			1	5.00	4.00

Bank Loan is 80% of the Total Outlay

Considering limited potential of export in the district, a small beginning can be made by allocating ₹ 4.00 lakh.

4.1.3. Availability of Infrastructure

Howrah district has advantages in its geographical location in terms of export potential as it is situated in the southern part of West Bengal. The district is primarily industrially improved district. The district has a huge scope of export. It is learnt informally that Zari work saree, dress materials, dry flower foundry, shuttle cock, Engineering parts, etc. are exported through wholesale market to Bangladesh, Nepal, Bhutan and Pakistan. It is also learnt that Exporters of the district are using their own resources and sometimes using Letter of Credit with the bank for exporting their goods directly from Kolkata. Hence there is a scope of extending export credit facilities to exporter in more structured manner.

4.1.4 Critical gaps & interventions required, action points/issues to be addressed

- Availability of power supply and road connectivity needs to be addressed.
- Settling the Pre Shipment Credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- Lack of forex branches in the district and the operation handling outside district makes the credit access difficult for the exporter.
- Due precaution taken in case of the export of agricultural products especially for factors such as domestic and international demand and supply situation, price competitiveness, quality concerns, sanitary & phytosanitary requirements and relevant rules & regulations of the importing countries. Temporary restrictive measures sometime adopted by the importing countries in view of non-conformity to any of these standards/rules ruin the unit.

- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organisations with technical assistance from banks regarding correct filling up of forms.
- Collateral security should not be insisted upon as far as possible and Gold Card scheme should be popularised.
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.

CHAPTER 4.2 CREDIT POTENTIAL FOR EDUCATION

4.2.1 Introduction

Educational loans include loans and advances granted to individuals for educational purposes up to ₹ 10 lakh for studies in India and ₹20 lakh for studies abroad, and do not include those granted to institutions. Loans granted to educational institutions will be eligible to be classified as priority sector advances under micro and small (service) enterprises, provided they satisfy the provisions of MSMED Act, 2006.

4.2.2 Assessment of Credit Potential for 2020-21

(₹ lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Education Loan	No	5	2360	11800.00	9440.00
	Total			2360	11800.00	9440.00

Bank Loan is 80% of the Total Outlay

4.2.3 Availability of Infrastructure, critical gaps & interventions required

No additional infrastructure is required in the district for lending in this sector as the beneficiaries normally go outside the district to pursue their higher education and hence a moderate growth of 1 per cent has been projected. Reputed colleges are available in the district for higher education and Kolkata being near, students go to Kolkata for higher studies.

4.2.4. Suggested Action Points:

- Branch Managers should be suitably sensitised by their respective controlling office for pushing more finance in this sector.
- As the area is new, govt departments may take initiatives to aware willing students to take opportunity of having education loan for their higher studies either in state or abroad.
- Banks may also take initiative to aware students through their publicity measures.
- Banks may give priority for Education loan in the district.
- Private parties may also come forward to join hands with the State Govt. in opening of more numbers of schools and colleges.

CHAPTER 4.3 CREDIT POTENTIAL FOR HOUSING

4.3.1 Introduction

The housing industry of India is one of the fastest growing sectors. A large population base, rising income level and rapid urbanisation leads to growth in this sector. Owing to increase in income level and the desire to enhance their standard of living and opening of more private and commercial banks as well as national level companies in the district, demand for housing is increasing day by day. Hence scope of Housing loan has a good potential in the district. The bankers are also very enthusiastic to finance this sector on account of assured asset creation, security of loan, good recovery etc..

Linkage support available and planned

- The various roads, bridges, power stations, health centres constructed with assistance from RIDF of NABARD are expected to have generated additional opportunities for banks to lend in housing etc.
- Further, a large number of teachers, State Government Officials, private firms and companies can create demand for credit in respect of housing loans.
- Potential under housing loans is considerably good. Construction of flats in Municipality area is growing which may increase demand for Housing loan. So there is a vast scope of bank loan to the desired people.

4.3.2 Assessment of Credit Potential for 2020-21

(₹Lakh)						
Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Housing	Nos.	8.5	6378	54213.00	43166.40
	Total			6378	54213.00	43166.40

Bank Loan is 80% of the Total Outlay

4.3.3 Availability of Infrastructure, critical gaps & interventions required

No additional infrastructure is required in the district for lending in this sector. Sufficient construction materials are widely available in the district including supply of cement easily. In view of growth of population, upcoming multispecialty hospitals, good road connectivity, the potential for housing finance is high in the district. Lack of town planning, inadequate drainage system and drinking water facility is a hurdle for growth in housing project. However, such problems will overcome once the drinking facility projects start functioning

4.3.4 Suggested Action Points:

- Banks may give priority to housing loan in the district.
- Branch Managers should be suitably sensitised by their respective controlling office for pushing more finance in this sector.

CHAPTER - 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1. INFRASTRUCTURE – PUBLIC INVESTMENT

5.1.1 Introduction

Infrastructure is the key indicator of developmental status of a country, state or a district. Rural infrastructure assumes crucial importance in India because of the country's large tracts covering rural area. Better rural infrastructure has twin effects of strengthening the foundation of agriculture, the pace setter for promotion of economic growth and better health and physical conditions of the rural population. Empirical and econometric studies illustrate a strong relationship between infrastructure and economic growth. However, lack of sufficient sources of funds for the massive investment needs of the rural infrastructure, poor efficiency in delivery of quality infrastructure services hamper the provision of effective rural infrastructure.

5.1.2 Sector-wise critical Infrastructure requirement

The following are the requirements identified for different sectors:-

Critical Infrastructure assessment										
No	Sector	Name of the Project (activity / sector)	Location of the unit (Block / village)	Type of work – Broad components	Physical outlay (Nos)	TFO (appx.)	Investment required at the present stage	Expected time for completion of projects	Benefits likely to accrue on completion	Remarks (New/ongoing/abandoned/revival of defunct project)
1	2	3	4	5	6	7	8	9	10	11
1	Infra proj. in Agri and Allied sectors (excluding Irrigation)	BLDO -cum-BAHC (AH)	All Blocks	Building and diagnostic equipments	14	1470	1470	1 year	Improved diagnostic facility for livestock	New
2	Rural connectivity sector	Rural Road	i) Bargachia ii) Garchumuk iii) dhuldhu lia iv) Makardah (4 villages)	Widening and strengthening work	6	450	450	3 yrs	Improved connectivity for serving villagers/population	Existing - Further w/S
3	Projects affecting positively growth of agri production and productivity (Irrigation)	Soil Testing lab	All blocks	Civil construction work and laboratory	14	1050	1050	1 year	Soil Health card and soil specific crops	New
4		Farm Implement Hub	All blocks	Civil construction work and farm implements	14	1150	1150	2 year	Easy access of farmers to farm implements	New
5		MI - LDTW / MDTW	All blocks	Structural work of MI	14	1000	1000	2 years	Additional irrigation potential	New

Critical Infrastructure assessment										
No	Sector	Name of the Project (activity / sector)	Location of the unit (Block / village)	Type of work – Broad components	Physical outlay (Nos)	TFO (appx.)	Investment required at the present stage	Expected time for completion of projects	Benefits likely to accrue on completion	Remarks (New/ongoing/abandoned/revival of defunct project)
1	2	3	4	5	6	7	8	9	10	11
6	Post-harvest management / value addition	Modernisation of Rural Haat	6 blocks	Market complex structure - civil construction work	14	750	750	2 Yrs.	500 farmers of adjacent villages will be benefitted through regular marketing facility	New
7		Godown	8 blocks	Godown with ancillary structures	4 (1000 MT each)	4800	4800	2 years	Minimising post harvest losses and remunerative price to farmers through scientific storage	New
8	Social sector	Angan wadi	12 blocks	Construction of main building with ancillary facilities	12	120	120	1 Yr.	Improved health and nutrition for children and women	
				Total		10790	10790			

5.1.3 Suggestions / Other interventions

- State Government's share under 'Accelerated Irrigation Benefits Programme' (AIBP) can be covered under RIDF/LTIF.
- State Government's share under 'National Micro Irrigation Programme' can be covered under RIDF/MIDF.
- Keeping in view the State Government's decision to ensure basic education to all the children in the State there is need to strengthen the educational institutions in the district. There are various programmes under which assistance is available to the State Government for construction /improvement of school buildings. NABARD is also providing assistance under RIDF for education sector.
- There is also scope for flood protection, market yard, primary school, bridges, etc. under RIDF support for Howrah district.

CHAPTER-5.2 SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

5.2.1 Introduction

Social Infrastructure is a subset of the *infrastructure* sector and typically includes assets that accommodate *social* services. Examples of **Social Infrastructure** Assets include schools, college, universities, Medical care centre, Pay & use Toilets, Drinking water projects etc.. Infrastructure development of the district is very poor. Although there are a handful of good Govt. aid schools and colleges in the district, there are hardly a few private schools and

private colleges. Hence potential for setting up of private schools and colleges is prominent in the district.

Medical facilities in the district is not sufficient to cater to the needs of people of 14 blocks in the district. Awareness regarding diseases is also increasing. Private Nursing Home can play important role in the health scenario of the district.

Maintenance of good Health and hygiene depends on good sanitation facilities. Construction of Pay and use toilet plays an important role. Private players may invest in this area which could earn them a good revenue. Pay and use toilets can be built up in all strategic location viz. bus stand, hospital, Rural Haat, stadium and big market places.

Safe drinking water can control so many water borne diseases. Municipality supply in town area is not sufficient. Most of the people are depending on packaged drinking water. Hence there is a good scope in this sector.

State Govt. has already initiated to open healthcare facilities in Private Public Partnership (PPP) mode. Investment in pay & use toilet at this juncture seems conducive situation in rural area.

Linkage support available and planned

Opening up colleges, polytechnic college in the district will certainly improve the scenario of technical colleges in district. Land is available for setting up of private colleges, nurshing homes. Declaration of converting state highway into national highway will improve road connectivity.

5.2.2 The credit flow under the sector during the last 3 years is furnished in **Annexure-III**.

5.2.3 Assessment of Credit Potential for 2020-21

(₹ lakh)

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Private School	Nos.	20	4	80.00	64.00
2	Private College	Nos.	50	2	100.00	80.00
3	Nursing Homes	Nos.	30	4	120.00	96.00
4	Pay and Use toilet	Nos.	5	3	15.00	12.00
5	Drinking water project	Nos.	30	3	90.00	72.00
	Total			16	405.00	324.00

Bank Loan is 80% of the Total Outlay

CHAPTER 5.3. CREDIT POTENTIAL FOR RENEWABLE ENERGY

5.3.1 Introduction

GOI had prepared a strategic plan for New and renewable energy sector for the period 2011-17 and revised the renewable energy capacity. Jawarharlal Nehru National Solar Mission aims to generate 20000 MW of solar power by 2022, creating a positive environment among investors keen to tap into India's potential.

West Bengal Renewable Energy Development Agency (WBREDA), established in the year 1993, has a mandate to promote Renewable Energy technologies and create an environment conducive to their commercialisation through innovative projects.

The district has been declared as 100% electrified. Major source of power is 'grid electricity supplied by WBSCDCL. There is a general energy shortage and peak shortage in summer causing great inconvenience especially to 17,16,081 Rural Household. However, the concept of use of

renewable source of energy is yet to pick up because of lack of awareness, knowledge and publicity. Banks have also not taken any initiative to provide finance in this field. The possibilities of setting up of Bio Gas Plants and Solar Energy units exist in the district. There is not much demand for bank loans for solar energy in households.

5.3.2 Assessment of Credit Potential for 2020-21

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	BIOGAS	No	0	160	52.80	42.24
2	Solar Cooking	No	0	460	128.80	103.04
3	Solar Lighting	No	0	386	108.08	86.46
4	Solar Pumpsets 3 HP with panel	No	4	47	188.00	150.40
	Total			1053	477.68	382.14

Bank Loan is 80% of the Total Outlay

5.3.3 Infrastructure and Linkage Support available, planned and gaps

Sl. No.	Sources / Systems	Potential
1	Bio gas Plants (Nos.)	0.7 million
2	Improved Chulhas (Nos.)	6.6 million
3	Biomass based power	200 MW
4	Solar Energy	20 MW per sq. km.
5	Wind Energy	115 MW
6	Small Hydropower	250 MW
7	Tidal Power	100 MW
8	Urban & Industrial wastes	250 MW
	Achievements at a Glance	
1	No. of villages electrified through Solar PV	124 Nos.
2	No. of villages electrified through Biomass based power generation	6 Nos.
3	No. of Solar Home Lighting Systems provided	More than 10,000
4	No. of Solar Street Lights working	More than 700
5	No. of Bio gas Plants installed	1.10 lakh
6	No. of improved chulhas installed	2.70 lakh
7	Small Hydel Power Plants under installation	3 MW
8	Small Hydel Power Plants (Renovation)	4.8 MW
	Renewable Energy Power projects in the pipeline	
1	Tidal Power Plants	3 MW
2	Biomass based power plants	1 MW
3	Wind Power Generation	2 MW
4	Small Hydel Power Generation	12 MW
5	Solar PV Power Generation	400 MW

(Source :DIC, Howrah)

District Industries Centre, the nodal agency for implementation of the bio-gas programme, imparts training to local masons in association with other agencies. Raw materials like bricks, cement, steel etc., are available.

About 2300 Bio gas plants are functional in the district.

Dual Fuel Pumps have also been introduced where 70% bio-gas is used with 30% diesel to operate the pump on a farm.

It is estimated that 1 kg. of fresh dung can lead to 38 litres of Bio Gas (1 litre is equal to 3 KCAL).

5.3. 5. Availability of Infrastructure, critical gaps & interventions required

- NABARD has prioritised the renewable sources of energy as a thrust area. There is scope of better utilisation of available urban waste, agricultural waste for production of energy and compost / organic manure.

- The extension services are now being done through NGO who are directly dealing with the WEBREDA. However, the progress continues to be poor on account of initial investment and easy availability of cooking gas in rural areas. Efforts are being taken by some of the NGOs for production of bio-fuel from waste products on indigenous basis but the same are in experimental stage.

5.3.6. Suggested Action Points

- A resource map indicating the availability for various renewable sources of energy may be prepared by WEBREDA for the proper planning in development of renewable energy sources.
- All the Municipalities in the district may think for solid waste management as a profitable venture for recycling their daily waste.
- The Government agencies involved in the promotion of renewable energy technologies may play proactive role in awareness creation and take the benefits of the renewable energy technologies
- The banks have reservation in financing the sector which can be removed through capacity building of the bank officials as also the consumers.
- There may be credit flow in few branches in this sector but the meagerness of the amount has restricted the banks to furnish them as a separate sector with potential.
- The department can create awareness about the subsidy scheme of Government of India for manufacturing of organic manure from fruit and vegetable waste.
- Incentives/subsidies to individuals for home-lighting system should be widely propagated by the banks for more financing in this sector.
- Municipal bodies, govt. depts., GP authority may take initiatives to set up solar street light, solar community light etc. for demonstration effect.

CHAPTER - 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1. Introduction

The total physical target of credit linkage for the State as a whole was 5,72,874 SHGs with targeted amount of ₹ 13024.78 crore disbursement for FY 2018-19 (as per ACP). As per data provided by WBSRLM Dept, GoWB, at the end of March 2019, sanctioned credit linkage of SHG stood at Rs. 11368.90 crore (87% of financial target) covering 5,23,235 nos. of groups (91% of physical target) as against Credit Linkage of ₹ 8155.97 crore covering 4,44,327 no of groups at the end of March 2018. Average ticket size has shown improvement at ₹ 2.17 lakh per group for the year 2019-20.

6.1.1 Status of SHG-BLP in the District:

All the extension service departments of the Government are emphasising on extension of credit through SHG mode. Among the Banking agency the district central cooperative bank and the Regional Rural bank have performed better than the Commercial Banks.

i) SHG Credit linkage for 2018 – 19 in the district

Particulars	Total
No. of SHGs that has been credit linked as on 31.03.2019	20867
Amount sanctioned as on 31.03.2019 (Rs.lakh)	50897
No. of SHGs to be credit linked 2019-20	18313
Amount of credit linkage 2019-20 (Rs. Lakh)	46048

6.2. Infrastructure and linkage support available, planned and Gaps.

All the stakeholders viz. Banks, NGOs, MFIs, State and Central Government Departments have played important role in expansion of the programme. Need based enhancement limit should be provided to eligible SHGs with proper grading exercise and SHGs should be encouraged to take up micro enterprises.

6.3 Assessment of Credit Potential for 2020-21

Sr. No.	Activity	Unit	Unit Cost	Phy. Units	Total Fin. Outlay	Bank Loan
1	Micro Credit -SHG	Nos.	1.50	16020	24030.00	24030.00
2	SHG -Fresh		2.50	7800	19500.00	19500.00
3	SHG-Loan to Individuals - Budget 2019	Unit	0.50	4764	2382.00	2382.00
4	SHG-Loan to Group Member - Budget 2019	Nos.	1.00	1191	1191.00	1191.00
	Total			29775	47103.00	47103.00

Bank Loan is 100% of the Total Outlay

6.4 Roadmap for the future

- PACS have to take a lead as SHG financing is a very promising business
- The PACS having 75 to 100 SHGs may be roped in to form self-sustaining SHG clusters at village and PACS level.
- Training / sensitisation programme for stakeholders viz. banks, NGOs, resource persons on SHG has to be imparted for successful implementation of the scheme.
- Training programme for matured SHGs to take up micro-enterprises through appropriate skill upgradation in existing and new livelihood opportunities
- Creation of customer Ids for the authorised SHG office bearers for mapping with the BC channel accordingly.

6.5 Financing through Joint Liability Groups (JLGs)

Besides SHG-BLP, NABARD has been supporting formation of JLGs with 4-10 member. The JLG mode of financing serves as collateral substitute for loans provided to small, marginal, tenant farmers, oral lessees, share croppers etc. Considering large number of small and marginal farmers in the district there is lot of potential for financing JLGs in the district. NABARD has developed a business model on financing JLGs through RRBs.

6.6 Suggestions / Action points

(a) Banks

- Banks should encourage credit flow in this sector.
- In view of the rapid urbanization, banks may take a proactive role in financing SHG/JLG loan in a big way to meet the financial requirement of the people.
- Banks can promote SHG formation with financial support loans with the help of active support from the Farmers Clubs and SHG promoting agencies located in the district.

(b) Departments

- Govt. Departments may highlight commercial potentialities of different activities. The Line Departments of the Govt. may highlight the commercial viability of different activities that the unemployed youth in the district could undertake.
- Development Department and NGOs may conduct orientation and intervention programmes.
- Project profiles may be prepared and circulated among banks and prospective entrepreneurs.

ANNEXURE - I

ACTIVITY-WISE / BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS 2020-21

DISTRICT: HOWRAH

Sr. No.	Activity	Unit size	SOF/ Unit Cost	Block	(₹ In Lakh)										(₹ In Lakh)							TOTAL
					AMTA-I	AMTA-II	BAGNAN-I	BAGNAN-II	B'JAGACH A	DOMJUR	J.B PUR	PANCHLA	SANKRAIL	SHYAMPU R-I	SHYAMPU R-II	U N PUR	ULUBERIA-I	ULUBERIA-II	ULUBERIA-M	HOWRAH-M	BALLY-M	
I	Agriculture				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
A	Farm Credit																					
(a)	Crop Production, Maintenance, Marketing																					
	Paddy(local)	1 ha	0.67	PU	510	510	510	510	510	1000	1000	900	510	1025	1025	900	900	510	0	0	0	10320.00
				BL	341.70	341.70	341.70	341.70	341.70	670.00	670.00	603.00	341.70	686.75	686.75	603.00	603.00	341.70	0.00	0.00	0.00	6914.40
	Paddy (Boro)	1 ha	0.93	PU	900	900	900	900	1025	1025	1025	900	900	900	900	800	800	800	0	0	0	12675.00
				BL	837.00	837.00	837.00	837.00	953.25	953.25	953.25	837.00	837.00	837.00	837.00	744.00	744.00	744.00	0.00	0.00	0.00	11787.75
	Paddy (HYV)	1 ha	0.78	PU	800	800	800	800	800	1025	1025	1025	1025	1025	1025	1025	1025	1250	0	0	0	13450.00
				BL	624.00	624.00	624.00	624.00	624.00	799.50	799.50	799.50	799.50	799.50	799.50	799.50	799.50	975.00	0.00	0.00	0.00	10491.00
	Jute	1 ha	0.65	PU	130	130	85	0	0	0	85	85	85	85	85	85	85	85	85	0	0	1025.00
				BL	84.50	84.50	55.25	0.00	0.00	0.00	55.25	55.25	55.25	55.25	55.25	55.25	55.25	55.25	0.00	0.00	0.00	666.25
	Wheat	1 ha	0.58	PU	45	45	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	105.00
				BL	26.10	26.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.70	0.00	0.00	0.00	0.00	0.00	60.90
	Pulses	1 ha	0.38	PU	45	45	15	15	15	15	15	15	15	25	25	15	25	25	0	0	0	310.00
				BL	17.10	17.10	5.70	5.70	5.70	5.70	5.70	5.70	5.70	9.50	9.50	5.70	9.50	9.50	0.00	0.00	0.00	117.80
	Oilseed/Mustard/Sunflower etc.	1 ha	0.58	PU	260	260	260	260	260	260	260	260	260	215	215	215	250	250	0	0	0	3485.00
				BL	150.80	150.80	150.80	150.80	150.80	150.80	150.80	150.80	150.80	124.70	124.70	124.70	145.00	145.00	0.00	0.00	0.00	2021.30
	Potato	1 ha	1.83	PU	2600	2600	800	500	500	510	500	500	500	500	700	2450	260	430	0	0	0	13350.00
				BL	4758.00	4758.00	1464.00	915.00	915.00	933.30	915.00	915.00	915.00	915.00	1281.00	4483.50	475.80	786.90	0.00	0.00	0.00	24430.50
	Groundnut	1 ha	0.75	PU	6900	6900	0	0	430	0	260	170	0	500	700	4000	170	260	0	0	0	20290.00
				BL	5175.00	5175.00	0.00	0.00	322.50	0.00	195.00	127.50	0.00	375.00	525.00	3000.00	127.50	195.00	0.00	0.00	0.00	15217.50
	Vegetables	1 ha	0.88	PU	1700	1700	1700	1700	1200	1300	1300	1300	1300	1300	860	1300	1000	1300	900	800	900	21560.00
				BL	1496.00	1496.00	1496.00	1496.00	1056.00	1144.00	1144.00	1144.00	1144.00	1144.00	756.80	1144.00	880.00	1144.00	792.00	704.00	792.00	18972.80
	Others/Arum/Capsicum	1 ha	2.25	PU	70	70	130	130	85	70	70	70	70	40	40	40	40	40	0	0	0	965.00
				BL	157.50	157.50	292.50	292.50	191.25	157.50	157.50	157.50	157.50	90.00	90.00	90.00	90.00	90.00	0.00	0.00	0.00	2171.25
				PU	13960	13960	5200	4815	4825	5205	5540	5225	4665	5615	5575	10845	4555	4950	900	800	900	97535.00
				BL	13667.70	13667.70	5266.95	4662.70	4560.20	4814.05	5046.00	4795.25	4406.45	5036.70	5165.50	11058.35	3929.55	4486.35	792.00	704.00	792.00	92851.45
	10% post harvest/household/consumption purpose				1366.77	1366.77	527	466	456	481	505	480	441	504	517	1106	393	449	79	70	79	9285.15
	20% towards repair and maintenance of farm assets + crop insurance				2733.54	2733.54	1053.39	932.54	912.04	962.81	1009.20	959.05	881.29	1007.34	1033.10	2211.67	785.91	897.27	158.40	140.80	158.40	18570.29
	TOTAL				17768.01	17768.01	6847.04	6061.51	5928.26	6258.27	6559.80	6233.83	5728.39	6547.71	6715.15	14375.86	5108.42	5832.26	1029.60	915.20	1029.60	120706.89
(b)	Water Resources																					
	STW with PS 5 HP	No	0.61	PU	135	135	17	35	35	35	35	35	35	55	45	45	8	35	3	1	1	690.00
				BL	74.12	74.12	9.33	19.22	19.22	19.22	19.22	19.22	19.22	30.20	24.71	24.71	4.39	19.22	1.65	0.55	0.55	378.81
	Diesel Pump Sets (5 HP)	No	0.32	PU	210	210	110	110	110	160	160	90	100	90	90	90	90	90	3	2	0	1715.00
				BL	60.48	60.48	31.68	31.68	31.68	46.08	46.08	25.92	28.80	25.92	25.92	25.92	25.92	25.92	0.86	0.58	0.00	493.92
	Electrical Pumpset(5HP)	No	0.31	PU	33	33	33	28	28	23	38	43	43	43	28	28	28	28	3	3	3	466.00
				BL	9.21	9.21	9.21	7.81	7.81	6.42	10.60	12.00	12.00	12.00	7.81	7.81	7.81	7.81	0.84	0.84	0.84	130.01
	Drip Irrigation (2.7x2.7m spacing)	No	0.75	PU	35	35	25	25	25	25	25	25	5	35	95	95	45	45	5	0	0	545.00
				BL	23.63	23.63	16.88	16.88	16.88	16.88	16.88	16.88	3.38	23.63	64.13	64.13	30.38	30.38	3.38	0.00	0.00	367.88
	Sprinkler	Ha	0.51	PU	28	28	32	32	22	22	0	31	32	31	32	24	24	24	0	0	0	362.00
				BL	12.85	12.85	14.69	14.69	10.10	10.10	0.00	14.23	14.69	14.23	14.69	11.02	11.02	11.02	0.00	0.00	0.00	166.16
				PU	441.00	441.00	217.00	230.00	220.00	265.00	258.00	224.00	215.00	254.00	290.00	282.00	195.00	222.00	14.00	6.00	4.00	3778.00
				BL	180.28	180.28	81.78	90.27	85.68	98.69	92.77	88.24	78.08	105.97	137.25	133.58	79.52	94.34	6.72	1.96	1.39	1536.78

Sr. No.	Activity	Unit size	SOF/ Unit Cost	Block	AMTA-I	AMTA-II	BAGNAN-I	BAGNAN-II	B'JAGACH A	DOMJUR	J.B PUR	PANCHLA	SANKRAIL	SHYAMPU R-I	SHYAMPU R-II	U N PUR	ULUBERIA-I	ULUBERIA-A-II	ULUBERIA-M	HOWRAH-M	BALLY-M	TOTAL
(c)	Farm Mechanisation																					
	Tractors (35 HP)	No	5.50	PU	5	1	5	5	5	5	5	5	5	5	5	4	5	4	0	0	0	64.00
				BL	24.75	4.95	24.75	24.75	24.75	24.75	24.75	24.75	24.75	24.75	24.75	19.80	24.75	19.80	0.00	0.00	0.00	316.80
	Second Hand Tractor (35HP)	No	3.85	PU	6	6	6	6	6	6	6	6	6	6	6	8	8	8	0	0	0	90.00
				BL	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	27.72	27.72	27.72	0.00	0.00	0.00	311.85
	Power Tillers (12HP)	No	2.60	PU	40	40	40	40	40	45	40	50	50	50	0	45	45	45	0	0	0	570.00
				BL	93.60	93.60	93.60	93.60	93.60	105.30	93.60	117.00	117.00	117.00	0.00	105.30	105.30	105.30	0.00	0.00	0.00	1333.80
	Other implements	No	1.00	PU	65	65	65	65	65	65	65	65	65	65	65	65	65	65	5	5	5	925.00
				BL	58.50	58.50	58.50	58.50	58.50	58.50	58.50	58.50	58.50	58.50	58.50	58.50	58.50	58.50	4.50	4.50	4.50	832.50
				PU	116	112	116	116	116	121	116	126	126	126	76	122	123	122	5	5	5	1649.00
	SUB TOTAL			BL	197.64	177.84	197.64	197.64	197.64	209.34	197.64	221.04	221.04	221.04	104.04	211.32	216.27	211.32	4.50	4.50	4.50	2794.95
(d)	Plantation and Horticulture																					
	Mango(Conventional)	1 acre	0.79	PU	55	55	55	55	55	55	55	55	15	55	55	55	0	0	0	0	0	620.00
				BL	34.80	34.80	34.80	34.80	34.80	34.80	34.80	34.80	9.49	34.80	34.80	34.80	0.00	0.00	0.00	0.00	0.00	392.30
	Mango (Amrapalli)	1 acre	0.72	PU	55	55	25	30	30	55	35	25	25	55	55	55	0	0	0	0	0	500.00
				BL	31.64	31.64	14.38	17.26	17.26	31.64	20.13	14.38	14.38	31.64	31.64	31.64	0.00	0.00	0.00	0.00	0.00	287.60
	Guava	1 acre	0.41	PU	55	55	30	30	30	55	25	25	15	55	55	55	15	15	0	0	0	515.00
				BL	17.85	17.85	9.73	9.73	9.73	17.85	8.11	8.11	4.87	17.85	17.85	17.85	4.87	4.87	0.00	0.00	0.00	167.11
	Coconut Tall variety	1 acre	0.52	PU	110	80	55	55	55	55	55	55	55	55	55	55	20	25	0	0	0	785.00
				BL	45.73	33.26	22.87	22.87	22.87	22.87	22.87	22.87	22.87	22.87	22.87	22.87	8.32	10.39	0.00	0.00	0.00	326.37
	Rose ***	0.4 Ha	1.52	PU	32	32	32	32	12	32	0	0	0	22	22	7	22	12	0	0	0	257.00
				BL	38.86	38.86	38.86	38.86	14.57	38.86	0.00	0.00	0.00	26.72	26.72	8.50	26.72	14.57	0.00	0.00	0.00	312.10
	Tube rose(0.04 Ha)	0.4 Ha	0.09	PU	53	53	53	44	23	23	23	33	13	23	23	23	23	23	0	0	0	433.00
				BL	3.90	3.90	3.90	3.24	1.69	1.69	1.69	2.43	0.96	1.69	1.69	1.69	1.69	1.69	0.00	0.00	0.00	31.87
	Juhi*	0.04 Ha	0.35	PU	6	6	6	6	6	6	6	11	11	11	11	11	6	6	0	0	0	109.00
				BL	1.68	1.68	1.68	1.68	1.68	1.68	1.68	3.08	3.08	3.08	3.08	3.08	1.68	1.68	0.00	0.00	0.00	30.52
	Bela*	(0.04 Ha)	0.35	PU	6	6	6	6	6	6	0	0	0	6	6	7	10	10	0	0	0	75.00
				BL	1.68	1.68	1.68	1.68	1.68	0.00	0.00	0.00	1.68	1.68	1.68	1.96	2.80	2.80	0.00	0.00	0.00	21.00
	Hibiscus*	0.4 ha	0.35	PU	22	22	32	32	7	22	22	7	7	32	32	32	22	0	0	0	0	291.00
				BL	6.16	6.16	8.96	8.96	1.96	6.16	6.16	1.96	1.96	8.96	8.96	8.96	6.16	0.00	0.00	0.00	0.00	81.48
	Betelvine	0.25 a	1.85	PU	200	200	200	200	200	200	200	220	220	320	300	300	300	300	120	120	120	3720.00
				BL	296.00	296.00	296.00	296.00	296.00	296.00	296.00	325.60	325.60	473.60	444.00	444.00	444.00	444.00	177.60	177.60	177.60	5505.60
	Oyster Mushroom	0.003 Ha	0.50	PU	26	26	26	26	26	31	106	156	56	106	106	56	26	36	0	0	0	809.00
				BL	10.40	10.40	10.40	10.40	10.40	12.40	42.40	62.40	22.40	42.40	42.40	22.40	10.40	14.40	0.00	0.00	0.00	323.60
	Medicinal Plants***	0.4 Ha	0.39	PU	110	110	110	110	110	85	85	110	110	110	110	110	85	85	0	0	0	1440.00
				BL	33.88	33.88	33.88	33.88	33.88	26.18	26.18	33.88	33.88	33.88	33.88	33.88	26.18	26.18	0.00	0.00	0.00	443.52
	SUB TOTAL			BL	522.58	510.11	477.14	479.36	446.52	490.12	460.02	509.51	441.16	699.16	669.56	631.62	532.81	520.59	177.60	177.60	177.60	7923.07

Sr. No.	Activity	Unit size	SOF/ Unit Cost	Block	AMTA-I	AMTA-II	BAGNAN-I	BAGNAN-II	FJAGACH A	DOMJUR	J.B PUR	PANCHLA	SANKRAIL	SHYAMPU R-I	SHYAMPU R-II	UN PUR	ULUBERIA-I	ULUBERIA-II	ULUBERIA-M	HOWRAH-M	BALLY-M	TOTAL
(e)	Animal Husbandry- Dairy																					
	C B Cows (1+1)	No	1.30	PU	260	260	90	85	135	135	135	135	135	160	160	160	0	0	10	5	5	1870.00
				BL	304.20	304.20	105.30	99.45	157.95	157.95	157.95	157.95	157.95	187.20	187.20	187.20	0.00	0.00	11.70	5.85	5.85	2187.90
	Improved Indigenous cows (1+1)	No.	1.22	PU	55	55	35	35	35	35	30	30	25	105	105	105	0	0	0	0	0	650.00
				BL	60.39	60.39	38.43	38.43	38.43	38.43	32.94	32.94	27.45	115.29	115.29	115.29	0.00	0.00	0.00	0.00	0.00	713.70
	Buffaloes Rearing (1+1)	No	1.31	PU	105	105	25	25	35	35	55	55	35	55	55	105	25	25	10	5	5	760.00
				BL	123.80	123.80	29.48	29.48	41.27	41.27	64.85	64.85	41.27	64.85	64.85	123.80	29.48	29.48	11.79	5.90	5.90	896.04
	Mini dairy of 5 CB cows	No.	3.45	PU	55	55	35	35	35	35	30	30	25	105	105	105	0	0	0	0	0	650.00
				BL	170.78	170.78	108.68	108.68	108.68	108.68	93.15	93.15	77.63	326.03	326.03	326.03	0.00	0.00	0.00	0.00	0.00	2018.25
	Mini dairy of 10 CB cows	No	6.90	PU	15	15	10	10	10	10	6	5	5	15	15	15	5	3	2	1	1	133.00
				BL	93.15	93.15	62.10	62.10	62.10	62.10	37.26	31.05	31.05	93.15	93.15	93.15	31.05	18.63	12.42	6.21	6.21	825.93
	sum total			PU	490	490	195	190	250	250	256	255	225	440	430	490	30	28	22	11	11	4063.00
				BL	752.31	752.31	343.98	338.13	408.42	408.42	386.15	379.94	335.34	786.51	724.41	845.46	60.53	48.11	35.91	17.96	17.96	6641.82
	Working Capital	No.	0.30	PU	42	42	15	15	21	21	22	22	20	32	32	37	3	3	2	1	1	331
				BL	11.34	11.34	4.05	4.05	5.67	5.67	5.94	5.94	5.4	8.64	8.64	9.99	0.81	0.81	0.54	0.27	0.27	89.37
	SUB TOTAL				763.65	763.65	348.03	342.18	414.09	414.09	392.09	385.88	340.74	795.15	733.05	855.45	61.34	48.92	36.45	18.23	18.23	6731.19
(f)	Animal Husbandry-POULTRY																					
	Layers (5000 birds) **	No	31.90	PU	45	45	45	10	30	30	35	35	30	35	35	25	25	25	25	25	25	525.00
				BL	1076.63	1076.63	1076.63	239.25	717.75	717.75	837.38	837.38	717.75	837.38	837.38	598.13	598.13	598.13	598.13	598.13	598.13	12560.63
	Layers (1000 birds)	No.	2.76	PU	56	56	56	46	46	56	56	56	56	56	56	56	56	56	56	34	56	910.00
				BL	115.92	115.92	115.92	95.22	95.22	115.92	115.92	115.92	115.92	115.92	115.92	115.92	115.92	115.92	115.92	70.38	115.92	1883.70
	Broiler (5000 birds) **	No	17.88	PU	12	10	9	6	5	6	5	6	6	7	7	6	6	7	6	6	6	116.00
				BL	160.92	134.10	120.69	80.46	67.05	80.46	67.05	80.46	80.46	93.87	93.87	80.46	80.46	93.87	80.46	80.46	80.46	1555.56
	sum total			PU	113	111	110	62	81	92	96	97	92	98	98	87	87	88	87	65	87	1551.00
				BL	1353.47	1326.65	1313.24	414.93	880.02	914.13	1020.35	1033.76	914.13	1047.17	1047.17	794.51	794.51	807.92	794.51	748.97	794.51	15999.89
	Working Capital	No.	0.75	PU	11	11	11	6	8	9	10	10	9	10	10	9	9	9	9	7	9	157
				BL	7.425	7.425	7.425	4.05	5.4	6.075	6.75	6.75	6.075	6.75	6.75	6.075	6.075	6.075	6.075	4.725	6.075	105.98
	SUB TOTAL				1360.89	1334.07	1320.66	418.98	885.42	920.21	1027.10	1040.51	920.21	1053.92	1053.92	800.58	800.58	813.99	800.58	753.69	800.58	16105.86
g	Animal Husbandry-Sheep/Goat/Piggery																					
	Goat rearing (20F+1M)	No	1.40	PU	185	185	185	185	185	185	185	185	70	120	120	150	170	170	0	0	0	2280.00
				BL	207.20	207.20	207.20	207.20	207.20	207.20	207.20	207.20	78.40	134.40	134.40	168.00	190.40	190.40	0.00	0.00	0.00	2553.60
	Piggery (3+1)	No	0.97	PU	85	85	85	85	75	75	75	85	85	85	85	85	95	105	10	5	5	1210.00
				BL	65.96	65.96	65.96	65.96	58.20	58.20	58.20	65.96	65.96	65.96	65.96	65.96	73.72	81.48	7.76	3.88	3.88	938.96
	Rabbit (10+2)	No	0.91	PU	55	55	55	55	55	55	55	55	55	55	55	85	85	85	0	0	0	860.00
				BL	40.04	40.04	40.04	40.04	40.04	40.04	40.04	40.04	40.04	40.04	40.04	61.88	61.88	61.88	0.00	0.00	0.00	626.08
	sum total			PU	325	325	325	325	315	315	315	325	325	210	260	320	350	360	10	5	5	4350.00
				BL	313.20	313.20	313.20	313.20	305.44	305.44	305.44	313.20	184.40	240.40	240.40	295.84	326.00	333.76	7.76	3.88	3.88	4118.64
	Working Capital	No.	0.50	PU	33	33	33	33	32	32	32	33	21	26	26	32	35	36	1	1	1	440
				BL	14.85	14.85	14.85	14.85	14.4	14.4	14.4	14.85	9.45	11.7	11.7	14.4	15.75	16.2	0.45	0.45	0.45	198.00
	SUB TOTAL				328.05	328.05	328.05	328.05	319.84	319.84	319.84	328.05	193.85	252.10	252.10	310.24	341.75	349.96	8.21	4.33	4.33	4316.64
h	FISHERY																					
	Fish farming in existing pond through renovation	0.4 ha	2.02	PU	80	80	12	12	22	22	32	32	32	80	80	80	12	42	0	0	0	618.00
				BL	129.28	129.28	19.39	19.39	35.55	35.55	51.71	51.71	51.71	129.28	129.28	129.28	19.39	67.87	0.00	0.00	0.00	998.69
	Fish farming in new pond	0.4 ha	3.90	PU	11	11	11	11	11	11	11	11	7	31	31	31	11	11	0	0	0	210.00
				BL	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	21.84	96.72	96.72	96.72	34.32	34.32	0.00	0.00	0.00	655.20
	Integrated Fish farming(fish cum poultry) through renovation of pond	0.4 ha	2.68	PU	22	20	12	10	6	6	6	51	0	20	22	20	0	0	0	0	0	195.00
				BL	47.15	42.86	25.72	21.43	12.86	12.86	12.86	109.30	0.00	42.86	47.15	43.40	0.00	0.00	0.00	0.00	0.00	418.46
	Integrated Fish farming in new pond(fish cum duck) through renovation of pond	0.4 ha	2.60	PU	20	20	5	6	20	11	10	10	11	50	51	50	50	50	0	0	0	364.00
				BL	41.60	41.60	10.40	12.48	41.60	22.88	20.80	20.80	22.88	104.00	106.08	104.00	104.00	104.00	0.00	0.00	0.00	757.12
	Fresh Water Prawn Poly Culture **	1 ha	3.11	PU	10	10	12	10	7	10	35	10	0	33	20	20	20	0	0	0	0	197.00
				BL	24.88	24.88	29.86	24.88	17.42	24.88	87.08	24.88	0.00	82.10	49.76	49.76	49.76	0.00	0.00	0.00	0.00	490.14
	New pond construction and prawn culture (excavation up to 1.0 M) **	1 ha	7.77	PU	10	10	6	5	5	5	10	10	6	6	5	5	5	0	0	0	0	88.00
				BL	62.16	62.16	37.30	31.08	31.08	31.08	62.16	62.16	37.30	37.30	31.08	31.08	31.08	0.00	0.00	0.00	0.00	547.01
	Ornamental Fish Culture 300x300 sq ft	1 ha	3.40	PU																		3
				BL	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	2.72	2.72	2.72	8.16
	sum total			PU	153	151	58	54	71	65	104	124	56	220	209	206	98	103	1	1	1	1675
				BL	339.39	335.10	156.98	143.58	172.83	161.57	268.93	303.18	133.73	492.26	460.07	454.24	238.55	206.19	2.72	2.72	2.72	3874.77
	Working Capital																					
	IMC Fry Production	1 Acre	0.4	PU	15	15	6	5	7	7	10	12	6	22	21	21	10	10	0	0	0	167
				BL	4.80	4.80	1.92	1.60	2.24	2.24	3.20	3.84	1.92	7.04	6.72	6.72	3.20	3.20	0.00	0.00	0.00	53.44
	IMC Fry to fingerlings Production	1 Acre	0.802	PU	8	8	3	3	4	3	5	6	3	11	10	10	5	5	0	0	0	84
				BL	5.13	5.13	1.92	1.92	2.57	1.92	3.21	3.85	1.92	7.06	6.42	6.42	3.21	3.21	0.00	0.00	0.00	53.89
	Production of Table Fish	1 Acre	2.123	PU	31	30	12	11	14	13	21	25	11	44	42	41	20	21	0	0	0	336
				BL	52.65	50.95	20.38	18.68	23.78	22.08	35.67	42.46	18.68	74.73	71.33	69.63	33.97	35.67	0.00	0.00	0.00	570.66
	Ornamental Fish Culture	25 Sq.mt.	0.5	PU	2	2	1	1	1	1	1	1	1	2	2	2	1	1	0	0	0	19

Sr. No.	Activity	Unit size	SO/ Unit Cost	Block	AMTA-I	AMTA-II	BAGNAN-I	BAGNAN-II	FJAGACH A	DOMJUR	J.B PUR	PANCHLA	SANKRAIL	SHYAMPUR-I	SHYAMPUR-II	UN PUR	ULUBERIA-I	ULUBERIA-A-II	ULUBERIA-M	HOWRAH-M	BALLY-M	TOTAL
	SUB TOTAL (Fisheries)			BL	402.77	396.79	181.61	166.19	201.81	188.22	311.41	353.72	156.66	581.89	545.34	537.81	279.33	248.67	2.72	2.72	2.72	4560.37
i	OTHERS-Farm Credits																					
	Bullocks **	No.	0.39	PU	85	85	85	85	100	110	100	110	110	105	105	105	65	60	0	0	0	1310.00
				BL	26.52	26.52	26.52	26.52	31.20	34.32	31.20	34.32	34.32	32.76	32.76	32.76	20.28	18.72	0.00	0.00	0.00	408.72
	Bullock Carts **	No.	0.29	PU	110	110	110	110	110	110	110	110	110	110	110	110	110	110	0	0	0	1540.00
				BL	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	0.00	0.00	0.00	352.35
	Carrier van **	No.	1.50	PU	55	55	105	105	55	55	60	55	55	55	75	55	55	55	5	5	5	910.00
				BL	66.00	66.00	126.00	126.00	66.00	66.00	72.00	66.00	66.00	66.00	90.00	66.00	66.00	66.00	6.00	6.00	6.00	1092.00
	Others - Sub Total			PU	250	250	300	300	265	275	270	275	275	270	290	270	230	225	5	5	5	3760.00
				BL	117.69	117.69	177.69	177.69	122.37	125.49	128.37	125.49	125.49	123.93	147.93	123.93	111.45	109.89	6.00	6.00	6.00	1853.07
	TOTAL FARM CREDIT			BL	21641.56	21576.48	9959.64	8261.87	8601.63	9024.25	9489.03	9286.25	8205.60	10380.86	10358.33	17980.38	7531.45	8229.92	2072.38	1884.23	2044.94	166528.81
B	Agriculture Infrastructure																					
(a)	STORAGE FACILITIES																					
	Cold storages **	No	230.00	PU	1	2	2	3	2	1	2	2	2	1	0	2	1	1	1	2	2	27.00
				BL	172.50	345.00	345.00	517.50	345.00	172.50	345.00	345.00	345.00	172.50	0.00	345.00	172.50	172.50	172.50	345.00	345.00	4657.50
	Godown **	No	40.00	PU	18	16	16	15	17	16	17	17	17	17	17	17	18	17	15	14	14	278.00
				BL	540.00	480.00	480.00	450.00	510.00	480.00	510.00	510.00	510.00	510.00	510.00	510.00	540.00	510.00	450.00	420.00	420.00	8340.00
				PU	19.00	18.00	18.00	18.00	19.00	17.00	19.00	19.00	19.00	18.00	17.00	19.00	19.00	18.00	16.00	16.00	16.00	305.00
	SUB TOTAL			BL	712.50	825.00	825.00	967.50	855.00	652.50	855.00	855.00	855.00	682.50	510.00	855.00	712.50	682.50	622.50	765.00	765.00	12997.50
(b)	Land Development																					
	Tank Silt application for improving productivity of poor soils	1 ha	0.49	PU	25	25	25	25	20	30	30	30	30	30	30	30	30	30	1	1	1	393.00
				BL	11.02	11.02	11.02	11.02	8.81	13.22	13.22	13.22	13.22	13.22	13.22	13.22	13.22	13.22	0.44	0.44	0.44	173.17
	Land levelling and shaping	1 ha	1.11	PU	30	30	30	30	30	30	30	30	30	30	30	30	30	30	0	0	0	420.00
				BL	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	0.00	0.00	0.00	418.92
	Farm pond (4 cents in 16 cents land)	1 ha	0.42	PU	25	25	25	25	25	25	25	25	25	25	20	25	25	25	1	1	1	348.00
				BL	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	7.57	9.47	9.47	9.47	0.38	0.38	0.38	131.78
	Farm pond (6 cents in 24 cents land)	1 ha	0.70	PU	9	9	9	8	8	8	8	8	8	8	9	10	8	8	10	0	0	120.00
				BL	5.67	5.67	5.67	5.04	5.04	5.04	5.04	5.04	5.04	5.67	6.30	5.04	5.04	6.30	0.00	0.00	0.00	75.65
	Farm pond (8 cents in 33 cents land)	1 ha	0.93	PU	7	7	7	7	7	7	7	7	7	7	7	7	6	10	0	0	0	100.00
				BL	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.01	8.35	0.00	0.00	0.00	83.46
				Phy	96	96	96	95	90	100	100	100	100	101	97	100	99	105	2	2	2	1381.00
	SUB TOTAL			BL	61.92	61.92	61.92	61.29	59.09	63.49	63.49	63.49	63.49	64.12	62.86	63.49	62.66	67.26	0.82	0.82	0.82	882.98
(C)	OTHERS																					
	Vermicompost (10'x6'x2.5')	No	0.27	PU	20	15	15	15	10	10	10	10	10	12	12	15	10	10	1	1	1	177.00
				BL	4.83	3.63	3.63	3.63	2.42	2.42	2.42	2.42	2.42	2.90	2.90	3.63	2.42	2.42	0.24	0.24	0.24	42.78
	NADEP Compost (10'x6'x3')	No	0.21	PU	15	13	10	18	10	20	15	10	11	20	20	10	10	10	0	0	0	192.00
				BL	2.81	2.44	1.88	3.38	1.88	3.75	2.81	1.88	2.06	3.75	3.75	1.88	1.88	1.88	0.00	0.00	0.00	36.01
				Phy	35.00	28.00	25.00	33.00	20.00	30.00	25.00	20.00	21.00	32.00	32.00	25.00	20.00	20.00	1.00	1.00	1.00	369.00
				BL	7.65	6.06	5.50	7.00	4.29	6.17	5.23	4.29	4.48	6.65	6.65	5.50	4.29	4.29	0.24	0.24	0.24	78.79
	Agri Infrastructure Total				809.42	914.92	911.92	1061.79	934.09	745.99	943.49	938.49	939.49	778.62	604.86	943.49	795.16	769.76	624.32	766.82	766.82	14249.48
C	ANCILLARY ACTIVITIES																					
	Food & Agro Processing																					
	Grain processing **	No	32.00	PU	8	8	8	8	8	8	8	8	8	8	8	8	8	8	0	0	0	112.00
				BL	204.80	204.80	204.80	204.80	204.80	204.80	204.80	204.80	204.80	204.80	204.80	204.80	204.80	204.80	0.00	0.00	0.00	2867.20
	Fruit & Veg. Processing **	No	12.65	PU	11	11	12	9	9	10	9	9	9	9	9	9	9	8	9	9	9	160.00
				BL	111.32	111.32	121.44	91.08	91.08	101.20	91.08	91.08	91.08	91.08	91.08	91.08	91.08	80.96	91.08	91.08	91.08	1619.20
	Milk processing **	No	13.00	PU	3	3	4	4	4	4	5	4	4	4	4	4	4	0	2	2	2	57.00
				BL	31.20	31.20	41.60	41.60	41.60	41.60	52.00	41.60	41.60	41.60	41.60	41.60	41.60	0.00	20.80	20.80	20.80	592.80
	Potato processing **	No	154.00	PU	0	0	11	11	11	11	0	12	11	17	17	21	7	0	0	0	0	129.00
				BL	0.00	0.00	1355.20	1355.20	1355.20	1355.20	0.00	1478.40	1355.20	2094.40	2094.40	2587.20	862.40	0.00	0.00	0.00	0.00	15892.80
				PU	22.00	22.00	35.00	32.00	32.00	33.00	22.00	33.00	32.00	38.00	38.00	42.00	28.00	16.00	11.00	11.00	11.00	458.00
	SUB TOTAL			BL	347.32	347.32	1723.04	1692.68	1692.68	1702.80	347.88	1815.88	1692.68	2431.88	2431.88	2924.68	1199.88	285.76	111.88	111.88	111.88	20972.00
	TOTAL AGRICULTURE				22798.30	22838.72	12594.60	11016.34	11228.40	11473.05	10780.40	12040.63	10837.77	13591.36	13395.07	21848.56	9526.49	9285.44	2808.58	2762.93	2923.64	201750.29
	TOTAL TERM LOAN				4933.29	4975.41	5696.61	4909.27	5245.69	5161.99	4151.04	5728.71	5065.54	6926.94	6567.56	7358.67	4354.67	3387.62	1771.92	1842.28	1887.25	79964.46
	Working Capital				97.00	95.30	50.95	45.56	54.45	52.79	69.56	78.09	43.85	116.72	112.36	114.04	63.41	65.56	7.07	5.45	6.80	1078.94
II	MSME																					
A (a)	A.Manufacturing Sector Enterprises- Term Loan																					

Sr. No.	Activity	Unit size	SOF/ Unit Cost	Block	AMTA-I	AMTA-II	BAGNAN-I	BAGNAN-II	B'JAGACH A	DOMJUR	J.B PUR	PANCHLA	SANKRAIL	SHYAMPUR-I	SHYAMPUR-II	UN PUR	ULUBERIA-I	ULUBERIA-II	ULUBERIA-M	HOWRAH-M	BALLY-M	TOTAL
1	Micro Enterprises	No	25	PU	625	625	625	625	625	625	525	525	700	625	625	535	625	625	625	625	535	10320.00
				BL	11718.75	11718.75	11718.75	11718.75	11718.75	11718.75	9843.75	9843.75	13125.00	11718.75	11718.75	10031.25	11718.75	11718.75	11718.75	11718.75	10031.25	193500.00
2	Small Enterprises	No	200.00	PU	44	44	44	25	25	44	25	44	72	32	44	44	72	72	72	125	72	900.00
				BL	6600.00	6600.00	6600.00	3750.00	3750.00	6600.00	3750.00	6600.00	10800.00	4800.00	6600.00	6600.00	10800.00	10800.00	10800.00	18750.00	10800.00	135000.00
3	Medium Enterprises	No	500.00	PU	5	5	5	6	6	1	1	1	11	6	7	7	17	16	17	28	23	162.00
				BL	1875.00	1875.00	1875.00	2250.00	2250.00	375.00	375.00	375.00	4125.00	2250.00	2625.00	2625.00	6375.00	6000.00	6375.00	10500.00	8625.00	60750.00
(b)	Service Sector Enterprises																					
1	Micro Enterprises	No	10.00	PU	138	138	168	138	124	124	124	138	138	138	124	124	138	139	139	168	200	2400.00
				BL	1035.00	1035.00	1260.00	1035.00	930.00	930.00	930.00	1035.00	1035.00	1035.00	930.00	930.00	1035.00	1042.50	1042.50	1260.00	1500.00	18000.00
2	Small Enterprises	No	150.00	PU	105	105	105	105	105	105	105	105	95	95	95	100	105	105	110	115	110	1770.00
				BL	11812.50	11812.50	11812.50	11812.50	11812.50	11812.50	11812.50	11812.50	10687.50	10687.50	10687.50	11250.00	11812.50	11812.50	12375.00	12937.50	12375.00	199125.00
3	Medium Enterprises	No	400.00	PU	0	1	5	4	0	0	0	5	9	6	6	11	9	9	7	13	12	97.00
				BL	0.00	300.00	1500.00	1200.00	0.00	0.00	0.00	1500.00	2700.00	1800.00	1800.00	3300.00	2700.00	2700.00	2100.00	3900.00	3600.00	29100.00
	SUB TOTAL			PU	917	918	952	903	885	899	780	818	1025	902	901	821	966	966	970	1074	952	15649.00
				BU	33041.25	33341.25	34766.25	31766.25	30461.25	31436.25	26711.25	31166.25	42472.50	32291.25	34361.25	34736.25	44441.25	44073.75	44411.25	59066.25	46931.25	635475.00
	Working Capital 40%				13216.50	13336.50	13906.50	12706.50	12184.50	12574.50	10684.50	12466.50	16989.00	12916.50	13744.50	13894.50	17776.50	17629.50	17764.50	23626.50	18772.50	254190.00
	TOTAL MSME				46257.75	46677.75	48672.75	44472.75	42645.75	44010.75	37395.75	43632.75	59461.50	45207.75	48105.75	48630.75	62217.75	61703.25	62175.75	82692.75	65703.75	889665.00
B	Details of Working Capital @40%																					
(a)	Manufacturing Sector Enterprises																					
1	Micro Enterprises																					77400.00
2	Small Enterprises																					54000.00
3	Medium Enterprises																					24300.00
(b)	Service Sector Enterprises																					
1	Micro Enterprises																					7200.00
2	Small Enterprises																					79650.00
3	Medium Enterprises																					11640.00
B	Export Credit		5.00	Phy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
III				BL	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	4.00	4.00
	TOTAL				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	4.00	4.00
	Education Loan	No	5.00	PU	150	150	200	200	100	100	100	100	150	100	110	100	150	150	150	150	200	2360.00
IV				BL	600.00	600.00	800.00	800.00	400.00	400.00	400.00	400.00	600.00	400.00	440.00	400.00	600.00	600.00	600.00	600.00	800.00	9440.00
	TOTAL				600.00	600.00	800.00	800.00	400.00	400.00	400.00	400.00	600.00	400.00	440.00	400.00	600.00	600.00	600.00	600.00	800.00	9440.00
	Housing	Nos.	8.50	PU	315	315	313	315	288	318	325	325	325	325	325	365	365	369	580	605	605	6378.00
V				BL	2142.00	2142.00	2128.40	2142.00	1958.40	2162.40	2210.00	2210.00	2006.00	2210.00	2210.00	2482.00	2482.00	2509.20	3944.00	4114.00	4114.00	43166.40
	TOTAL				2142.00	2142.00	2128.40	2142.00	1958.40	2162.40	2210.00	2210.00	2006.00	2210.00	2210.00	2482.00	2482.00	2509.20	3944.00	4114.00	4114.00	43166.40

Sr. No.	Activity	Unit size	SOF/ Unit Cost	Block	AMTA-I	AMTA-II	BAGNAN-I	BAGNAN-II	FJAGACH A	DOMJUR	J.B PUR	PANCHLA	SANKRAIL	SHYAMPU R-I	SHYAMPU R-II	U N PUR	ULUBERIA-I	ULUBERIA-A-II	ULUBERIA-M	HOWRAH-M	BALLY-M	TOTAL
	Renewable Energy																					
VI	BIOGAS **	No	0.33	PU	8	8	10	10	10	10	10	10	8	8	10	10	10	10	8	10	10	160.00
				BL	2.11	2.11	2.64	2.64	2.64	2.64	2.64	2.11	2.11	2.64	2.64	2.64	2.64	2.64	2.11	2.64	2.64	42.24
	Solar Cooking **	No	0.28	PU	20	20	20	20	20	20	20	20	30	30	30	40	40	40	30	30	30	460.00
				BL	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	6.72	6.72	6.72	8.96	8.96	8.96	6.72	6.72	6.72	103.04
	Solar Lighting **	No	0.28	PU	20	20	20	20	20	20	20	20	30	30	30	30	20	20	20	20	20	386.00
				BL	4.48	4.48	4.48	4.48	4.48	5.82	4.48	4.48	6.72	6.72	6.72	6.72	4.48	4.48	4.48	4.48	4.48	86.46
	Solar Pumpsets 3 HP with panel **	No	4.00	PU	3	2	3	2	3	2	2	3	3	3	3	3	3	3	3	3	3	47.00
				BL	9.60	6.40	9.60	6.40	9.60	6.40	6.40	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	150.40
	Sub Total			PU	51	50	53	52	53	58	52	51	71	73	73	83	73	73	61	63	63	1053.00
				BL	20.67	17.47	21.20	18.00	21.20	19.34	18.00	20.67	25.15	25.68	25.68	27.92	25.68	25.68	22.91	23.44	23.44	382.14
	Others																					
VII	Micro Credit -SHG	No.	1.50	PU	1030	1030	1030	1030	1030	1030	1230	1230	1230	1230	1230	1230	1230	1230	0	0	0	16020.00
				BL	1545.00	1545.00	1545.00	1545.00	1545.00	1545.00	1845.00	1845.00	1845.00	1845.00	1845.00	1845.00	1845.00	1845.00	0.00	0.00	0.00	24030.00
	SHG -Fresh		2.50	PU	500.00	500.00	500.00	500.00	500.00	500.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	0.00	0.00	0.00	7800.00
				BL	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	1500.00	1500.00	1500.00	1500.00	1500.00	1500.00	1500.00	1500.00	0.00	0.00	0.00	19500.00
	SHG-Loan to Individuals - Budget 2019	Unit	0.50	PU	306	306	306	306	306	306	366	366	366	366	366	366	366	366	0	0	0	4764.00
				BL	153.00	153.00	153.00	153.00	153.00	153.00	183.00	183.00	183.00	183.00	183.00	183.00	183.00	183.00	0.00	0.00	0.00	2382.00
	SHG-Loan to Group Member - Budget 2019	No.	1.00	PU	77	77	77	77	77	77	92	92	92	92	92	92	92	92	0	0	0	1191.00
				BL	76.50	76.50	76.50	76.50	76.50	76.50	91.50	91.50	91.50	91.50	91.50	91.50	91.50	91.50	0.00	0.00	0.00	1191.00
	TOTAL				3024.50	3024.50	3024.50	3024.50	3024.50	3024.50	3619.50	3619.50	3619.50	3619.50	3619.50	3619.50	3619.50	3619.50	0.00	0.00	0.00	47103.00
	SOCIAL INFRASTRUCTURE involving bank credit																					
VIII	Private School **	No.	20.00	PU	1	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	4.00
				BL	16.00	0.00	0.00	0.00	16.00	0.00	0.00	16.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64.00
	Private College **	No.	50.00	PU	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.00
				BL	40.00	0.00	40.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80.00
	Nursing Homes **	No.	30.00	PU	0	0	0	1	0	0	0	0	1	1	0	0	1	0	0	0	0	4.00
				BL	0.00	0.00	0.00	24.00	0.00	0.00	0.00	0.00	24.00	24.00	0.00	0.00	24.00	0.00	0.00	0.00	0.00	96.00
	Pay and Use toilet **	No.	5.00	PU	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	3.00
				BL	4.00	0.00	0.00	4.00	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.00
	Drinking water project **	No.	30.00	PU	1	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	3.00
				BL	24.00	0.00	0.00	0.00	24.00	0.00	0.00	24.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.00
				PU	4	0	1	2	2	1	0	2	1	1	0	0	1	0	0	0	0	15.00
	TOTAL			BL	84.00	0.00	40.00	28.00	40.00	5.00	0.00	40.00	24.00	24.00	0.00	0.00	24.00	0.00	0.00	0.00	0.00	324.00
	GRAND TOTAL				74927.22	75300.44	67281.45	61501.59	59318.25	61095.04	54423.65	61963.55	76573.93	65078.29	67796.00	77008.73	78495.42	77743.07	69551.24	90193.12	73568.83	1191834.83

*Juhi , Bela, Hibiscus-unit cost source-P & H, Howrah

** Taken as last years UC

*** 10% has been increased on last year UC

ANNEXURE - II
AN OVERVIEW OF GROUND LEVEL CREDIT FLOW-AGENCYWISE AND SECTORWISE 2013-14,
2014-15, 2015-16 ,2016-17 & 2017-18, Achievement for 2018-19 and Target for 2019-20

District : Howrah

(₹ in lakh)

Agency / Type of loan	2013-14		2014-15		2015-16		2016-17		2017-18		2018-19*		2019-20***	
	Target	Achiev.	Target	Achiev.	Target	Achiev.	Target	Achiev.	Target	Achiev.	Target	Achiev.	Target	Achiev.
CROP LOAN														
CBs	7331.74	1756.00	1450.00	14773.00	46446.00	10665.00	67764.76	27456.52	125016.34	30274.18	121975.28	66979.67	98757.00	
SCB	3000.00	565.00	7738.00	2362.00	15660.00	1460.00	20097.98	6346.09	5043.89	5332.86	5128.11	0.00	4150.00	
SCARDB	984.00	226.00	1600.00	1116.00	5746.00	1019.00	26543.44	502.37	360.28	542.81	366.29	505.87	300.00	
RRBs	2501.00	445.00	2082.00	1551.00	15788.00	1450.00	5500.00	1909.01	16212.49	3442.94	22120.32	2375.11	17500.00	
Total	13816.00	2992.00	12870.00	19802.00	83640.00	14594.00	119906.18	36213.99	146633.00	39592.79	149590.00	69860.65	120707.00	
Term Loan														
MT+LT														
CBs	39617.00	26309.00	62698.00	57624.00	15862.00	11620.00	16156.61	31352.69	32796.19	14171.54	26376.28	4772.52	61247.00	
SCB	14031.00	8461.00	20293.00	21306.00	10000.00	8300.00	5569.12	0.00	1323.19	0.00	1068.68	0.00	2457.00	
SCARDB	1812.00	1146.00	4196.00	5666.00	2000.00	1500.00	956.56	864.38	94.51	0.00	76.33	0.00	173.00	
RRBs	9871.00	6112.00	22343.00	20398.00	8137.00	10721.00	4500.00	123.56	4253.11	14.42	3994.71	0.00	10250.00	
Total	65331.00	42028.00	109530.00	104994.00	35999.00	32141.00	27182.29	32340.63	38467.00	14185.96	31516.00	4772.52	74127.00	
Total Agriculture	79147.00	45020.00	122400.00	124796.00	119639.00	46735.00	147088.47	68554.62	185100.00	53778.75	181106.00	74633.17	194834.00	
CBs	46948.74	28065.00	64148.00	72397.00	62308.00	22285.00	72688.79	58809.21	157812.53	44445.72	148351.56	71752.19	160004.00	
SCB	17031.00	9026.00	28031.00	23668.00	25660.00	9760.00	31834.98	6346.09	6367.08	5332.86	6196.79	0.00	6607.00	
SCARDB	2796.00	1372.00	5796.00	6782.00	7746.00	2519.00	8216.42	1366.75	454.79	542.81	442.62	505.87	473.00	
RRBs	12372.00	6557.00	24425.00	21949.00	23925.00	12171.00	39699.13	2032.57	20465.60	3457.36	26105.03	2375.11	27750.00	
Total	79147.00	45020.00	122400.00	124796.00	119639.00	46735.00	152439.32	68554.62	185100.00	53778.75	181096.00	74633.17	194834.00	
MSME														
CBs	149400.00	113794.00	153155.00	143991.00	228399.00	115164.00	203180.70	83723.79	305302.50	180720.10	370702.00	425236.60	598960.00	
SCB	748.00	561.00	448.00	412.00	1048.00		35000.00	0.00	41939.02	0.00	20062.00	0.00	0.00	
SCARDB	500.00	345.00	200.00	182.00	500.00	2488.00	1000.00	0.00	1423.45	0.00	0.00	0.00	27000.00	
RRBs	7747.00	5113.00	7247.00	6734.00	12247.00	13497.00	10000.00	9943.00	34865.97	6349.36	78992.00	6929.29	106100.00	
WBFC+Pvt.Banks	20433.00	13922.00	17850.00	16881.00	29302.00	82877.00	37476.45	82700.88	53345.86	84566.62	75394.00	0.00	0.00	
Total	178828.00	133735.00	178900.00	168200.00	271496.00	214026.00	286657.15	176367.67	436876.80	271636.08	545150.00	432165.89	732060.00	
Other priority sector														
CBs	38937.00	32265.00	1968.00	17747.00	24261.00	90644.00	36755.10	69708.02	34646.48	104914.35	50124.66	33439.18	83596.37	
SCB	400.00	301.00	75.00	349.00	575.00		500.00	1611.35	1757.43	79.40	2732.33	0.00	0.00	
SCARDB	400.00	312.00	28.00	302.00	528.00	157.00	433.90	0.00	125.53	25.40	0.00	0.00	3386.82	
RRBs	8698.00	7654.00	1089.00	1771.00	3083.00	1938.00	9000.00	17794.00	5648.88	25813.06	10747.71	31678.15	13036.96	
WBFC+Pvt.Banks	2000.00	1627.00	700.00	2031.00	13900.00	69821.00	10540.30	8764.91	8912.67	8497.68	10536.30	0.00	0.00	
Total	50435.00	42159.00	3860.00	22200.00	42347.00	162560.00	57229.30	97878.28	51090.99	139329.89	74141.00	65117.33	100020.15	
TOTAL														
CBs	235285.74	174124.00	219271.00	234135.00	314968.00	228093.00	312624.59	212241.02	497761.51	84691.54	159552.00	530427.97	832560.37	
SCB	18179.00	9888.00	28554.00	24449.00	27283.00	9760.00	67334.98	7957.44	50063.53	2283.91	118.00	0.00	6607.00	
SCARDB	3696.00	2029.00	6024.00	7246.00	8774.00	5164.00	9650.32	1366.75	2003.77	0.00	0.00	505.87	30859.82	
RRBs	28817.00	19324.00	32761.00	30454.00	39255.00	27606.00	58699.13	29769.57	60980.45	0.00	964.00	40982.55	146886.96	
Others (WBFC)	22433.00	15549.00	140950.00	18912.00	43202.00	152698.00	48016.75	91465.79	62258.53	28563.47	28265.00	0.00	0.00	
Total	308410.74	220914.00	427560.00	315196.00	433482.00	423321.00	496325.77	342800.57	673067.79	115538.92	188899.00	571916.39	1016914.15	

ANNEXURE-III

SUB SECTOR-WISE AND AGENCYWISE CREDIT FLOW UNDER AGRICULTURE AND ALLIED ACTIVITIES 2016-17,2017-18,2018-19 AND 2019-20

District: Howrah

(₹ in lakh)

Sl. No.	Agencies/ Activities	2016-17				2017-18				2018-19				2019-20			
		CBS	Coops.	RRBS	Total	CBS	Coops.	RRBS	Total	CBS	Coops.	RRBS	Total	CBS	Coops.	RRBS	Total
i	Crop Loan	27457.00	6848.00	1909.00	36214.00	30274.18	5876.00	3443.00	39593.18	121976.00	5494.00	21611.00	149081.00	98757.00	4450.00	17500.00	120707.00
	Sub Total-I	27457.00	6848.00	1909.00	36214.00	30274.18	5876.00	3443.00	39593.18	121976.00	5494.00	21611.00	149081.00	98757.00	4450.00	17500.00	120707.00
iii	Term Loan																
iii	MI	1448.00	71.00	4.00	1523.00	2512.00	0.00	0.00	2512.00	2728.00	0.00	2154.00	4882.00	6335.00	0.00	4902.00	11237.00
iv	LD	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
v	FM	1798.00	56.00	5.00	1859.00	3271.00	0.00	14.00	3285.00	3522.00	0.00	0.00	3522.00	8178.00	0.00	0.00	8178.00
vi	P&H	5170.00	20.00	2.00	5192.00	2002.00	0.00	0.00	2002.00	4124.00	0.00	0.00	4124.00	9576.00	0.00	0.00	9576.00
vii	DD	1440.00	56.00	7.00	1503.00	214.00	0.00	0.00	214.00	1852.00	0.00	0.00	1852.00	4301.10	0.00	0.00	4301.10
viii	Poultry	1495.00	48.00	7.00	1550.00	1780.00	0.00	0.00	1780.00	2680.00	0.00	0.00	2680.00	6223.00	0.00	0.00	6223.00
vix	SGP	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
vx	Fisheries	1413.00	50.00	4.00	1467.00	452.00	0.00	0.00	452.00	1584.00	625.00	425.00	2634.00	3678.00	1440.00	967.00	6085.00
vxi	SMY	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
vxii	BG	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
vxiii	Others	18589.00	563.00	95.00	19247.00	3941.00	0.00	0.00	3941.00	9886.00	520.00	1925.00	12331.00	22956.00	1190.00	4381.00	28527.00
	Sub Total-II	31354.00	864.00	124.00	32342.00	14171.54	0.00	14.00	14185.54	26376.00	1145.00	4504.00	32025.00	61247.10	2630.00	10250.00	74127.10
	Grand Total	58811.00	7712.00	2033.00	68556.00	44445.72	5876.00	3457.00	53778.72	148352.00	6639.00	26115.00	181106.00	61247.10	2630.00	10250.00	74127.10

ANNEXURE IV				
Indicative Unit cost for Farm sector activities for the year 2019-20				
Sr No	Items of development	Unit size (No of animals/birds)	Unit cost (Amt. in Rs.)	Repayment period including
	Animal Husbandry			
1	Improved/Crossbred Cows (CBC) yielding 8 litres milk per day	1+1	130000	5
2	Improved variety Indigenous Cows Yielding 7 litres milk per day	1+1	122000	5
3	Buffalo rearing average yield 7 litres milk per day	1+1	131000	5
4	Mini Dairy (CBC)	5 CB Cows	345000	5
5	Mini Dairy (CBC)	10 CB Cows	690000	5
6	Heifer Rearing	1	31000	
7	Broiler Farm: all in all out system	1000	281400	5
8	Layer Farm (1+1+3): Cage System	5000	2467500	6 (1+5)
9	Commercial broiler farm	5000	1702000	5
10	Goat Rearing	10F+1M	70000	6 (1+5)
11	Sheep Rearing (Bonpala/Garole)	10F+1M	70000	6 (1+5)
12	Piggery (Breeder cum fattener unit)	3F+1M	97000	5 (1+4)
13	Rabbit Rearing (Meat purpose)	10F+2M	91000	5
Sl. No	LAND DEVELOPMENT			
1	Land levelling and shaping	1 ha	1,10,826	5-7
2	Bench Terracing in slopy region	1 ha	2,24,853	5-7
3	Tank silt application for improving soil productivity	1 ha	48,960	5-7
4	NADEP Compost Tank	10' x 6' x 3'	20,840	5-7
5	Vermicompost Tank	10' x 6' x 2.5'	26,853	5-7
6	Farm Pond - Model -1	Size (3 cents in 12 cent land)	30,720	8 (1+7)
7	Farm Pond - Model -2	Size (4 cents in 16 cent land)	42,074	8 (1+7)
8	Farm Pond - Model -3	Size (6 cents in 24 cent land)	70,042	8 (1+7)
9	Farm Pond - Model -4	Size (8 cents in 33 cent land)	92,736	8 (1+7)
10	Farm Pond - Model -5	Size (20cents in 100 cent land)	2,71,829	8 (1+7)
11	Construction of Masonry Dug Well	3 mtr. dia and 10 mtr. depth	2,84,266	8 (1+7)
Sl. No	FARM MECHINSATION			
	Tractor	25-30 HP	400000 to 500000	5-7
1	Tractor	30-45 HP	550000 to 725000	5-7
	Tractor	More than 45 HP	577000 to 1120000	5-7
2	Second Hand Tractor	35 HP	385000	5-7
3	Power Tiller along with equipment	12 HP	260000	5-7
4	Combined Harvester - Self propelled	1 Unit	2000000	7
5	Self-Propelled Paddy Reaper	3.5 HP	1,10,000	5-7
6	Seed cum fertilizer drill	1	57200	7
7	Rotavator	1	1,15,000	7
8	Tractor Drawn Axial Flow Thresher	1	1,01,000	7
9	Power Tiller Drawn Axial Flow Thresher	1	70,400	6
10	Automatic Potato Planter	1	105000	5-7
11	Zero Till Drill (Tractor Mounted)	1	38500	5-7
12	Strip Till Drill (Tractor Mounted)	1	55000	5-7
13	Rotary Till Drill (Tractor Mounted)	1	55000	5-7
14	Bed Planter (Tractor Mounted)	1	44000	5-7
15	Combined Harvester	50-70 HP	495000 to 700000	5-7
Sl. No	PLANTATION & HORTICULTURE			
1	Mango (Conventional) large variety	1 (Acre)	79093	10 (5+5)
2	Mango (Amrapalli)	1 (Acre)	71900	8 (4+4)
3	Guava	1 (Acre)	40560	5 (3+2)
4	Lime	1 (Acre)	56940	8 (6+2)
5	Papaya	1 (Acre)	46730	3
6	Pine apple	1 (Acre)	120760	4(1+3)
7	Cashew	1 (Acre)	51000	10 (6+4)
8	Coconut (Tall variety)	1 (Acre)	51970	12 (7+5)
9	Banana (Giant Governor)	1 (Acre)	54300	4 (1+3)
10	Banana (Tissue culture)	1 (Acre)	55530	4 (1+3)
11	Tuberose	0.04 ha	9240	3 (1+2)

Sr No	Items of development	Unit size (No of animals/birds)	Unit cost (Amt. in Rs.)	Repayment period including
12	Betel vine	0.25 acre	185000	7 (1+6)
13	Tea	1 Ha	392000	15 (4+11)
14	Large Cardamom	1 Ha	218700	7 (3+4)
15	Oyster mushroom cultivation with 300 kg/cycle	300 Sq. ft.	50000	
16	Bee keeping (in wooden boxes)	25 bee colonies	41500	
17	Modern nursery unit		1800000	8 years with 3 years grace period
Sl.No	FISHERY			
1	Fish farming in existing pond through renovation	1 ha	202000	6 (5+1)
2	Fish farming in new pond	0.4 ha	390000	10(9+1)
3	Integrated fish farming (fish cum duck) through renovation of pond	0.4 ha	260000	6(5+1)
4	Integrated fish farming (fish cum poultry) through renovation of pond	0.4 ha	267900	8(7+1)
5	Fish seed rearing in seasonal pond	0.2 ha	215500	5(4+1)
6	Integrated fish farming (fish cum dairy)	0.4 ha	307800	5(4+1)
7	Pangasius farming in existing pond	0.4 ha	441600	4(3+1)
8	Ornamental fish farming	300x300 sqft.	340000	
9	Jhara fish	500x500 sqft.	50000	
10	Fish feed mill	2 quintal	1000000	
11	Cold Chain Box		60000	
12	Insulated Truck	10 Tonne	2000000	
13	Water testing kit	1 Unit	75000	
14	Recirculatory Aqua Culture System	10-12 Tonne	5000000	
15	St credit (fisheries)	3-4 month	50000-60000	
16	Hatchery	10 million/cycle	25-30 lakh	
Sl.No	Minor Irrigation			
1	Dug well hard rock area	Dia-3m, Depth-10m	55000	11-15 with grace of 2 years
2	Shallow Tube Well (STW) having brass strainer with pump set	5HP	61000	11-15 with grace of 2 years
3	Submersible pump set operated tube well (low duty)	3HP	130000	10
4	Drip Irrigation (excluding pump set)	8 x 8 m spacing (1 ha)	31000	5
5	Drip Irrigation (excluding pump set)	1.5 x 1.5 m spacing (1 ha)	110000	5
6	Drip Irrigation (excluding pump set)	2.7 x 2.7 m spacing (1 ha)	75000	5
7	Sprinkler Irrigation	1 ha	51000	5
8	Electrical Pump-set	3HP	25000	9 (1+8)
9	Electrical Pump-set	5HP	31000	9 (1+8)
10	Diesel Pump-set	3HP	26000	9 (1+8)
11	Diesel Pump-set	5HP	32000	9 (1+8)
12	Petrol/Kerosene Pump-set	1.95HP	22000	9 (1+8)
13	Solar pump set (DC)	3 hp	384015	5-7
14	Solar pump set (DC)	5 hp	540000	5-7
15	Solar pump set (AC)	3 hp	320360	5-7
16	Solar pump set (AC)	5 hp	490000	5-7
17	Micro sprinkler (tea estate without pump set)	1 ha	42000	5
Sr. No.	Forestry			
1	Bamboo (4m x 4m incl. drip irrigation)	1 ha	1,44,000	7
2	Bamboo (6m x 4m incl. drip irrigation)	1 ha	1,85,000	7

ANNEXURE - V
Scale of Finance for major crops in the district

District : Howrah

(Amt. in ₹)

Sl No	Name of the Crop	Total Cost (Amt. in Rs. Per Acre)	Previous Scale of finance	Scale of Finance during 19-20
1	Aus Paddy	21750	20000	20000
2	Amon(Local)	29160	26700	27000
3	Amon(HYV)	36340	31000	31000
4	Boro(HYV)	48160	37000	37000
5	Wheat	32370	23000	23000
6	Moong/Kalai	19000	15100	15500
7	Lentil	18100	15000	15000
8	Mustard	22350	17000	17000
9	Groundnut	36900	30000	30500
10	Sesame	20800	16550	16550
11	Sunflower (Hybrid)	29700	23000	23000
12	Jute	36100	26000	26500
13	Potato	90700	73000	73000
14	Sugarcane	74000	62100	62500
15	Sugarcane Ratoon	60900	33000	33000
16	Onion (Rabi)	46200	32100	32100
17	Onion (Kharif)	34240	27900	27400
18	Garlic	38500	35200	35200
19	Cabbage (Hybrid)	33100	25850	25850
20	Cauliflower	38850	27270	27270
21	Tomato (Hybrid)	38100	31800	31800
22	Capsicum (Hybrid)	44200	27800	27800
23	Watermelon	36400	23800	23800
24	Flower(LOCAL)	38500	23990	23990
25	Flower(EXOTIC)	39500	35800	35800
26	Arum	92100	90000	90000
27	Elephant Foot	95600	94000	94000
28	Rose (Flower)	139400	138000	138000
29	ROSE (Nursery)	253900	252000	252000
30	Betel leaf	170800	168000	168000
31	Turmeric	63800	40000	40000
32	Brinjal	38100	30000	34000
33	Marigold	37200	27000	29000
34	Ginger	73100	46000	58000
35	Lady's Finger	36600	18000	34000
36	Others Veg	37300	19200	30000
37	Organic veg	40500	19200	30000
38	Cheri,Dopati	44500	16800	34000
39	Aparajita	37500	14400	28000

Scale of Finance - Fisheries

Sl no	Name of the Schemes	Total project Cost(Rs.)	Unit Area	Culture Period	Repayment period
1	IMC Fry Production	40000/-	1 Acre	15-21 days ,4-5 Cycle in every season (April to July)	1 Year
2	IMC Fry to fingerlings Production	80200/-	1 Acre	90-100 days,2-3 Cycles in a season , from May to October	1 Year
3	Production of Table Fish	212300/-	1 Acre	Throughout the Year, May to March	1 Year
4	Ornamental Fish Culture	50000/-	25 Sq.mt.	Throughout the year,3-4 cycles in a year	1 Year