



संभाव्यतायुक्त ऋण योजना 2022-23

Potential Linked Credit Plan
2022-23

कोझिकोड जिला

Kozhikode District

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

केरल क्षेत्रीय कार्यालय, तिरुवनंतपुरम

KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Vision

Development Bank of the Nation for fostering rural prosperity

Mission

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

FOREWORD



NABARD has entered the fourth decade of its glorious journey of ushering in prosperity in rural India. All through the journey, NABARD has by way of its credit, promotional and developmental interventions, facilitated improvement in the livelihoods of the rural populace and enhanced the efficacy of the credit delivery mechanism in rural areas. In tune with our mission to promote rural prosperity, Potential Linked Credit Plans (PLPs) for each districts are prepared since 1990-91, by adopting a participatory and consultative approach. The resource mapping and credit absorption capacity of lending institutions in the district, critical gap in infrastructure as well as the linkage support to be provided to various stakeholders for realizing the potentials estimated at the district level are taken into account while preparing the PLPs.

I am delighted to present the Potential Linked Credit Plan of Kozhikode district, Kerala for the year 2022-23 and am sure that it shall serve as a resourceful document for the preparation of Annual Credit Plan of the district.

Though the impact of COVID-19 is still looming large with regressive effect on the economy, the pro-active steps initiated by Central and State Governments, Reserve Bank of India, NABARD and other financial institutions have helped in cushioning the impact to a considerable extent. With the gradual receding of Covid and resultant easing of the restrictions, the economy will get back to normalcy overtaking the pre-Covid level soon. Financial institutions should endeavour to meet the credit requirements of post Covid economy with well thought out and tailor made products addressing the emergent need of individual households and farmers collectives. The elaborate sector wise projections given in the document can be of great help in firming up strategies.

I extend my sincere gratitude to Reserve Bank of India, District Collectors, SLBC, Lead District Managers, Line Departments, Bankers, NGOs and other stakeholders for their cooperation, support, assistance and valuable suggestions provided to our District Development Manager, Mohammed Riyaz A in preparation of this document. I am confident that this document would help bankers in better planning and pave the way for increased ground level credit flow towards priority sectors.

A handwritten signature in blue ink, which appears to read 'P Balachadran', written over a light blue horizontal line.

P BALACHADRAN
CHIEF GENERAL MANAGER
01 OCTOBER 2021

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EXECUTIVE SUMMARY

- ❖ The total geographical area of the district is 234641 ha. About 98 per cent of the total land holdings are of less than one hectare size and the average land holding is 0.14 ha. The net area sown is 145218.26 ha., the cropping intensity is 133 per cent. The net irrigated area is 4584.49 ha. The Plantation crops cover around 85% of the gross cropped area predominated by coconut and followed by rubber, pepper, arecanut, cardamom and cashew. Paddy is the major food crop, other crops are fruits and vegetables. Yield in respect of coconut and arecanut has been higher than the respective State level position, but it is lower in respect of paddy and rubber. The concept of organic farming is gaining momentum in the district. Prominent allied activities are dairy and goat rearing. Timber, textile, boat building and tile manufacturing are the major traditional non-farm activity. Over the last few years district has emerged as one of the largest hub for manufacture of rubber, PVC, PU and EVA footwear in the country.
- ❖ The ground level credit under priority sector in 2018-19, 2019-20 and 2020-21 were to the tune of ₹11253 crore, ₹11520 crore and ₹11708 respectively. During 2020-21, the achievement towards Primary, secondary and tertiary sectors were to the tune of 94%, 83% and 104 % respectively and the overall achievement was to the tune of 93%. Primary sector took highest share of 60 per cent while the share of Secondary and Tertiary Sectors were in the range of 22 and 18 per cent respectively during 2020-21. All banks collectively achieved the overall targets set under Annual Credit Plan during last three years. Sector-wise, target was achieved under primary sector and tertiary sectors but fell short under tertiary sector. CD Ratio of the district, which was 83 per cent as on 31 March 2020 almost remained same at 82 percent as on 31 March 2021. . Banks in the district were able to achieve national goal benchmarks in respect of credit to priority sector, agriculture and weaker sections, but fared poorly in DRI advances.
- ❖ PLP projection for 2022-23 is 18% more than the ACP Achievement for the year 2020-21. The share of Primary, Secondary and Tertiary Sectors are in the order of 50%, 35% and 15% per cent of the total projections as per the new PSL classification norms. Crop production has a share of 37 per cent of the total projection and the share of term loans including agriculture infrastructure and other ancillary activities is 9 per cent of the total and 26 per cent of projection of credit to agriculture.
- ❖ The projection under Crop Loans increased due to revision in Scale of Finance. Similarly, projections under all major investment activities under agriculture increased mainly on account of revision in unit cost.
- ❖ Farmers' income can be enhanced by giving adequate importance to Agriculture Term Loan, investing in R&D, diversification of farm, non-farm and livelihood activities, ensuring market and storage facilities to the farmers and through food processing and value addition activities.
- ❖ Skill India scheme is designed in such way as to aid the diversification of farm and nonfarm and livelihood activities for enhancing the capacity of 40 crore people. The sectoral councils for skill development is established with public private partnership is expected to give an impetus to the dream of creating a skill rich country.
- ❖ Climate change is impacting the farmers through changes in temperature, rainfall and relative humidity. This adds to the already existing woes of the farmers making them vulnerable to falling into debt trap. Adaptation and mitigation measures are to be established through various national and international funds available through NABARD.
- ❖ Key constraints in respect of major sectors are summarized below:
 - **Crop Loans:** Inadequate storage & marketing, reduction in average size of land holding which hampers farm mechanization, increased cost of labour etc.
 - **Water Resources:** Low irrigation intensity, poor propagation of micro irrigation
 - **Farm Mechanisation:** low penetration of mechanization and non-availability of machineries suitable for Kerala conditions.
 - **Plantation & Horticulture:** Price fluctuations, high cost of inputs, Inadequate

supply of quality planting material, lack of infrastructure for value addition, processing, storage & marketing, lack of affordable systems and technology for protected cultivation.

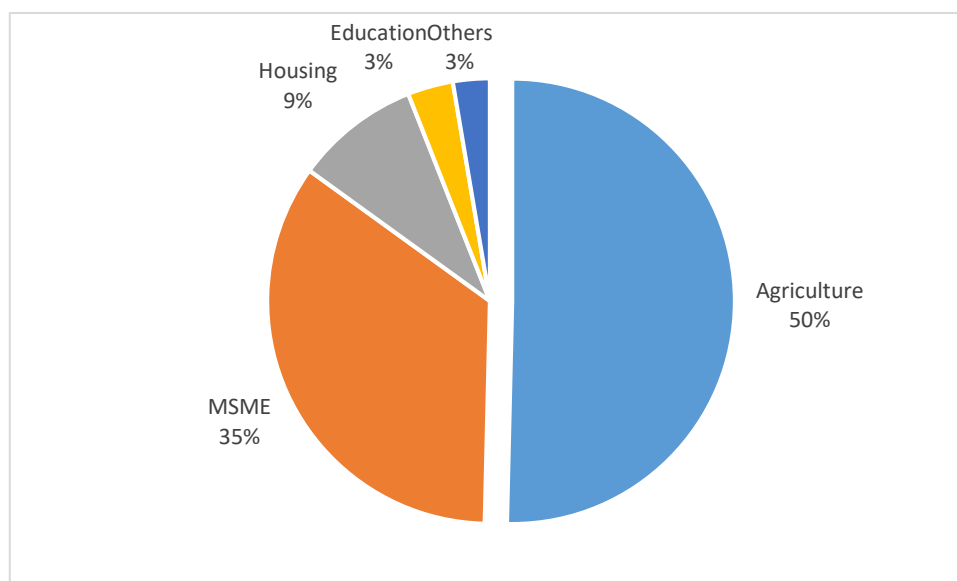
- **Animal Husbandry-Dairy:** Inadequate availability of quality animals and fodder
 - **Animal Husbandry-Poultry:** Unavailability of chicks locally, high cost of feeds
 - **Animal Husbandry-Goat/Pig:** Absence of goat breeding farms, Absence of modern abattoirs
 - **Fisheries:** To bring all potential water bodies under scientific farming
 - **Storage Godown & Market Yards:** To set up modern markets, storage facilities.
 - **Land Development:** Inadequacy of inputs for promotion organic farming
 - **Renewable Energy:** Non-availability of quality devices at affordable cost
 - **Micro & Small Enterprises:** Incentives for land & power, inadequate skill training, need to develop industrial estates
 - **Other Priority Sector:** Improvement in infrastructure for connectivity & power
- ❖ Under RIDF (tranche I to XXVI) as many as 314 projects with project outlay of ₹679.44 crore and RIDF loan of 572.29 crore were sanctioned in the district, which are expected to accelerate the pace of rural and agriculture development.
- ❖ The critical infrastructure requiring attention of the state government in the district include irrigation, education, rural connectivity, soil conservation etc. Infrastructure which can be supported through private investment with credit support include storage and marketing, agro service centres, value addition and processing facilities etc.
- ❖ Coordinated efforts by all the stake holders are required to ensure desired flow of credit to priority sector in general and investment credit for enhancing capital formation in particular. Reviews in DCC/BLBC meetings should be more focused and action plan oriented and should also cover progress in financial inclusion plan, KCC, SHG/JLG etc. SAMIS reporting system needs to be strengthened for meaningful review.

Appendix A to Annexure 1 : Broad Sector wise PLP Projections- 2022-23

District: Kozhikode

Rs in Lakh

Sr.No.	Particulars	PLP Projections 2022-23
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	506258.85
ii	Working Capital for AH and Fisheries Activities	8504.93
iii	Term Loan for agriculture and allied activities	122966.25
	Sub Total	637730.03
B	Agriculture Infrastructure	21345.58
C	Ancillary activities	36843.00
I	Credit Potential for Agriculture (A+B+C)	695918.61
II	Micro, Small and Medium Enterprises	477836.56
III	Export Credit	3300.00
IV	Education	45612.00
V	Housing	125198.00
VI	Renewable Energy	1180.90
VII	Others	30882.00
VII	Social Infrastructure involving bank credit	1575.00
	Total Priority Sector (I to VIII)	1381503.06



Appendix B to Annexure 1

Summary of Sector/ Sub-sector wise PLP projections- 2022-23

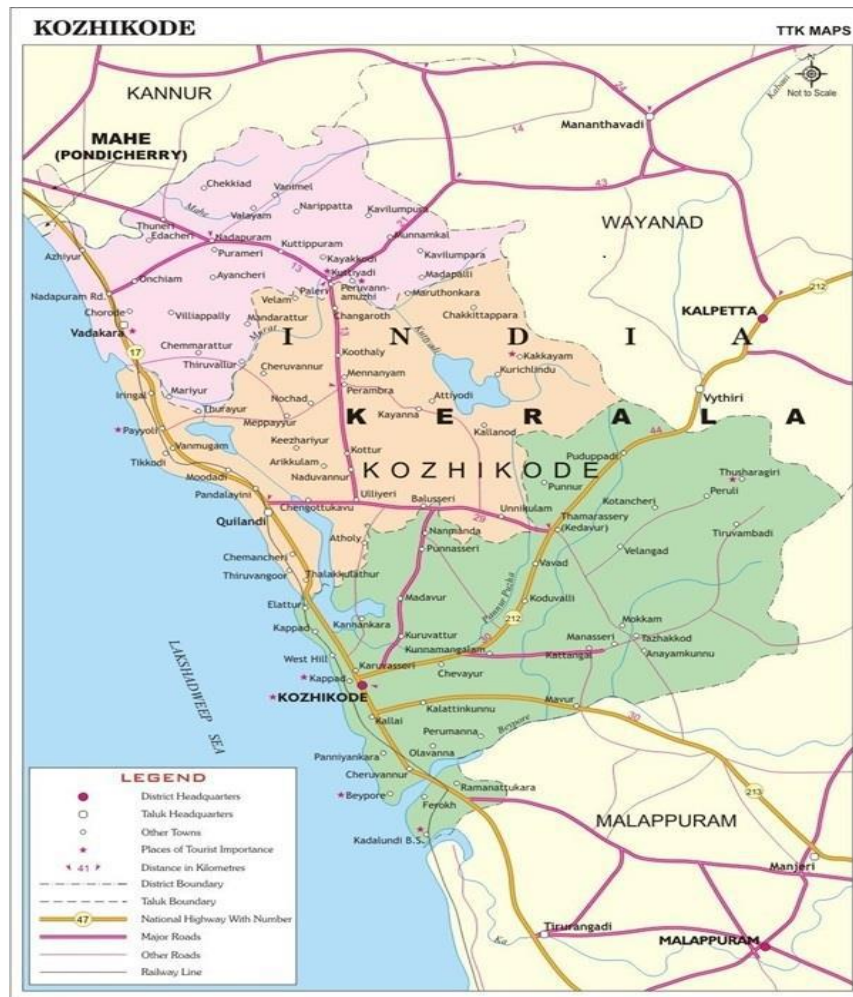
District: Kozhikode

Rs Lakh

Sr. No.	Particulars	PLP Projections 2022-23
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	506258.85
ii	Water Resources	12761.77
iii	Farm Mechanisation	12703.94
iv	Plantation and Horticulture (Including sericulture)	50801.37
v	Integrated Farming Systems	1643.41
vi	Forestry and Waste Land Development	2531.12
vii	Animal Husbandry - Dairy	16879.67
viii	Animal Husbandry - Poultry	7136.51
ix	Animal Husbandry - Sheep, Goat, Piggery, etc	9600.82
x	Fisheries (Marine, Inland, Brackish water)	8907.64
xi	Working Capital for AH and Fisheries Activities	8504.93
	Sub Total	637730.02
B	Agriculture Infrastructure	
i	Construction of storage facilities (Waterhouses, Mar	3552.00
ii	Land development, Soil conservation, Watershed de	15892.78
iii	Others(Tissue culture, Agri bio-technology, Seed pro	1900.80
	Sub Total	21345.58
C	Ancillary activities	
i	Food and Agro processing	32118.00
ii	Others (Loans to Cooperative Societies of farmers fo	4725.00
	Sub Total	36843.00
	Total Agriculture	695918.60
II	Micro, Small and Medium Enterprises	
i	MSME - Working capital	160623.00
ii	MSME - Investment credit	317213.56
	Total MSME	477836.56
III	Export Credit	3300.00
IV	Education	45612.00
V	Housing	125198.00
VI	Renewable Energy	1180.90
VII	Others (Loans to SHGs/JLGs, loans to distressed pe	30882.00
VIII	Social Infrastructure involving bank credit	1575.00
	Total Priority Sector	1381503.06

District Profile

District -	KOZHIKODE	State -	KERALA	Division	
1. PHYSICAL & ADMINISTRATIVE FEATURES					
Total Geographical Area (Sq.km)	2346				
No. of Sub Divisions					
No. of Blocks	12				
No. of Villages (Inhabited)	117				
No. of Panchayats	75				
3. LAND UTILISATION [Ha]					
Total Area Reported	234641.00				
Forest Land	41386.00				
Area Not Available for Cultivation	34915.00				
Permanent Pasture and Grazing Land	0				
Land under Miscellaneous Tree Crops	123.86				
Cultivable Wasteland	2320.18				
Current Fallow	2499.67				
Other Fallow	960.00				
Net Sown Area	145218.26				
Total or Gross Cropped Area	193894.67				
Area Cultivated More than Once	48676.41				
Cropping Intensity [GCA/NSA]	1.34				
6. WORKERS PROFILE (in lakh)					
Cultivators	0.28				
Of the above, Small/Marginal Farmers	0.26				
Agricultural Labourers	0.66				
Workers engaged in Household Industries	0.61				
Workers engaged in Allied Agro-activities	1.51				
Other workers	6.93				
8. HOUSEHOLDS [in lakh]					
Total Households	5677				
Rural Households	3646				
BPL Households	2324				
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]					
Villages Electrified	117				
Villages having Agriculture Power Supply	117				
Villages having Post Offices	117				
Villages having Banking Facilities	117				
Villages having Primary Schools	117				
Villages having Primary Health Centres	117				
Villages having Potable Water Supply	117				
Villages connected with Paved Approach Roads	117				
13. IRRIGATION COVERAGE [Ha]					
Total Area Available for Irrigation (NIA + Fallow)	8439.67				
Irrigation Potential Created					
Net Irrigated Area(Total area irrigated at least once)	4584.49				
Area irrigated by Canals / Channels	790.93				
Area irrigated by Wells	2891.00				
Area irrigated by Tanks	435.00				
Area irrigated by Other Sources	203.00				
Irrigation Potential Utilized (Gross Irrigated Area)	6819.00				
15. AGRO-PROCESSING UNITS					
Type of Processing Activity	No of units	Cap.[MT]			
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	1862				
Sugarcane (Gur/ Khandsari/Sugar)					
Fruit (Pulp/Juice/Fruit drink)					
Spices (Masala Powders/Pastes)					
Dry-fruit (Cashew /Almond/Raisins)					
Cotton (Ginning/Spinning/Weaving)	Nil				
Milk (Chilling/Cooling/Processing)	1	5 lakh lpd			
Meat (Chicken/Motton/Pork/Dryfish)	265				
Animal feed (Cattle/Poultry/Fishmeal)	2	200			
17. ANIMAL POPULATION AS PER Livestock Census 2019					
Category of animal	Total				
Cattle - Cross bred	44482				
Cattle - Indigenous					
Buffaloes	107				
Sheep - Cross bred	25				
Sheep - Indigenous					
Goat	23715				
Pig - Cross bred	11235				
Pig - Indigenous					
Poultry - Cross bred	1695134				
Poultry - Indigenous					
2. SOIL & CLIMATE					
Agro-climatic Zone	Western Plains and Ghat Region- Coastal Midland Region (Zone 12)				
Climate	Dry Sub humid and Per Humid				
Soil Type	Laterite, red loamy, coastal alluvium				
4. RAINFALL & GROUND WATER					
Rainfall [in mm]	Normal	Actual	2015-16	2016-17	2017-18
	2983		3098	2217	3465
	Variation from		4 %	-26 %	16 %
Availability of Ground Water [MCM]	Net annual recharge		Net annual draft		Balance
	306.12		177.62		128.5
5. DISTRIBUTION OF LAND HOLDING					
Classification of Holding	Holding		Area		
	Nos.	% to Total	Ha.	% to Total	
<= 1 Ha	674325	98.12	71823	75.28	
>1 to <=2 Ha	9814	1.43	13095	13.73	
>2 Ha	3075	0.45	10486	10.99	
Total	687214	100.00	95404	100.00	
7. DEMOGRAPHIC PROFILE [in lakh]					
Category	Total	Male	Female	Rural	Urban
Population	31	15	16	10	21
Scheduled Caste					
Scheduled Tribe					
Literate	26	13	14	9	18
BPL					
9. HOUSEHOLD AMENITIES [Nos. in lakh Households]					
Having brick/stone/concrete		Having electricity			
Having source of drinking water	6	Having independent			
Having access to banking services	6	Having radio/tv sets			
11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Anganwadis	2238	Dispensaries		15	
Primary Health Centres	57	Hospitals		8	
Primary Health Sub-Centres	389	Hospital Beds		2115	
12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Fertiliser/Seed/Pesticide Outlets	230	Agriculture			
Total N/P/K Consumption [MT]	15502	Pumpsets Energised		12375	
Certified Seeds Supplied [MT]		Agro Service Centres			
Pesticides Consumed [MT]		Soil Testing Centres		2	
Agriculture Tractors [Nos]	370	Plantation nurseries		65	
Power Tillers [Nos]	158	Farmers' Clubs [Nos]		190	
Threshers/Cutters [Nos]		Krishi Vigyan		1	
14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Rural/Urban Mandi/Haat [Nos]	10	Wholesale Market [Nos]		7	
Length of Pucca Road [Km]	2441	Godown [Nos]		3	
Length of Railway Line [Km]	75	Godown Capacity[MT]		13415	
Public Transport Vehicle [Nos]	68949	Cold Storage [Nos]			
Goods Transport Vehicle [Nos]	41737	Cold Store			
16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Crop	2016-17		2017-18		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Coconut	119064	837 M n	112305	815	7221 nuts/Ha
Banana	1864	17264	1673	14032	8.39 MT/Ha
Areacanut	10261	7386	9445	9468	1.00 MT/Ha
Rubber	21930	23000	21930	22950	1.05 MT/Ha
Rice	1987	2935	2764	3960	1.57 MT/Ha
Pepper	3755	1059	3666	635	0.17 MT/Ha
Ginger	62	143	78	292	3.74 MT/Ha
Coconut: production in Million nuts					
18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Veterinary	85	Animal Markets [Nos]			
Disease Diagnostic Centres [Nos]		Milk Collection Centres		196	
Artificial Insemination Centers	174	Fishermen Societies		90	
Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]		1	
Animal Husbandry Tng Centres	1	Fish Markets [Nos]		376	
Dairy Cooperative Societies [Nos]	236	Poultry hatcheries		1	
Improved Fodder Farms [Nos]		Slaughter houses [Nos]		116	
19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA					
Fish	Production [MT]		Per cap avail. [gm/day]		
Egg	Production [Lakh]	1800	Per cap avail.		5825
Milk	Production [000 MT]	185	Per cap avail. [gm/day]		16402
Meat	Production [000 MT]	44	Per cap avail. [kg/a]		1425
Sources (if not mentioned against the respective item):					
Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 -Agricultural Statistics 2013-14.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey,Item No. 15 - District Ind Centre/Dir. of Eco. & Stat; Item No. 16 - DACNET; Item No. 17 - AH Census 2007; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. &					



DISTRICT PROFILE

Kozhikode District with a Net District Value added of ₹ 39659 crore during the year 2018-19 (at constant price ie, 2011-12 prices) as against ₹ 37194 crore in 2016-17 registering a growth rate of 6.62 %. The district with per capita income of ₹ 1,86,660/- under the same reference parameters ranks ninth among the districts of the state. The share of Primary Sector in the GDP of the district is 8% while that of Secondary sector and Tertiary sector are 29% and 63% respectively.

The district with abundant rainfall and diverse terrain covering coastal plains, fertile mid land and soaring highlands supported cultivation of field crops like paddy to horticulture and plantation crops like Coconut, Rubber, Pepper, Arecanut and Banana. Traditional occupations and livelihood options of the people revolved around agriculture and other activities like handicrafts. District has a Gross cropped area of 1.93 lakh ha and net sown area of 1.45 lakh ha with a cropping intensity of 129%. Land holding pattern shows that 98% of total holdings are less than 1 ha.

While the importance of sectors like handloom and coir in providing employment and livelihood has reduced over a period of time, alternative livelihood options in secondary and tertiary sectors have emerged. However, agriculture, allied activities like fisheries, dairying and elementary agro-processing continue to be the major sources of livelihood to the poor.

There are 12 Block Panchayats and 75 Grama Panchayats in the district. All the block and grama panchayats have full time secretaries. Grama Sabhas function as fora for people to air their views on the type and direction of development efforts, which form the basis of planning process at Grama Panchayat level.

Decentralization has ensured equitable flow of funds to all the regions of the district. It has improved local capacity in understanding challenges related to development and in identifying strategies and programme to meet them. It has also enhanced the participation of people as well as resource persons in the process of local level planning. Local governments have evolved good models in improving agriculture productivity, quality of education and water supply. Decentralized planning has done well in provision of basic minimum needs in terms of housing, sanitation, water supply, power connection and physical connectivity. It has improved infrastructure in public institutions. It had a positive effect in reducing poverty especially through Kudumbashree approach.

Banking Profile										
District	Kozhikode		State -	Kerala		Lead Bank -		Canara Bank		
1. NETWORK & OUTREACH (As on 31/03/2019)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFls/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	37	370	3	193	174	10	7850		0.32	15
Regional Rural Bank	1	84		76	8	6	3610		1.39	68
District Central Coop. Bank	1	63	17	24	22		1350		1.86	90
Coop. Agr. & Rural Dev. Bank	4	9	6		1				13.00	631
Primary Agr. Coop. Society	104	104	47	32	25	3	2150		1.13	55
Small Finance Banks	2	10	1	8	1					
All Agencies	149	640	74	333	231	16	14960		0.18	9
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs. In crore]				
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks						25940.00	27889.00	30988.00	11.11%	63.45%
Regional Rural Bank						1991.00	2237.00	2489.00	11.27%	5.10%
Cooperative Banks						13527.00	14343.00	15165.00	5.73%	31.05%
Small Finance Banks						74.00	146.00	200.00	36.99%	0.41%
All Agencies						41532.00	44615.00	48842.00	9.47%	100.00%
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs. In crore]				
	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks						19782.00	20968.00	22626.00	0.08	0.56
Regional Rural Bank						2524.00	2462.00	2487.00	0.01	0.06
Cooperative Banks						12916.00	13515.00	14986.00	0.11	0.37
Small Finance Banks						96.00	98.00	100.00	0.02	0.00
All Agencies						35318.00	37043.00	40199.00	0.09	1.00
4. CD-RATIO				5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
Agency	CD Ratio				Agency	During 2015-16		Cumulative		
	31-Mar-19	31-Mar-20	31-Mar-21			Deposit	Credit	Deposit	Credit	
Commercial Banks	76.26%	75.18%	73.02%		Commercial banks					
Regional Rural Bank	126.77%	110.06%	99.92%		RRBs					
Cooperative Banks	95.48%	94.23%	98.82%		Coopertative bans					
Small Finance Banks			50.00%		Others					
All Agencies	85.04%	83.03%	82.30%		All agencies					
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021) (Rs. In crore)										
Agency	Priority Sector Loans (o/s)		Loans to Agr. Sector (o/s)		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.'Crore]	% of Total Loans	Amount [Rs.'Crore]	% of Total Loans	Amount [Rs.'Crore]	% of Total Loans	Amount [Rs.'Crore]	% of Total Loans	Amount [Rs.lakhs]	% of Total Loans
Commenrcl banks	7623.72	65.11%	4150.62	59.11%	1355.94	41.68%	0.16	100.00		
RRBs	2121.75	18.12%	1767.98	25.18%	1804.80	55.48%				
Cooperative Banks	1908.71	16.30%	1071.33	15.26%	3.31	0.10%				
Small Finance Banks	54.71	0.47%	31.94	0.45%	89.05	2.74%				
All Agencies	11708.89	100.00%	7021.88	100.00%	3253.10	100.00%	0.16	100.00		
7. AGENCYWISE PERFORMANCE UNDER ANNUAL CREIDT PLANS (Rs crore)										
Agency	2018-19			2019-20			2020-21			Average
	Target	Ach'ment	Ach'ment	Target [Rs.Crore]	Ach'ment [Rs.Crore]	Ach'ment [%]	Target [Rs.Crore]	Ach'ment [Rs.Crore]	Ach'ment [%]	Ach[%] in last 3 years
Commercial Banks	4578.96	6282.33	137.20	5544.74	6525.94	117.70	6391.88	7623.72	119.27%	85.36
Regional Rural Bank	3791.98	3297.58	86.96	2117.84	1608.06	75.93	2316.25	2121.75	91.60%	54.60
Cooperative Banks	1663.33	1673.47	100.61	3761.17	3324.90	88.40	3817.62	1908.71	50.00%	63.17
Small Finance Banks	0.32			30.78	61.43	199.58	51.27	54.71	106.70%	66.88
All Agencies	10034.59	11253.38	112.15	11454.53	11520.34	100.57	12577.02	11708.89	93.10%	71.22
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2018-19			2019-20			2020-21			Average
	Target [Rs.Crore]	Ach'ment [Rs.Crore]	Ach'ment [%]	Target [Rs.Crore]	Ach'ment [Rs.Crore]	Ach'ment [%]	Target [Rs.Crore]	Ach'ment [Rs.Crore]	Ach'ment [%]	Ach[%] in last 3 years
Crop Loan	3458.93	5494.34	158.85	5330.52	6985.88	131.05	6075.77	4294.55	70.68%	96.87
Term Loan (Agr)	2305.75	1524.95	66.14	1239.5	357.06	28.81	1391.25	2727.32	196.03%	32.30
Total Agri. Credit	5764.68	7019.29	121.76	6570.02	7342.94	111.76	7467.02	7021.88	94.04%	78.16
Non-Farm Sector	1712.15	2389.92	139.59	2895.02	2232.84	77.13	3084.52	2571.21	83.36%	72.52
Other Priority Sector	2557.76	1844.17	72.10	1989.49	1944.56	97.74	2025.48	2115.80	104.46%	56.96
Total Priority Sector	10034.59	11253.38	112.15	11454.53	11520.34	100.57	12577.02	11708.89	93.10%	71.22
Sources : Lead Bank & SLBC										

BANKING PROFILE

The district has a good banking network comprising of 370 branches of commercial banks, 84 branches of Kerala Gramin Bank, 176 branches of Cooperative banks including Kerala State Co-operative Bank, PCARDBs and PACS and 10 branched of SFBs. The spatial coverage of banking institutions in the district is good. However, considering the potential of the district, there is still scope for opening of branches, especially dedicated branches for financing SME sector, High-tech Projects etc.

As far as deposits are concerned there has been a steady growth in deposits. Commercial Banks have mopped up ₹ 30988 crore as deposits as on 31.03.2021, accounting for a market share of 63% followed by Cooperative Banks which accounted for 31 percent of the market share.

All the banks are actively involved in priority sector lending in the district. Lending to Priority Sector was ₹ 11,708 crore, against a target of ₹ 12,577 crore fixed for the year 2020-21. The GLC for priority sector during 2019-20 was ₹ 11520.34 crore. The decrease in GLC was mainly due to Covid 19 related lockdowns and economic slowdown.

Lending to Priority Sector accounted for 53% of the total disbursement for the district while lending to agriculture accounted for 60 % of the total priority sector loans disbursed. The CD ratio of the district which was as 83% as on 31.3.2020 remained almost same at 82% as on 31.03.2021.

Status of SAMIS/ Reporting System:

The submission of LBR U2/ U2 has stabilized in the district. And percentage of submission was to the tune of 98 percent. However, submission of LBR 3 / U3 is far from satisfactory.

Implementation of Crop Insurance Schemes: Prime Ministers Fazal Bhima Yojana, Weather Based Crop Insurance Scheme and State Crop Insurance Scheme are the crop insurance schemes available to the farmers in the district. Type of risks covered are natural fire and lightening, storm, hailstorm, cyclone, typhoon, tempest, hurricane, tornado, flood, inundation and land slide, draught, dry spells, pests and diseases. The State Crop Insurance Scheme covers farmers with own land or leased land. The crops covered are coconut, arecanut, rubber, cashew, tapioca, plantain (banana, kappa, palayankodan, and robusta), pineapple, pepper, cardamom, ginger, turmeric, coffee, tea, cocoa, sesamum, groundnut, vegetables, nutmeg, clove, betelvine, pulses, tuber crops, sugarcane, tobacco and rice. The policy covers risks such as drought, flood, landslide, soil erosion, earthquake, hurricane, tornado, lightening, forest fire, elephant menace.

Financial Inclusion: FLCs were opened in all 11 blocks out of total blocks of the district. In addition, there are 2 FLCs of Kozhikode District Cooperative Bank. There is no unbanked Panchayath in the district. Sub service area mapping in the DFS portal is already over and on the basis of SSA allotted, KIOSK banking facility has been implemented with coordination of Akshya.

Methodology of Preparation of Potential linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

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

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

		<ul style="list-style-type: none"> • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation.
5	Animal Husbandry	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf

		<p>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;</p> <ul style="list-style-type: none"> 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.
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Utility

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

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

The following 6 Pillars were highlighted in the first ever digital Budget 2021-22 presented by Hon'ble Union Minister of Finance & Corporate Affairs, GoI:

- ❖ Health and Wellbeing
- ❖ Physical & Financial Capital and Infrastructure
- ❖ Inclusive Development for Aspirational India
- ❖ Reinvigorating Human Capital
- ❖ Innovation and R&D
- ❖ Minimum Government and Maximum Governance

1.1.1 Following important announcements were made in the Union Budget 2021-22 for agriculture and farmers' welfare:

- i. The target for agricultural credit enhanced to ₹16.5 lakh crore for higher credit availability to farmers and agriculture & allied sectors; Animal husbandry, dairy & fisheries to be the focus areas
- ii. Rural Infrastructure Development Fund to be enhanced to ₹40,000 crore from ₹30,000 crore.
- iii. Water conservation commitment stands enhanced as the Micro Irrigation Fund corpus has been increased to ₹10,000 crore via NABARD.
- iv. SWAMITVA Scheme to be extended to all States/UTs and 1.80 lakh property owners in 1,241 villages have already been provided cards.
- v. 'Operation Green Scheme' to be extended to 22 perishable products, to boost value addition in agriculture & allied products.
- vi. 1,000 more mandis to be integrated with e-NAM to bring transparency and competitiveness.
- vii. APMCs to get access to the Agriculture Infrastructure Funds for augmenting infrastructure facilities.
- viii. Setting up a multi-purpose seaweed park in Tamil Nadu proposed to help leverage country's vast ocean resources and R&D capabilities.

Proposals relating to Fisheries sector:

- i. Investments to develop marine and inland modern fishing harbours and fish landing centres.
- ii. 5 major fishing harbours in Kochi, Chennai, Visakhapatnam, Paradip and Petuaghat to be developed as hubs of economic activity.
- iii. Multipurpose Seaweed Park in Tamil Nadu to promote seaweed cultivation.

Tax Proposals on Agriculture Products:

- i. Custom duty on cotton increased to 10% and on raw silk and silk yarn from 10% to 15%.
- ii. Withdrawal of end-use based concession on denatured ethyl alcohol.
- iii. Agriculture Infrastructure and Development Cess (AIDC) on a small number of items.

Achievements and Milestones during the COVID-19 pandemic

● Pradhan Mantri Garib Kalyan Yojana (PMGKY):

- Valued at **₹2.76 lakh crore**
- Free food grain to **80 crore people**
- Free cooking gas for **8 crore families**
- Direct cash to over **40 crore farmers, women, elderly, the poor and the needy**

● **Aatma Nirbhar Bharat package (ANB 1.0):**

- Estimated at **₹23 lakh crore** – more than **10% of GDP**
- PMGKY, three ANB packages (ANB 1.0, 2.0 and 3.0), and announcements made later were like **5 mini-budgets** in themselves
- **₹27.1 lakh crore** worth of financial impact of all three ANB packages including RBI's measures – amounting to **more than 13% of GDP**

● **Structural reforms:**

- One Nation One Ration Card
- Agriculture and Labour Reforms
- Redefinition of MSMEs
- Commercialisation of the Mineral Sector
- Privatisation of Public Sector Undertakings
- Production Linked Incentive (PLI) Scheme
- 2 Made-in-India vaccines – medically safeguarding citizens of India and those of 100 plus countries against COVID-19 & 2 or more new vaccines expected soon

1.1.2 Measures initiated by Govt. of India to mitigate farmers' distress during COVID-19

The worldwide outbreak of Covid-19 has posed a severe threat to human health and to the economy at large and disrupted agriculture supply chain. The various mitigating measures initiated to ensure a sustainable food system are described as under:

1. NABARD extended additional re-finance support of ₹30,000 crore, in addition to ₹90,000 already being provided, for meeting crop loan requirement of Rural Cooperative Banks and RRBs.
2. ₹2 lakh crore credit boost to 2.5 crore farmers under Kisan Credit Card Scheme.
3. ₹1 lakh crore under Agri Infrastructure Fund for creation of farm-gate infrastructure for farmers.
4. ₹10,000 crore towards the scheme for Formalisation of Micro Food Enterprises (MFE) to be implemented over a period of five years from 2020-21 to 2024-25.
5. ₹20,000 crore for fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY). ₹11,000 crore for activities in Marine, Inland fisheries and Aquaculture along with ₹9000 crore for Infrastructure i.e. Fishing Harbours, Cold chain, Markets, etc.
6. To support private investment in Dairy Processing, value addition and cattle feed infrastructure, an Animal Husbandry Infrastructure Development Fund (AHIDF) of ₹15,000 crore was set up.
7. 10,00,000 ha to be covered under Herbal cultivation in next two years with outlay of ₹4,000 crore to lead to ₹5,000 crore income generation for farmers.
8. "Operation Greens" run by Ministry of Food Processing Industries (MOFPI) will be extended from Tomatoes, Onion and Potatoes (TOP) to ALL fruit and vegetables. 50% subsidy on transportation from surplus to deficient markets and 50% subsidy on storage, including cold storages, to be provided. This will lead to better price realisation to farmers, reduced wastages and affordability of products for consumers.
9. ₹65,000 crore to be provided to ensure increased supply of fertilizers to farmers to enable timely availability of fertilisers in the upcoming crop season.
10. The GoI, launched the Pradhan Mantri Garib Kalyan Yojana (PMGKY) for ensuring food security through public distribution system, direct benefit transfers to widows, pensioners and women.
11. Besides, the cash support, for better price realisation on farmers' produce during the ongoing pandemic, GoI has substantially increased the MSP vis-à-vis the cost of cultivation and enhanced the number of commodities to be procured through the state agencies.

1.1.3 “One-Product One-District Initiative” for better marketing and export in the Horticulture sector

The Hon’ble Union Finance Minister, in the budget for 2020-21 announced the ‘One-Product One-District (ODOP) initiative ‘for better marketing and export of horticulture crops’ and to foster coordinated development for enhancement of income of farmers. The scheme was extended for the financial year 2021-22.

The focusing of one product in each district will help to transform local products through branding and marketing. The scheme envisages strengthening backward and forward linkages through provision of common facilities, incubation centers, training, research and development (R&D), branding and marketing. One District One Product (ODOP) initiative is operationally merged with ‘Districts as Export Hub’ initiative and is being implemented by Directorate General of Foreign Trade (DGFT), Department of Commerce, with Department for Promotion of Industry and Internal Trade (DPIIT) as a major stakeholder.

1.1.4 SWAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas)

SVAMITVA, a Central Sector scheme was launched by Hon’ble Prime Minister of India on National Panchayat Day i.e. 24th April 2020. The Ministry of Panchayati Raj (MoPR) is the Nodal Ministry for implementation of the scheme. In the States, the Revenue Department / Land Records Department will be the Nodal Department and shall carry out the scheme with support of State Panchayati Raj Department. The scheme aims to provide an integrated property validation solution for rural India. The demarcation of rural abadi areas would be done using Drone Surveying technology through Survey of India.

Objectives

The scheme envisages mapping the land parcels in rural inhabited area using Drone technology and Continuously Operating Reference Station (CORS). The survey will be done across the country in a phased manner over the period 2020 -2025. This would provide the ‘record of rights’ to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

A provision of ₹200 crores has been made for the scheme in the budget 2021 and 16 States will be covered targeting 2.30 lakh villages. The Pilot phase of SVAMITVA had been approved with a Budget Outlay of ₹79.65 crore. During the Pilot Phase, the scheme is being implemented in 9 States viz. Uttar Pradesh, Uttarakhand, Madhya Pradesh, Haryana, Maharashtra, Karnataka, Punjab, Rajasthan and Andhra Pradesh

(For details 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 the RBI:

- Instructions were issued to all Commercial Banks, Regional Rural Banks, Small Finance Banks, Urban Cooperative Banks, State Cooperative Banks, DCCBs, NBFCs on COVID 19 Regulatory Package – Asset Classification and Provisioning to relax repayment pressure and improving access to working capital by mitigating the burden of debt servicing, prevent the transmission of financial stress to the real economy, and ensure continuity of viable businesses and households. The detailed instructions with regard to asset classification and provisioning were issued by RBI, vide circular dated 17 April 2020 and 23 May 2020, respectively.
- In the wake of the nationwide lockdown due to outbreak of COVID -19 pandemic and the resultant restrictions imposed on movement of people, many farmers were not able to travel to bank branches for payment of their short term crop loan dues. Instructions were issued to all Public and Private Sector Scheduled Commercial Banks to extend the benefit of IS of 2% and PRI of 3% for short term crop loans upto ₹3 lakh to farmers whose accounts

had become due or shall become due between March 1, 2020 and May 31, 2020, vide circular dated 21 April 2020.

- The Reserve Bank had made recommendations on the required financial parameters with sector specific benchmark ranges for such parameters to be factored in the resolution plans and accordingly, set up an Expert Committee with Shri K. V. Kamath as the Chairperson. The Expert Committee submitted its recommendations to RBI on September 2020. Accordingly, all lending institutions shall mandatorily consider the key ratios while finalizing the resolution plans in respect of eligible borrowers vide circular dated 07 September 2020.
- RBI extended Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period up to 31 August 2020 on account of Covid-19, vide circular dated 4 June 2020.
- Master circular on Deendayal Antyodaya Yojana and National Rural Livelihoods Mission (DAY-NRLM) was suitably updated by incorporating the modifications, vide circular dated 18 September 2020.
- Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria are classification of enterprises, composite criteria of investment and turnover for classification, Calculation of investment in plant and machinery or equipment and Calculation of turnover. This will come into effect from July 1, 2020, vide circular dated 02 July 2020.
- In view of the continued need to support the viable MSME entities on account of fallout of COVID-19 and to align these guidelines with the Resolution Framework for COVID-19 related Stress announced for other advances, RBI decided to extend the scheme i.e., existing loans to MSMEs classified as 'standard' to be restructured without a downgrade in the asset classification, vide circular dated 06 August 2020.
(For details visit <https://www.nabard.org/plpguide.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 the agriculture sector, NABARD provided refinance to the Cooperative Banks and RRBs out of Long-Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹14,481.50 crore was allocated for the year 2020-21.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund was set up in NABARD in 2008-09 to provide Short Term refinance to Cooperatives for their crop loans. The allocation for the year 2020-21 was ₹ 44,644.50 crore.

Short Term RRB (Refinance) Fund was set up in NABARD in 2012-13 to provide Short Term refinance to RRBs for their crop loans. The allocation for the year 2020-21 is ₹ 9,921 crore.

Initiatives taken during the year (2020-21)

- Disbursement of ₹25500 crore was made under Special Liquidity Facility (SLF-1) to Cooperative Banks, RRBs and NBFCs (₹16800 crore to Cooperative Banks, ₹6,700 crore to RRBs and ₹2,000 crore to NBFCs) for unhindered flow of credit to banks and farmers in the wake of the lockdown due to COVID-19 pandemic.
- Additional SLF of ₹1,567 crore was provided to NBFCs/ NBFC-MFIs with asset size less than ₹500 crore.

- SLF to SCARDBs of ₹783 crore was provided as front ended liquidity support from NABARD's own funds.
- Allocation of 25% of STRRB and LTRCF was made to aspirational and credit starved districts.
- Preliminary eligibility criteria for RRBs for availing refinance was revised and set on the basis of internal risk rating by NABARD.

1.3.3 Special Refinance Schemes - To address the issue of reverse migration, give boost to the agriculture & rural sector and income generating activities and focus on health and hygiene, NABARD introduced following special refinance schemes at concessional rates to eligible financial institutions:

- PACs as Multi Service Centers (MSCs)** - NABARD introduced Special refinance scheme to saturate all the potential PACs for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACs as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACs to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACs in three years commencing with the transformation of 5,000 PACs in FY21. During 2020-21, 3055 PACs were given in-principle sanction by NABARD with estimated Project cost of ₹1,760.82 crore and estimated loan of ₹1,568 crore.
- Scheme for beneficiaries of Watershed and Wadi project areas** - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years. The ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of ₹5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of ₹126.80 crore has been disbursed under this product.
- Scheme for promoting Micro Food Processing Activities** - The objective of the scheme is to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched "PM Scheme for Formalisation of Micro Food Processing Enterprises (PM FME)" under Aatmanirbhar Bharat Abhiyan by MoFPI, GoI. Concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, StCBs, RRBs and NABARD Subsidiaries.
- Special refinance scheme on Water, Sanitation and Hygiene (WASH)** - A Model Refinance Scheme on WASH activities has been prepared keeping in view the need to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. WASH has been conceptualized by NABARD to enable banks to provide credit to entrepreneurs for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/refurbishment of household toilets and health care facilities.
- Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021
- COVID-19 deferment of loan instalments for client borrowers of NABARD.
- KCC Saturation Drive to cover PM Kisan Samman Scheme beneficiaries who do not possess Kisan Credit Cards** - Department of Agriculture, Cooperation

and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Govt. of India, has launched a campaign from 08.02.2020 to cover all PM Kisan Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted to ensure maximum coverage. Phase-II of KCC Saturation- As a part of the Atmanirbhar Bharat Package, the Government has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of ₹2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

Phase	No. of KCCs (Lakh)	Limits sanctioned (₹ Crore)
I	12.58	8,499.86
II (As on 31.05.2021)	58.56	47,685.68

viii. Government Sponsored Programmes with Bank Credit - The Administrative approval conveying the continuation of the followings subsidy schemes for 2020-21 (**till 30 June 2021**) has been received from the GoI:

- Agri Clinics and Agri Business Centers Scheme (ACABC).
- National Livestock Mission for Entrepreneurship Development & Employment Generation (EDEG), component of National Livestock Mission, Poultry Venture Capital Fund (PVCF), Integrated Development of Small Ruminants and Rabbit (IDSRR), Pig Development (PD), Salvaging and Rearing of Male Buffalo Calves (SRMBC), Effective Animal Waste Management, Construction of Storage Facility for Feed and Fodder.
- **Revised AMI sub scheme of ISAM** - Communication from GoI regarding continuation of the scheme during 2021-22 is awaited.

1.3.4 Rural Infrastructure Development Fund (RIDF)

The major policy changes and initiatives during 2020-21 were as under:

1. The corpus under RIDF was increased from ₹ 30,000 crore to ₹ 40,000 crore, as announced in Union Budget 2021-22.
2. Total sanctions of ₹ 34,830 crore and disbursements of ₹ 29,193 crore were made during the year to various State/UT Governments.
3. Normative Allocation parameters for state-wise sanctions, under RIDF, were fine-tuned to include rural poverty and per capita priority sector credit flow.
4. The phasing of projects sanctioned under RIDF XX and XXI was extended up to 30 September 2021 and reimbursement of expenditure was allowed upto 31 December 2021.
5. To ensure better quality control and supervision through specialised agencies, the expenses on account of Quality Control/PMC/Supervisory Charges/Third Party Monitoring are considered under RIDF upto a maximum of 2% of eligible project cost, wherever an external agency is engaged by the State Government.
6. A dedicated Web-portal and Mobile App for digitization of RIDF operations and real time monitoring of projects was launched.
7. A corporate film on completion of 25 years of RIDF was launched during the year.

8. Important Funds:

A. Micro Irrigation Fund (MIF)

- MIF with a corpus of ₹5000 crore was operationalized in NABARD in 2019-20 with the Ministry of Agriculture and Farmers Welfare (MoA&FW), GoI being the Nodal

Ministry. The fund was fully utilised and the GoI announced additional allocation of ₹5,000 crore in the Union Budget for 2021-22.

- MIF facilitated State Govts'. efforts in mobilizing additional resources and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana - Per Drop More Crop.
- During 2020-21, loan amount of ₹1128.60 crore was sanctioned and ₹1827.47 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released under MIF was ₹ 3970.17 crore and ₹1827.47 crore, respectively.

B. Long Term Irrigation Fund (LTIF)

- LTIF was operationalized in NABARD in 2016-17 for fast tracking completion of 99 identified Medium and Major Irrigation projects. Under LTIF, NABARD provides loan towards Central Share as well as State Share. During 2020-21, loan amount of ₹2461.84 crore was sanctioned and ₹7761.20 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released stood at ₹84326.60 crore and ₹52479.71 crore, respectively.

C. Pradhan Mantri Awas Yojna - Grameen (PMAY-G)

- PMAY-G aims at providing a pucca house, with basic amenities, to all households / households living in kutchha and dilapidated house, by 2022. Under the scheme, NABARD has extended loan towards part funding of Central Share.
- Under PMAY-G, 2.95 crore houses (1 crore in Phase-I and 1.95 crore in Phase-II) are targeted to be constructed from 2016-17 to 2021-22.
- During 2020-21, loan amount of ₹ 20,000.00 crore was sanctioned and ₹19999.80 crore was released towards part funding of Central share under PMAY-G. As on 31 March 2021, the cumulative loan sanctioned and released under PMAY-G stood at ₹61,975.00 crore and ₹48,819.03 crore, respectively.

D. Swachh Bharat Mission-Gramin (SBM-G)

- SBM-G was launched by Govt. of India on 2nd October 2014 with the goal to achieve universal sanitation coverage in rural areas. Under the scheme, NABARD extended loan during 2018-19 to 2019-20 towards part funding of Central Share.
- The cumulative sanction and disbursement as on 31 March 2020 under SBM-G stood at ₹ 15,000 crore and ₹ 12,298.20 crore, respectively.
- During 2018-19 and 2019-20, total 3.29 crore household toilets (2.23 crore in 2018-19 and 1.06 crore during 2019-20) were constructed (**Source –MoJS, GoI**).

E. Rural Infrastructure Assistance to State Governments (RIAS)

NABARD launched a new product “Rural Infrastructure Assistance to State Governments (RIAS)”, with an initial corpus of ₹ 15000 crore. Under RIAS, NABARD will provide financial assistance to State Governments in Eastern Region, for creating infrastructure that supports rural livelihoods, hinging on 5-J approach – Jan (Human being), Jal (Water), Jameen (Land), Janwar (Livestock) & Jungle (Forest).

1.3.5 Initiatives on micro Finance

- **Revision of grant support to JLGPIs:** To incentivise promotion of JLGs, the grant assistance to JLGPIs was enhanced from ₹2,000/- to ₹4,000/- per JLG.
- **MEDP/LEDP:** To strengthen NABARD's efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to ₹ 1.00 lakh and for LEDPs to ₹ 8.80 lakh (Farm Sector) and to ₹ 7.15 lakh (Off Farm Sector).
- For 2020-21, the number of MEDPs has tripled and LEDPs doubled from previous year to augment supply for skills required for rural employment.
- **NABFINS as JLGPI:** NABFINS was sanctioned a pilot project as a JLGPI in five States of Assam, Chhattisgarh, Madhya Pradesh, Maharashtra and Jharkhand for a period of three years.

- **MY PAD MY RIGHT:** NABFOUNDATION, through LEDP channel, was sanctioned the Project 'My Pad My Right' for ₹1.99 crore for sanitary pad making machine for producing/marketing the pads to provide livelihood opportunities to SHGs and improve menstrual hygiene of rural women. During 2020-21, an amount of ₹1.59 crore has been utilized and machines have been installed in 33 districts.
- **EShakti:** As on 31 March 2021, the project was being implemented in 281 districts. The data pertaining to 12.33 lakh SHGs (140.91 lakh members in 1.67 lakh villages was on-boarded to EShakti portal). From 2021-22, the project will be implemented in 130 districts of 16 States/UTs for a focused approach to reduce the credit gap. EShakti portal was used for sending 40 lakh health advisory SMS to SHG members and during the pandemic, the SHGs were also engaged for making face masks, hand sanitizers, PPE kits, etc. for earning additional income.

1.3.6 Financial Inclusion

Availability of financial support for Standard Schemes under FIF: Financial support for the following activities was available from NABARD:-

Financial Literacy:

- Financial and Digital Literacy Camps, Financial Literacy Centres, Reimbursement of Examination fee of BC/BF, Mobile Demo Vans and Financial Literacy Centres (FLCs).
- Opening Kiosk Outlets in unbanked villages of North Eastern (NER) States.
- Setting up of Centre for Financial Literacy (CFL)

Banking Technology:

- Deployment of microATM and PoS/mPoS devices, for on-boarding to BHIM UPI Platform, for on-boarding to Public Financial Management System, Implementing Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation and On-boarding to Bharat Bill Payment System (BBPS).

Regulatory requirements:

- On-boarding to Central KYC Registry (CKYCR) and Support to obtain AUA/KUA membership of UIDAI.

Connectivity and Power Infrastructure:

- V-SATs deployment in SFDs, Mobile signal boosters' deployment in SFDs and Solar panel/UPS deployment in SFDs.

New initiatives taken during the year 2020-21:

- i. Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation was launched under which one-time implementation and application development cost for enabling Green PIN facility is reimbursed.
- ii. Scaling up of the Centre for Financial Literacy (CFL) Project (a Pilot Project of Reserve Bank of India) to 200 CFLs which envisages one CFL per 3 blocks.
- iii. Support for on-boarding to Bharat Bill Payment System (BBPS) was launched to encourage banks to give rural customers benefits of online bill payments. One time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) will be reimbursed.
- iv. Support extended to RCBs, in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States through BCs for providing comprehensive financial services in unbanked villages with population less than 500.
- v. The support for components under connectivity and power infrastructure schemes viz. VSAT deployment, Mobile Signal Boosters deployed and solar power unit / UPS deployment has been extended to all districts.

1.3.7 Farm Sector Policy – Important Initiatives

I. Sustainable livelihood & NRM- Watershed and Tribal development Project

- i. 101 new watershed projects were sanctioned, covering an area of 1 lakh ha and an amount of ₹90.42 crore was disbursed.
- ii. A separate web portal and mobile 'app' was developed for uploading data on watershed projects.
- iii. 103 KfW Soil projects viz. SEWOH II & III (One World, No Hunger) were under implementation in 5 States.
- iv. An in-house Remote Sensing Cell was established to strengthen the monitoring of watershed projects at NABARD, HO and 39 on-going WDF projects were hosted on the NABARD Bhuvan portal.
- v. Under Tribal Development Programme, 51 projects were sanctioned. Out of the financial target of ₹108.00 crore, an amount of ₹93.08 crore was disbursed.
- vi. 04 agri-allied (non-wadi based) TDF projects were sanctioned in Chhattisgarh (apiculture), Tamil Nadu (animal husbandry), Telangana (micro-enterprise development) and West Bengal (pig and goat rearing) under Tribal Development Fund.
- vii. The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

II. FPO Promotion

- i. An amount of ₹4.06 crore has been utilised under PODF. Under PODF-ID, an amount of ₹68.25 crore has been utilised during the year.
- ii. Under Central Sector Scheme on Formation and Promotion of 10,000 FPOs, NABARD has sanctioned 655 FPOs as against the target of 600 FPOs and 257 CBBOs have been empanelled.
- iii. BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme on FPOs developed 5 basic training modules for FPOs and other stakeholders.
- iv. Steps have been initiated to set up a Credit Guarantee Fund of ₹1000 crore with matching contributions from GoI and NABARD under NABSANRAKSHAN, a subsidiary of NABARD.

III. FSPF – Innovations & Technology Transfer

Under Farm Sector Promotion Fund (FSPF), an amount of ₹17.67 crore was disbursed during 2020-21, as against the budget of ₹22.00 crore. Developmental pilots for improving farmers' income and for augmenting capacity building, etc. under Beekeeping, Horticulture, Medicinal plants, Livestock, etc. were the major areas supported under FSPF during the year.

IV. Fostering Partnership

- i. NABARD entered into an MOU with APEDA for promotion of agri exports. The potential of FPOs will be leveraged for encouraging exports.
- ii. Grant assistance to MCCIA, Pune was sanctioned for establishing Agriculture Export Facilitation Centre (AEFC) which shall function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc.
- iii. NABARD entered into an MoU with ICAR to collaborate in facilitating action research and up-scaling of various technologies / innovative farming models developed by ICAR, including successful climate resilient sustainable farming models and integrated / high-tech farming practices in participatory mode, through adapting research on watershed platform.

V. Climate Action

- i. Under climate change initiatives, NABARD has released an amount of ₹135.07 crore under the three funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).
- ii. Under Climate Change Fund (CCF), an amount of ₹0.97 crore was disbursed, for activities like co-sponsorship towards World Sustainable Development Summit 2021, installation of Customized Automated Weather Stations in Nagaland, etc.
- iii. Developed a Web Portal and Mobile App, for digitization of all data/information pertaining to physical & financial progress, monitoring observations along with

photos of pre & post development scenarios in Climate Change adaptation /mitigation projects.

VI. COVID-19 Initiatives

- i. Status notes on major agri-allied sectors were prepared viz. Horticulture, Fisheries, Animal Husbandry and Water Resources.
- ii. Out of box solutions were provided by FPOs promoted by NABARD to restore disrupted supply chain using digital technologies, adoption of farm to home delivery mechanism, ensuring timely supply of critical inputs to farmer members, extending helping hand to migrant labour and sanitary workers, etc.

1.3.8 Off Farm Sector Initiatives

1. Initiatives during COVID-19

- A mega project on “Rapid Reskilling and Quick Employment for 10,000 Reverse Migrants” was supported in Uttar Pradesh (Raebareli, Gorakhpur, Mirzapur, Maharajganj and Allahabad), Bihar (Muzaffarpur, Vaishali, Rohtas and Gaya) and Jharkhand (Hazaribagh).
 - NABARD collaborated with NSDC affiliated training institutes for capacity building of rural youth in new age skills like Mechatronics, Arc welding, Refrigeration, etc.
 - NABARD supported projects for training rural women in the manufacturing of face masks and PPE kits that were in much demand to adhere to the Covid-19 protocols.
 - NABARD partnered with CSR corporates like Ambuja Cement Foundation, Lupin Human Welfare and Research Foundation, ‘TATA Strive’ to provide capacity building of rural youth with skills and linking them with placement or self-employment.
 - NABARD supported online training programmes to build capacity, develop entrepreneurship as well as to connect the producers to the markets.
 - Revolving Fund Assistance of ₹5 lakh each to 22 registered OFPOs for restarting their business activities impacted by COVID 19 was provided.
2. The rural mart scheme was revised to permit purchase of mobile vans by PACS and Producer Organisations to serve as mobile rural marts.
 3. Virtual B2B Exhibition was organised for OFPOs to provide opportunities to rural producers to bring their products closer to the users.
 4. Rural/Agri business Incubation Centres - As on date, NABARD has supported 7 Rural/Agri Business Incubation Centres with total financial support of ₹63.29 crore. These 7 centres will provide direct and indirect benefit to about 22 lakh farmers.
 5. Catalytic Capital Fund (CCF) – To support start-ups in farm and non-farm sector in the stage of ‘Valley of Death’, NABARD sanctioned ₹1.00 crore to MABIF, a NABARD supported RBIC and ₹5.00 crore to NABKisan Pvt Ltd, a NABARD subsidiary, during 2020-21.
 6. Promotion of GI Products - NABARD extended support for enabling GI registration of 72 products, including Black Pottery (Nizamabad), Wall Hangings (Ghazipur), Soft Stone Jali Work (Varanasi), Gulabi Minakari (Banaras), Handmade Dari (Mirzapur), etc.
 7. Launching of Sanitation Literacy Campaign - NABARD launched a campaign from 02 October 2020 to 26 January 2021 to create awareness on Water, Sanitation and Hygiene (WASH) to sustain attitudinal changes for adopting safe sanitation and hygiene practices covering about one lakh people in more than 2000 villages benefitted from this awareness campaign.

1.3.9 Agri- Market Infrastructure Fund (AMIF)

- A dedicated Agri Market Infrastructure Fund (AMIF) with a corpus of ₹2,000 crore was established with NABARD to provide low cost funds to the State Governments for:
 - Upgradation of Rural Haats to Gramin Agriculture Markets (GrAMs)
 - Creation of electronic display mechanism and linking of GrAMs with Agriculture Produce Market Committees (APMC); and
 - Upgradation of 585 e-NAM enabled APMCs.
- MoA & FW GoI has issued the scheme guidelines to the State Governments

1.4 Policy Initiatives-State Government

1.4.1 Scheme for coastal development

A long-term package for coastal conservation has been announced by Govt of Kerala. This package contains a two-pronged approach: Coastal conservation and improvement of infrastructure in coastal areas. The most fragile lands within 40 to 75 metres from sea will be protected using integrating tetrapods and diaphragm walls. Along with the immediate conservation of most fragile areas, bathymetric and hydrographic studies will be conducted for finding out the technologies most suitable to the structure of our coastal areas. The estimated expenditure of this project which can be completed five years would be around ₹ 5300 crores. An amount of ₹ 1500 crore will be provided as financial assistance from KIIFB towards the first phase of conserving most fragile areas.

1.4.2 Infrastructure along Coastal Highways.

For Coastal Highway Project, a total amount of ₹ 6500 crore has already been sanctioned by KIIFB. Construction works have been commenced and out of the total 645.19 km, KIIFB has accorded sanction for projects stretching 54.71 km. It is anticipated that development projects worth ₹ 11,000 crore could be implemented in coastal regions in next four years which will provide a huge economic stimulus to the coastal area.

1.4.3 Support price for fruits and vegetables

In a first of its kind, Kerala Government has fixed base price for 16 agricultural items, including vegetables, fruits and tubers w.e.f. 1 November 2020. The base price would provide relief and support to both traditional farmers and new farmers. The base price is fixed at 20% above the production cost.

1.4.4 Setting up of agro parks and unit for value added products for milk

Five agro parks will be set up with the participation of farmers and KIIFB. A factory will be set up for production of Value Added products using milk so as to strengthen the dairy sector and an amount of ₹10 crore is earmarked for this purpose.

1.4.5 Strengthening of Plantation sector

A long pending demand of the plantation sector has been met with the Govt deciding to permit cultivation of new fruit varieties like rambutan, avocado and dragon fruit, mangosteen, longan etc in addition to traditional plantation crops. A new policy in this regard will be framed and an amount of ₹ 2 crore is earmarked for initial activities.

1.4.6 Fisheries sector

Kerala Fish Auctioning, Marketing and Quality Control Ordinance has been issued for ensuring first selling rights and fair price of fish. Law will be enacted after conducting comprehensive study about aquarium reforms. An amount of ₹ 5 crore is allocated for building infrastructure facilities for fish processing for boosting production of value added products.

1.4.7 New Kuttanad Package

Kuttanad is the best example for the effectiveness of flood rehabilitation activities in Kerala. After the floods in 2018, 126054 people belonging to 50000 families were relocated within one week without any epidemic or emergency. The Planning Board has prepared the 2nd Kuttanad package for ₹ 2400 crore to be implemented gathering the experiences learned from previous flood in the State. As part of this package, apart from cleaning of backwaters and other water

sources and removal of plastic and other waste materials with peoples' participation, repair of dilapidated bunds, construction of new bunds, ranching of fish seeds regularly to enhance the fish wealth, agricultural practices devoid of excessive and unscientific use of pesticides and fertilizers and duck breeding farm are envisaged.

1.4.8 Hunger Free Kerala

Government has announced a plan to achieve the goal of reduction of extreme poverty. A committee has been formed to conduct a detailed survey to determine the distress factors and submit suggestions for mitigation. The programme envisages providing food materials at subsidised rate from Civil Supplies Corporation with participation of local self government institutions, Voluntary Organisations etc. An amount of ₹ 10 crore is initially earmarked for the programme.

1.4.9 Support to Kudumbashree

Against the backdrop of Covid 19 crisis, Govt has allocated ₹ 100 crore for providing subsidy for setting up enterprises and also for imparting training to those who have lost their livelihoods to find out new ones. The Kudumbashree is playing a significant role in converting barren land into lush farms through 70,000 women collective farming groups and contributing towards ensuring food self sufficiency. In order to uplift these farmers to the next stage, an amount of ₹ 10 crore is earmarked for starting value added production units through Kudumbashree.

1.4.10 Safe food, people's right

As a part of Subhiksha Keralam, Government proposes to procure safe food from indigenous farmers selling only pesticide free local vegetables and fruits and sell through Self Help Group Stores of Kudumbashree promoting the idea 'safe food is people's right'. This initiative will encourage the farmers to follow good agricultural practices and thereby ensure fair price. Besides, consumers will also get good local safe vegetables at lower price. Kerala Bank will provide loan for purchasing necessary vehicles for new stores and store renovation which is eligible for 2 to 3 % subsidy for prompt repayment.

1.4.11 Employment guarantee scheme

More employment opportunities will be created through Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGA) and Ayyankali Urban Employment Guarantee Scheme. The Employment Guarantee Schemes will be used extensively for construction and maintenance of reservoirs, drainage channels, soil conservation structures.

1.4.12 Industry sector

Low interest rate loans will be made available to M.S.M.Es. Additional working capital loans and term loans will be made available to existing MSMEs at lower rates.

1. It is aimed to provide loans amounting ₹2000 Crore at cheap rates for meeting investment and working capital needs of MSME units.
2. ₹50 crore is earmarked for interest subvention.
3. An additional ₹ 25 crore is provided for Entrepreneur Support Scheme (ESS) currently being implemented by the Department of Industries.
4. Govt. has earmarked ₹ 15 crore for Margin Money and Interest Assistance Scheme for Nano Industrial Housing Units project.

1.4.13 Venture Capital Fund

It is proposed to set up a Venture Capital Fund with a corpus of ₹ 100 crore to activate the rapid growth of small scale enterprises and start-ups. The fund would be mobilized through

the participation of KFC, KSFE, KSIDC, Kerala State Co-operative Bank, Commercial Banks and the deposits of Non-Resident Keralites. This fund would help the fast growing technical and non-technical enterprises with potential for rapid growth. An experienced professional management team will be formed to manage this fund. An amount of ₹1 crore is earmarked to set up this fund for meeting the initial expenses.

1.4.14 Subhiksha Keralam

‘Subhiksha Keralam’, is the state government’s flagship program aimed at converting Kerala from Consumer State to production state and combat food scarcity in the post lock down era. The project, which was launched in May 2020 in Kozhikode, encompasses sectors such as Animal Husbandry, Dairy, Horticulture and Fisheries. The project aims at attaining self-reliance in food production within the next five years Under the project, the state government is targeting around 25,000 hectares of fallow land to be converted to farms.

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1.5 State Government Sponsored Programmes with Bank Credit

1.5.1 Cooperative Initiative for Agriculture Infrastructure in Kerala (CAIK)

Kerala Bank will extend loan for Infrastructure rejuvenation of primary cooperative societies for construction of warehouse cold chain facilities, assaying, grading and packaging units etc. at the rate of 4 % interest. This will improve flow of investment credit boost private capital formation and facilitate improved productivity and income to farmers It is planned to provide loans amounting to ₹ 2000 crore in the financial year 2021-22 and an amount of ₹100 crore is provided for Interest Subvention.

1.5.2 Loan scheme for Labour Enterprises

This scheme aims at providing loans at reduced rate to start new enterprises in agricultural, industrial, and service sectors to rejuvenate the existing non-operational enterprises. It is estimated to extend loans worth ₹ 1000 crore under this scheme in 2021-22.

1.5.3 Loans to Kudumbasree Neighbourhood Groups

Bank loans of atleast ₹1,000 crore will be made available to neighbourhood groups through Kudumbasree during 2021-22. All loans upto ₹ 5 lakh will be made available at 4 % interest rate. An amount of ₹ 100 crore is provided for interest subvention under the scheme.

1.5.4 Programmes of Agriculture Department

1. Paddy cultivation: An amount of ₹ 116 crore earmarked for development of paddy cultivation.

- Promotion of fallow land cultivation and group based paddy cultivation in the major rice growing tracts of the State. Financial assistance to paddy cultivators at the rate of ₹ 5500 per hectare to ensure sustainable development of rice.
- Royalty at the rate of ₹ 2000 per hectare for farmer
- Procurement price of paddy at the rate of ₹ 28 per kg, highest in the country.
- An amount of ₹ 9 crore is allocated for strengthening the agro service centres at block level. Krishishree will act as a single window providing all farmer related services.
- Amount of ₹258 crore is made available from “Krishi Unnathi Yojana” for agricultural mechanization and horticulture development.
- An amount of ₹30 crore is provided for strengthening agricultural marketing.

2. Vegetable development

As a measure for Promotion of vegetable production in the state in a safe to eat manner and to attain self sufficiency in the sector.

- An amount of ₹725.00 lakh is set apart for the promotion of vegetable cultivation through VFPCCK.
- ₹1807.00 lakh earmarked for homestead cultivation, of which ₹ 1,000.00 lakh is for “Onathinu oru muram pachakkari” programme for supply of seed kits to homesteads and farmers.
- Rain shelters for year-round cultivation will be supported for which ₹ 500.00 lakh is set apart for setting up of rain shelter of 100 sq.m.
- An amount of ₹2,619.00 lakh is set apart for cluster development in districts out of which ₹900.00 lakh is assistance to existing clusters.
- an amount of ₹ 100.000 lakh is earmarked for promoting
- vegetable cultivation in schools and other educational institutions

3. Coconut Development

- The coconut development programme will be implemented in contiguous areas called Keragramam covering a minimum area of 250 ha and each Keragramam will be supported for 03 year period.
- The scheme aims at substantially enhancing coconut production and ensuring better income to farmers through value added coconut products.
- ₹10 crore is earmarked for Primary Cooperative Societies for procuring of coconut and its value addition. For supporting value addition to coconut products, clusters will be established either directly under the aegis of service co-operative banks or under the ownership of farmers
- An amount of ₹75 crore is earmarked for coconut cultivation. This is mainly expended for cutting down old trees and replanting relatively short and high yielding coconut varieties adopting tissue culture technology, Intercropping and better Irrigation methods.

4. Development of spices

- ₹ 10 cr earmarked for pepper rehabilitation programme.
- An amount of ₹ 100.00 lakh is set aside for Rehabilitation of nutmeg in flood affected areas of which ₹ 25.00 lakh is allocated for rehabilitation and development of nutmeg in Idukki district.
- Area expansion of ginger, turmeric, pure/ inter cropping of nutmeg and clove is also included under the programme for which an amount of ₹ 54.00 lakh is set apart. Project based support for establishment of nurseries through FPOs- ₹ 50 lakh
- An amount of ₹ 500 lakh set aside for Integrated pepper development in Idukki.

1.5.5 Programmes under Fisheries Development

1. National Fishermen Welfare Fund Assisted Housing Scheme

The programme will be implemented by Department of Fisheries and aims for providing housing to fishermen under the model village development programme.

- The unit cost per house is ₹ 2 lakh as 100% grant.
- The beneficiaries are registered fishermen

1.5.6. Matsyakeralam samruddhi Scheme: The project is implemented in all 14 districts with the participation of Local Self Government

- Aims to increase inland fish production through development of inland and brackish water aquaculture
- To create new employment opportunities in rural areas
- To increase the per capita availability of fish
- To create new employment opportunities through value addition of aquaculture products.

1.6. Programmes of Animal Husbandry Department

- Govardhini programme for maintenance of heifers – Subsidy up to ₹12500/-
- Assistance for Goat rearing – ₹25,000/- for 01 plus 05 unit
- Assistance for Turkey birds rearing – ₹1,301/- per unit of 03 birds
- Assistance for Duck rearing – ₹1,200/- per unit of 10 birds
- Milking machine for Mini diaries of minimum 05 animals – financial assistance of ₹25,000/-
- Gosamruddhi- cattle insurance scheme- Dairy farmers are eligible for subsidy for growing premium breeds of cattle.

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CHAPTER 2

CREDIT POTENTIAL FOR AGRICULTURE

2.1 Farm Credit

2.1.1 Crop Production, Maintenance and Marketing

A. Introduction

The total geographical area of the district is 2,34,641 ha. The net area sown as on 31.03.2019 is 1,45,218 ha (as compared to 1,51,899 ha in 2013-14), which is 61.89 per cent of the total geographical area. The gross cropped area is 1,93,894 ha thereby recording a cropping intensity of 133 per cent. Area sown more than once is 48,676 ha (20 per cent of total geographical area). The net irrigated area in the district as on 31 March 2019 was to the extent of 4,584 ha. (Source: Agricultural Statistics 2018-19) which accounts for 3.15 per cent of the net sown area. The details of area, production and productivity of major crops cultivated in the district are given in the district profile.

Based on the soil type, the district can be classified into 8 major soil series such as Tikkodi series (18,400 ha), Nanmanda series (1,20,000 ha), Kakkodi series (4,500 ha), Thiruvampadi series (43,700 ha), Kunnamangalam series (6,500 ha), Adivaram and Menmala series (16,800 ha) and Periya series (9,000 ha). Agriculture plays a major role in the district's economy. The major crops in the district are plantation crops predominantly, coconut, followed by rubber, pepper, arecanut, cardamom and cashew. While paddy is the major food crop, other crops are fruits and vegetables. While coconut is cultivated in all the areas, food crops are cultivated in the midlands.

Crop loan accounted for 49, 61 and 37 per cent of the priority sector lending and 78, 95 and 61 per cent of the agriculture lending in the district respectively during 2018-19, 2019-20 and 2020-21. The Ground Level Credit under crop loan for the year 2018-19, 2019-20 and 2020-21 were to the tune of ₹ 5,49,434 lakh, ₹ 698,588 lakh and ₹ 429,455 lakh respectively. Cultivation of food crops especially paddy, vegetables, and banana have been of special importance as the State Government and the PRIs have embarked on a massive drive towards increasing food production through Kudumbashree JLG programme and other grama panchayat programmes.

The scales of finance for short term crop loans are fixed by the District Level Technical Committee every year before the crop season. In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. The Scale of Finance for the year 2021-22 is given in Annexure V. The total loan outstanding of Kisan Credit Cards in the district as on 31.03.2021 was ₹1950.36 crores in 216,786 accounts.

B. Infrastructure and linkage support available, planned and gaps

VFPC is active in 41 panchayats of the district. There is a Regional Level Farmers' Training Institute situated at Feroke for imparting training on modern agriculture to the farmers and personnel of the Agriculture Department. Other institutions under Agriculture Department in the district are (1) District Agriculture Farm in Koothali (production and distribution of coconut seedlings, cashew grafts, pepper cuttings, vegetable seeds, ornamental plants, medicinal plants, fruit plants, etc). (2) State Seed Farms in Perambra and Puthuppady (3) Coconut Nursery, Thikkodi (4) Parasite Breeding Station, Thikkodi, (5) Soil Testing and Mobile Soil Testing Lab at Thikkodi (6) EEC assisted Urban Wholesale Vegetable Market at Vengeri etc. Krishi Vigyan Kendra sponsored by Indian Institute of Spices Research (IISR) is situated at Peruvannamuzhy. Indian Institute of Spices Research (IISR) and Directorate of Arecanut and Spices Development are stationed at Kozhikode. VFPC has a Farmers' Training Centre at

Thamarassery. Almost 40 per cent of the Service Cooperative Banks in the district undertake distribution of fertilizers, pesticides and other agricultural inputs.

Adequate marketing and other support is available through various agencies functioning in the district such as HortiCorp, VFPC, etc. Two Farmers Service Centres have come up under two PACS in the district. 62 out of 78 Farmers Facilitation Centres planned by District Kudumbashree Mission have also come up in Grama Panchayats. The requirement of inputs as well as credit of the small, marginal and tenant farmers have to be accorded high priority. Interest Subsidy Scheme announced by Government of Kerala has resulted in a number of SHGs and JLGs taking up lease land farming in lands which were left fallow. Bankers may encourage credit options like financing of JLGs while extending credit support to tenant farmers.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The credit potential for crop loans for the year 2022-23 has been assessed considering the above factors into account, the agriculture growth of 4% envisaged and thrust areas and programmes of Government of Kerala and Government of India like “Doubling of Farmers Income by 2022”, Promotion of Producer companies, Climate Change, “National Food Security Mission”, “Integrated Development of Horticulture” including CDB programmes, JLG linkage, the change in trend in area of cultivation etc. The scale of finance has also been revised to the extent of 2-3% over 2020-21 wherever required in consultation with the stake holders. The credit potential is worked out as detailed in Table given below:

Sr. No.	Activity	Units	Credit Potential for 2022-23 (₹ Lakh)		
			Physical units (Ha)	Financial outlay	Bank Loan
1	Paddy	ha	2240	2016.00	2016.00
2	Coconut	ha	102920	231572.00	231572.00
3	Rubber	ha	21450	42900.00	42900.00
4	Banana (Nendran)	ha	1720	8600.00	8600.00
5	Banana (Others)	ha	3349	13396.00	13396.00
6	Vegetables	ha	2604	11722.00	11722.00
7.	Elephant foot yam	ha	3433	6866.00	6866.00
8	Pepper/Spices	ha	212	249.00	249.00
9	Arecanut	ha	8469	16091.10	16091.10
10	Cashew	ha	1450	656.00	656.00
11	Pine apple	ha	131	393.00	393.00
12	Tapioca	ha	3101	4657.00	4657.00
13	Ginger	ha	67	201.00	201.00
14	Pulses	ha	12	7.32	7.32
15	Medicinal plants	ha	62	124.00	124.00

16	Homestead Farming (20cents) /Terrace farming (20 cent units)	20 cents	16622	49866.00	49866.00
I	Crop Husbandry Total			389316.42	389316.42
II	10% for post-harvest/ Household consumption requirements				38981.14
III	20% for repairs and maintenance expenses of farm assets + insurance				77961.28
IV	Grand total (I+II+III)				506258.85

Activity wise/block wise projections are given in Annexure I.

Subhiksha Keralam Scheme

Subhiksha Keralam aims at achieving self-sufficiency in food production by bringing around 25000 ha of fallow land all over Kerala under cultivation. The programme focusses on convergence of efforts of all line departments and stakeholders and promotes Integrated Farming systems for enhancing the production and productivity. The concept of Safe food is highlighted and Government proposes to compete with the cheap and low quality vegetables/fruits from neighboring states with the high quality locally grown, safe vegetables and fruits. Government of Kerala has also approved assistance for fallow land farming at the rate of ₹40,000/ha each for paddy and vegetables, ₹35,000/ha for banana and ₹30,000/ ha for tubers, pulses and small millets. The incentive plan has to be sanctioned by the local Self Government departments under their respective plan budget.

The achievement reported by Banks as at the end of 31.03.2021 (crop husbandry total) is more than the projected potential for 2020-21, as banks report multiple drawals under KCC accounts as separate disbursements which gets reflected in the GLC to the sector, whereas the PLP potential under crop loans is arrived at based on the projected acreage under each crop and the scale of finance. Factors like ensuring proper end-use of the gold loans and crop loans by the farmers, total possible area of cultivation and the trend in cultivation etc., are also taken care of while assessing the potential.

D. Critical interventions required for creating a definitive impact

The actual credit flow to the crop loan sector will increase substantially if adequate price is assured for the farmers. This is quite evident in the case of paddy cultivation where the area has increased by 39 per cent in 2017-18 as compared to 2016-17 on account of increase in MSP for paddy. As it may be impractical to increase and ensure the MSP for all the crops, it is important that processing and value addition of agricultural produce is done by farmers themselves for better price realization. Value addition of agriculture produce is already being done by excellent FPOs in the district. However, they require adequate support from various Government Departments both at the Centre and State, Commodity Boards, SFAC, Local Self Governments etc. Awareness creation is also required for the customers at the ground level for adopting good quality FPO products. Farmers will undertake maintenance activities of the crops by availing crop loan only when they are assured of remunerative prices. Support for making the FPOs successful is the critical intervention required in the district for creating a definitive impact in the crop loan sector.

NIRAVU FARMERS PRODUCER CO LTD

Fundamental aim of a business is to provide credible solutions to the problems faced by common people. Money is sure to follow. Perhaps this maxim is personified by NIRAVU Farmers Producer Company Ltd set up with assistance from PRODUCE fund managed by NABARD. It has achieved a turnover of ₹ 5.20 Cr and a profit of ₹ 62.92 lakh in the first full year of its operation.

Waste management is a serious problem faced by the country which is being tackled head on by Swachh Bharat initiative of Government of India. The problem is especially significant in God's own country, Kerala where a clean environment is a minimum requirement for tourist arrival. At the same time, pesticide-laden vegetables and other food products are making people susceptible to deadly diseases like cancer. The FPO has found a credible solution to both these problems by recycling plastic waste and composting organic waste in a decentralised manner and using it to cultivate crops especially vegetables. It also profitably runs an organic shop in Kozhikode selling vegetables produced through this method with traceability to the farmer.

The Operations of the FPO are through its five verticals - sustainable farming, waste management, energy conservation, water conservation and information technology. The company with a humble beginning in Kozhikode district has spread its operations in all major districts of Kerala. Extending all these activities in an efficient manner throughout India is the next aim of this NABARD supported FPO.

E. Suggested Action Points

(a) Banks

- ❖ Banks may include Investment Credit and Consumption credit component while fixing KCC limits of farmers and also ensure that KCCs are issued to all eligible farmers.
- ❖ Some of the Service Cooperative Banks (PACS) are yet to increase their Individual Maximum Borrowing Power (IMBP) which is hampering availing adequate credit availability to farmers. Kerala State Coop. Bank (Kerala Bank) has to take a lead role in ensuring that the IMBP of the PACS are increased so that farmers can avail adequate credit in the form of crop loan.
- ❖ Banks may ensure that the benefit of Interest Subvention provided by GoI reaches the eligible beneficiaries.
- ❖ All the bank branches have to ensure that a minimum number of 20-25 JLGs have been credit linked towards crop loan purpose.
- ❖ Steps may be taken to ensure that all banks issue KCC to farmers and all KCC holders are covered under PMFBY.

(b) State Government

- ❖ Functional consolidation of producers / farmers as Producer Groups will help in realizing the benefits of economies of scale in production and collective marketing in crops like vegetables, banana and coconut.

2.1. 2 Water Resources

A. Introduction

The district is endowed with water resources such as rivers, canals, reservoirs, tanks, ponds, lake and large expanse of brackishwater areas. Irrigation is the artificial application of water to the soil for assisting in growing crops. Various types of irrigation techniques differ in how water is obtained from the source and is distributed within the field. This chapter deals with minor irrigation projects having command area below 2,000 ha.

Kuttiyady, Chaliyar and Mahe are important river basins of the district. The six major rivers are Kuttiyady, Korappuzha, Kallai, Chaliyar, Kadalundi and Mahe. Source-wise, ground water accounts for 59% of the net irrigated area and the balance area is irrigated by canals, tanks and other sources. The net irrigated area in the district as on 31 March 2019 was only 4,584 Ha which is only 3.15 % of the net sown area (1,45,218 ha). Source-wise, wells account for 58% of the net irrigated area, the balance is by canals, tanks and other sources. The irrigation needs of the lowlands and midlands are met to a large extent through surface water. However, there is immense scope for exploitation of irrigation potential for increasing production and productivity of crops. Dugwells, borewells, filter-point wells, vented cross bars and small lift irrigation structures are the commonly used minor irrigation structures in the district. Two blocks in the district viz. Balussery, Kunnamangalam etc have been categorised as semi-critical. All the remaining 10 blocks of the district have been included in the safe category. The stage of ground water development in the district is 58%.

In the district, coconut and paddy are the major crops cultivated under irrigated conditions. In rest of the irrigated area, the main crops grown are tuber crops, vegetables, arecanut and banana. The Ground Level Credit (GLC) during 2018-19, 2019-20 and 2020-21 to MI sector were to the tune of 41,074 lakh, ₹ 798 lakh and ₹ Lakh 1,965 respectively.

B. Infrastructure and linkage support available, planned and gaps

The district unit of the State Ground Water Department monitors Ground Water resources. The department undertakes ground water exploration and resource evaluation. Irrigation Department implements various projects to improve access to irrigation. The Minor Irrigation division of the Irrigation Department is involved in the formulation and implementation of minor irrigation projects. The department is responsible for identifying projects to be posed under RIDF of NABARD. The Agriculture Department is the agency charged with the responsibility of popularizing micro irrigation. Under hydrology project, the State Groundwater Department is maintaining water-level recording stations. The Centre for Water Resources Development and Management (CWRDM) which is playing a key role in sorting out several water management issues is located in Kunnamangalam in the District. There is an urgent need to promote investment in water-saving and water-harvesting structures in the district to cope with weather aberrations, failing monsoons, dwindling water table and the impact of climate change. More investment has to be made in installation of drip irrigation systems, sprinklers and in water harvesting structures.

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) was launched by Govt of India to overcome the dependency of agriculture farming on rainfall/monsoons. The major objective of PMKSY is to achieve convergence of investments in irrigation at the field level, expand cultivable area under assured irrigation, improve on-farm water use efficiency to reduce wastage of water, enhance the adoption of precision-irrigation and other water saving technologies (More crop per drop), enhance recharge of aquifers and introduce sustainable water conservation practices by exploring the feasibility of reusing treated municipal waste water for peri-urban agriculture and attract greater private investment in precision irrigation system

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The credit potential for minor irrigation projected for the year 2022-23 has been assessed considering the above factors as also envisaged agriculture growth of 4% and thrust areas and programmes of Government of Kerala and Government of India, JLG linkage programmes etc. The credit potential is worked out as detailed in Table given below.

Sr. No.	Activity	Unit	Credit Potential for 2022-23		
			Physical unit	Financial outlay	Bank Loan
1	Dug Well	No.	3387	2252.36	2027.12
2	Filter Point well	No.	141	23.97	21.57
3	Pump set	No.	3650	1095.00	985.50
4	Drip Irrigation (Coconut)	ha	11010	3853.50	3468.15
5	Drip Irrigation (Arecanut)	ha	2421	1634.18	1470.76
6	Drip Irrigation (Banana)	ha	553	553.00	497.70
7	Drip Irrigation (Mango)	ha	1930	530.75	477.68
8	Sprinkler	No.	558	295.74	266.17
9	Pump house	No.	3342	835.50	751.95
10	Storage tank	No	3140	942.00	847.80
11	Pipe Line	No.	776	194.00	174.60
12	Lift Irrigation	No.	220	154.00	138.60
13	Renovation of well	No.	1329	332.25	299.03
14	Rainwater Harvesting	No.	2967	1483.50	1335.15
	Total			14179.74	12761.77

Activity-wise/block-wise projections given in Annexure I

D. Critical intervention required for creating a definitive impact

The Net ground water availability for future irrigation in the district is estimated as 113.15 MCM. This is calculated after providing for domestic water requirement for next 5 years. As per the calculations, this available water is only sufficient for meeting the water requirement of area under coconut in the district through drip irrigation. This indicates the need for harvesting more surface water and the need for adopting efficient irrigation systems. The most critical intervention required in the sector is awareness creation, mandatory water harvest in new homes and adoption of efficient application of irrigation water.

E. Suggested Action Points

- Banks have to take all out efforts to popularise Micro Irrigation systems and other MI activities through credit in association with Krishi Bhavans.
- Rainwater harvesting structures / methods have to be aggressively popularised in semi critical blocks such as Balusseri and Kunnammangalam. More projects for repair, renovation and restoration of water bodies are to be identified by the local bodies and the State Government. State Government may plan for water harvesting structures like check dams, watershed activities and popularize water conservation measures like drip/ sprinkler irrigation through line Departments, Panchayats, NGOs etc.
- Government may take action against illegal sand mining which damage the aquifer systems leads to lowering of groundwater table. Minor Irrigation Department and Soil Conservation Department may take necessary steps to carry out investigation and pre-project survey scientifically, so as to identify potential locations and formulate feasible schemes for consideration under RIDF.
- The minor irrigation department may explore the possibilities of constructing small lift irrigation schemes in critical/ semi critical blocks in the perennial streams/rivers.

F. Other related matters

- Adoption of technologies like mulching, zero tillage, use of microbial preparations, use of gels, etc. would help in retaining moisture in stress-sensitive crops.
- Climate change related warming of water resources, especially lakes and rivers, have been observed in various parts of the district. It also affects groundwater recharge rates and depth of groundwater. These factors lead to impending disaster in the form of severe water scarcity and saline water intrusion in the low lying areas of the district. Strategy to address climate change issues include: developing mechanism for integrated management of rainwater, surface and groundwater, flood control, drought management, developing energy-efficient technologies, developing efficient weather forecasting etc.

2.1.3 Farm Mechanisation

A. Introduction

Mechanising farming operations increases the production and productivity of the land by way of completing crucial farm operations in time and with precision. Risk of low yield or loss of produce because of delayed operation is minimised. Mechanisation also reduces drudgery and increases labour efficiency. It encourages better management of farm enterprise, reduces overall cost, provide employment opportunity and entrepreneurship.

The average area per operational holding is as low as 0.14 ha in the district. Land holdings of 2 ha or below accounts for 89% of the total. The large holdings are mostly in the hilly tract where field to field access is limited. The undulating terrain of the district also restricts the use of heavy and medium type machinery for farming operations. The scope for use of equipment like tractors and tillers for transportation is also limited as jeeps, tempos and LCVs are available in every nook and corner of the district. The Ground Level Credit (GLC) during 2018-19, 2019-20 and 2020-21 in FM sector were to the tune of ₹ 6,425 lakh, ₹ 3808 lakh and Rs 5689.46 lakh respectively.

B. Infrastructure and linkage support available, planned and gaps

In the current mechanisation scenario, there seems to be limited scope for more number of tractors, except for replacements. The Farmers Facilitation Centres of Kudumbashree Mission and Farmers Service Centres under PACS would help increasing FM activities. The district faces severe shortage of agricultural labourers even for harvesting of perennial crops like coconut. Labour shortage and high wages for farm labour and increasing cost of maintenance of plough animals are prompting many cultivators to take recourse to mechanised farming. The demand for small farm machines like de-weeders, cutters, sprayers etc are on the increase. Some of the farmers' clubs of the district have acquired small farm machineries for custom hiring among member farmers. There is no problem in the district in so far as the infrastructure requirement for the sector is concerned. The supply and post-delivery services from RAIDCO and KAICO and other agencies associated with farm equipment is reported to be satisfactory. Services of the Agriculture Department, KVKs, NGOs, farmers' clubs and agri-clinic/agri-business centres are available. There is a shortage of availability of skilled manpower for operation and maintenance of farm machinery.

The Central Subsidy Scheme on Farm Mechanisation, known as Macro Management of Agriculture for Promotion among small farmers, Government of Kerala schemes like Mechanisation of Padasekhara Samithis, mechanisation as livelihood to agro-service entrepreneurs, adoption of new suitable equipment/ machinery and its popularization implemented by Department of Agriculture, are expected to give a boost to this sector. The Government of India scheme for setting up of Agri-clinics and Agri-business centres is likely to help the development of farm mechanisation sector in the district.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The scope for bigger machineries like combine harvesters and tractors are limited in the district. However, high cost and shortage of farm labour is prompting medium farmers to go in for machineries like power tillers and small machineries like dusters, weeders, hand operated tillers, land levellers, sprayers, coconut climbers, post-harvest equipment etc. The credit potential for Farm Mechanization for the year 2022-23 has been assessed considering the above factors as also envisaged agriculture growth of 4 per cent and thrust areas and programmes of Government of Kerala and Government of India, JLG linkage programmes etc. The credit potential is worked out as detailed in Table given below.

(₹ Lakh)

Sr. No.	Activity	Unit	Credit Potential for 2022-23		
			Physical unit	Financial outlay	Bank Loan
1	Tractors (35Hp)	No.	72	704.16	633.75
2	Power Tillers	No.	283	887.21	798.48
3	Farm Implements	No.	10070	3423.80	3081.42
4	Misc equipment/machinery	No.	15032	7516.00	6764.40
5	Sprayers/Dusters	No.	985	246.25	221.63
6	Post-Harvest equipment for coconut, arecanut, pepper		6850	3767.50	3390.75
	Total			16544.92	14890.43

Activity-wise/block-wise projections given in Annexure I

D. Critical intervention required for creating a definitive impact

There is an urgent need for tailor-made farm equipment and machinery to suit the specific soil and crop requirements of the district. Since the manpower available in agriculture universities and research stations are limited, we need to provide financial and technical support to farmers and rural innovators to develop soil and crop-specific equipment and machinery. Better efforts are also needed to commercialize new machineries invented by farmers.

E. Suggested Action Points

Banks

- ❖ Banks may promote group activities, farmers' clubs' federation, lease farming and contract farming to ensure farming activities take place on commercial basis which can increase the flow of credit under farm mechanisation.

State Government

- ❖ Custom hiring of farm equipments should be encouraged. There are many group of farmers and farmers' clubs in the district who can purchase tractors and other farm machines to be shared among them. There is no need to stipulate any minimum land holding criteria in such cases.
- ❖ Green Army model of labour banks with adequate farm machineries may be replicated in the district to address the issue of labour shortage
- ❖ Subsidizing the custom hiring units for unemployed youth.
- ❖ Agri-clinics and Agri-business centres may be encouraged in the private sector for the benefit of professionally qualified entrepreneurs and the farming community.

- ❖ Consolidation of land holdings to the extent possible with the support of local bodies and encouraging JLG programmes of Kudumbashree Mission and other NGOs for utmost use of mechanisation will help to increase the GLC in the sector.
- ❖ Agriculture Department may create proper awareness among the farming community to popularise the use of select farm equipment's for maximising returns.

F. Other Related Matters

Collective custom hiring of farm machinery reduces cost of cultivation. Government has set up Agro Service Centres in all major blocks of the district. Farmers may utilize the services provided by Agro-Service Centres.

2.1.4 Plantation and Horticulture

A. Introduction

Due to its diverse terrain, abundant rainfall and other agro-climatic factors, plantation and horticulture crops dominate the cropping pattern of the district. Coconut (1.16 lakh ha), rubber (21,930 ha), pepper (3590 ha), arecanut (10,038 ha) and banana (1455 ha) are the major plantation and horticulture crops grown in the district. Kozhikode district stands first in coconut cultivation in Kerala, with an area of 1.15 lakh ha which forms 15.21 % of total area under coconut cultivation in Kerala. There is focus on raising incomes of farmers through increasing productivity, subsidiary occupations, better marketing and through promotion of value added products. Support to homestead farming, use of new technologies like bio-technology & precision farming, setting up of agro-service centres, improving risk management strategies, encouraging contract farming, focus on value addition in agriculture, etc., are some of the ongoing strategies in the plan.

Plantation crops form around 89 per cent of the gross cropped area in the district. Area under coconut alone accounts for 65 per cent of the area under plantation crops and it accounts for 59 per cent of the gross cropped area. A gradual diversification to high value crops, intensive cropping with emphasis on organic farming practices, conservation and utilisation of biological resources and value addition through processing are discernible among the farmers. The small landholding pattern in the district requires for high cropping intensity to make farming viable. Therefore, there is scope for replanting and rejuvenation of plantation crops, promotion of organic farming, intercropping in coconut gardens and taking up high value agriculture. There is scope for nurseries as there is scarcity of quality planting material. Since rubber prices are on decline, new plantation of rubber is showing a declining trend. Farmer Producer Organizations (FPOs), set up by assistance from NABARD and Coconut Producer Companies promoted by Coconut development Board (CDB) are performing functions like aggregation of produce of their member farmers, processing and centralized marketing.

The details of area, production and productivity of major crops cultivated in the district are given in the district profile. The Ground Level Credit (GLC) during 2018-19, 2019-20 and 2020-21 in Plantation and Horticulture sector were to the tune of ₹ 3,215 lakh, ₹ 1970 lakh and ₹ 1,247 lakh respectively.

B. Infrastructure and linkage support available, planned and gaps

The Department of Agriculture has a wide network of 80 Krishi Bhavans covering each Panchayat and three urban agglomerations. Farmers' Training Centre, Feroke run by the Department of Agriculture imparts training to farmers in agronomic practices and agro-processing. Krishi Vigyan Kendra functioning under the aegis of the Indian Institute of Spices Research, Kozhikode, provides training and extension services. Department of Agriculture is the implementing agency for the State Horticulture Mission. The programme aims at holistic development of horticulture sector covering fruit, plantation crops, vegetables, spices, flowers, aromatic & medicinal plants and mushroom. The important programmes under the Mission include the production and productivity improvement, post-harvest management, value addition and marketing, hi-Tech agriculture etc.

Supply of planting materials is from the Coconut Nursery at Thikkody, District Agriculture Farm at Koothali and two State seed farms at Perambra and Puthuppady. Besides, there are about 50 private nurseries including those set up through credit support. There are approximately 230 depots for supply of inputs. Oil Palm India Ltd. is planning for an area expansion programme in the northern districts of Kerala. The areas identified for oil palm cultivation in Kozhikode are Thiruvampady, Koodaranhi, Kodencherry, and Orkattery Panchayats. The proposal for setting up of a processing plant for oil palm by Oil Palm India Ltd at Thamarassery will give a boost to cultivation of oil palm in the district. The main agencies in the area of marketing are Kerala State Cooperative Marketing Federation Ltd. (MARKETFED), Kerala State Cooperative Rubber Marketing Federation Ltd (RUBBER MARK), Regional Agro Industrial Development Corporation of Kerala Ltd. (RAIDCO), Central Arecanut and Cocoa Marketing and Processing Cooperative Ltd. (CAMPCO), Kerala State Coconut Development Corporation (KSCDC) and Kerala Kerakarshaka Cooperative Federation Ltd (KERAFED). MARKETFED has five cooperative marketing societies in the district affiliated to it. An Agricultural Wholesale Market (AWM) assisted by European Union is functioning in the district.

There are 7 producer companies registered in Kozhikode for coconut processing and are at various stages of establishment with some units which have already started production. They are Kozhikode Coconut Farmers Producer Company Ltd., Kuttiady Coconut Farmers Producer Company Ltd., Thamarassery Coconut Farmers Producer Company Ltd., Koyilandi Coconut Farmers Producer Company Ltd., Vadakara Coconut Farmers Producer Company Ltd., SUBHIKSHA Coconut Producer Company and Perambra Coconut Producer Company. Over and above the three Farmers' Producer Organizations (FPO) for coconut promoted with the guidance and support of Coconut Development Board, NABARD has also extended promotional grant assistance to five other agencies for promotion and nurturing of new FPOs in the district.

Kerasree programme implemented by Department of Agriculture envisages increase in production and productivity of coconut. Under the programme, support is available to the farmers for cutting and removal of diseased plants, need-based replanting of disease tolerant seedlings, improving irrigation facilities and scientific management of existing coconut gardens. A unit for producing value added products from coconut viz, SUBICSHA Coconut Producers Company was set up at Perambra as a SGSY Special Project. The unit works on the "hub and spoke" model and takes up quality control, branding and marketing of products of SHGs. It also has a factory set up for producing virgin oil and normal coconut oil. The model has turned out to be a success as the unit has been able to break even in the second year of its operation. Vatakara Coconut Farmers Producer Company Ltd., Kuttiadi Coconut Farmers Producer Company Ltd and Perambra Coconut Producer Company Ltd has set up processing plant with varying amount of success. There is also good scope for setting up of nurseries as there is scarcity of quality planting material in the district for rubber as well as for other crops.

Under Pradhan Manthri Scheme for Formalisation of Micro Food Enterprises (PMFME) and Ode District One Product (ODOP) scheme, Directorate of Industries (DIC) is supporting processing units based on Coconut. Mission for Integrated Development of Horticulture (MIDH) is a Centrally Sponsored Scheme for the holistic growth of the horticulture sector covering fruits, vegetables, root & tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo.

High cost of labour, lack of quality planting material, aged orchards especially under cashew plantation, disease and pest outbreaks etc. are the constraints in the development of plantation and horticulture sector in the district. Flood during 2018 and 2019 has altered the structure and texture of soil in the affected areas. Training needs to be provided for disseminating information on crop management practices in these soils.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The credit potential for the year 2022-23 for P&H sector has been assessed considering the thrust areas and policies of the Government of Kerala and Government of India towards the envisaged agriculture growth of 4 per cent. The revised physical programme is assessed keeping in view the ground level scenario and the infrastructure developments. The unit cost and physical potential have also been revised in few activities. The credit potential is worked out as detailed in Table given below.

(₹ lakh)

Sr. No.	Activity	Unit size	Credit Potential for 202-23		
			Physical unit (ha)	Financial outlay	Bank Loan
1	Cashew	200 grafts/ha	338	845.00	760.50
2	Pineapple	Mauritius	141	366.60	329.94
3	Coconut NP	ha	2512	7536.00	6782.40
4	Coconut Rejuvenation	ha	10093	12111.60	10900.44
5	Coconut Mixed crop	ha	2090	3657.50	3291.75
6	Mulberry	Acre	63	22.05	19.85
7	Rubber New Plant	Polybag 450/ha	2665	9327.50	8394.75
8	Rubber- Replanting	ha	2335	7296.88	6567.19
9	Rubber Nursery	0.4 ha	322	644.00	579.60
10	Rubber Dryer RRSD 240	No	143	58.63	52.77
11	Pepper- new plant	1000 stands/ha	975	1950.00	1755.00
12	Pepper- rejuvenation	ha	1913	1913.00	1721.70
13	Pepper- Intercrop	ha	1076	1076.00	968.40
14	Floriculture	ha	365	730.00	657.00
15	Betelvine	5 cents	191	57.30	51.57
16	Vanilla	1600 plants/ha	52	184.86	166.37
17	Orchid	1000 plants	307	460.50	414.45
18	Medicinal/Aromatic	ha	444	310.80	279.72
19	Mushroom	500 beds	406	812.00	730.80
20	Nursery- Misc	0.4 ha	257	385.50	346.95
21	Apiculture	25+25 Colonies	1244	4976.00	4478.40
22	Oil-Palm cultivation	ha	1197	1448.37	1303.53
23	Cocoa in arecanut gardens	ha	60	42.00	37.80
24	Rain shelter	100 sq m	275	233.75	210.38
	Total			56445.84	50801.26

Activity-wise/block-wise projections given in Annexure I

D. Critical intervention required for creating a definitive impact

It is challenging to increase and ensure MSP for all agricultural products. Therefore, it is important that processing and value addition of agricultural produce is done by farmers themselves for better price realization. Value addition of agriculture produce is already being done by excellent FPOs in the district. However, they require adequate support from various Government Departments both at the Centre and State, commodity boards, SFAC, Local Self Governments etc. Awareness creation is also required for the customers at the ground level for adopting good quality FPO products. Farmers will undertake investment in long duration Plantation and Horticulture crops by availing investment credit only when they are assured of remunerative prices. Support for making the FPOs successful is the critical intervention required in the district for creating a definitive impact in this sector.

E. Suggested Action Points

Banks

- Banks may promote bee keeping on the lines of policy guidelines issued by NABARD for the development and financing of bee keeping sector.
- Banks may utilise the business opportunities available under credit linked subsidy schemes of Coconut Development Board, Spices Board etc

State Government

- ❖ Crop diversification may be encouraged especially in rubber plantations and efforts should be taken to bring more area under fruits, vegetables and horticulture crops.
- ❖ Initiate regulations to promote production and sale of bio-fertilizers and bio-pesticides to improve soil health and to improve adaptive capacity of crops to climate change
- ❖ Mushroom cultivation is picking up with expanding market through market chains such as supermarkets, departmental stores etc. The activity may be promoted in suitable pockets.
- ❖ Large quantity of fruits produced in the district is wasted for want of adequate storage and processing facilities. Small processing units/value addition chains in select pockets may be set up involving producer groups of farmers themselves.
- ❖ Initiate measures to identify climate change resistant varieties and adaptive measures for major crops under climate change – KAU
- ❖ Department may identify and promote Area Based Schemes in P&H sector.
- ❖ Government farms may be strengthened to improve the quality of seedlings and also for improving the services rendered by them to the farmers.
- ❖ Agriculture department may provide training for disseminating information on crop management practices in flood affected soils.

F. Other Related Matters

Back-to-back floods has affected the prospects of the sector very badly. Impact of climate change is real and urgent steps are needed for adapting to the new norms. The possibilities of availing assistance under National Adaptation Fund for Climate Change (NAFCC) may be explored by the District Administration.

Vatakara Coconut FPC, Kozhikode

This FPO supported by Coconut Development Board and NABARD has round 8000 farmers as shareholders. It registered average annual turnover of ₹4 crore for last three years ie 2018-19, 2019-20 and 2020-21. It procures coconut from local farmers at a price remunerative for farmers. FPO is producing and marketing a variety of value added products such as Coconut oil, Neera, Virgin coconut oil, natural vinegar, jiggery etc., in brand name “decocos” It is also exporting the products to Gulf, Europe and few East Asian countries.

2.1.5 Forestry and Waste Land Development

A. Introduction

Agroforestry is an old age practice of growing trees on farms for the benefit of farm family. It is defined as “any sustainable land-use system that maintains or increases total yields by combining food crops (annuals) with tree crops (perennials) and/or livestock on the same unit of land, either alternately or at the same time, using management practices that suit the social and cultural characteristics of the local people and the economic and ecological conditions of the area”.

Characteristics of Agroforestry

- Involves two or more species of plants (or plants and animals), at least one of which is a woody perennial (multiple cropping);
- Always has two or more outputs;
- At least one of the plant species is managed for forage, annual, or perennial crop production;
- Total system cycle is always more than one year.

Promising Tree Species under Agroforestry

Though all tree species have some economic importance and protective function but it may not be suitable as part of Agro-Forestry Systems. The following are some of the desirable characteristics for being considered:

S.No.	Characteristics	Importance
1	Fast growing species with short gestation period according to type of soil and agro-climatic conditions	Such tree species to be selected which grow vigorously in particular type of soil and climate of the locality and attain tree size within a short period to enable the farmers get quick returns
2	Multipurpose Trees (MPTs)	Have economic attributes like edible fruit/flower/fibre, timber, fuel-wood, fodder, etc. along with shelter conferring and soil stabilization attributes to become more desirable to farmers
3	Light canopies - sparsely branched and branches not dense	Not affect the light requirement of agriculture crops - sun light easily reaches the ground and become available to crop plants growing under or near them
4	Have deep root system	Does not compete with agriculture crops for water and nutrients
5	Have nutrient cycling and nitrogen fixation attributes	For improving the soil and enhancing soil fertility
6	No allelopathic effect	Allelo-chemicals affect the growth of under-ground crops and impact productivity and is not a desirable trait

Out of total geographical area of 2,34,641 Ha, the area under forests in Kozhikode district is estimated at 41,386 ha. The three forest ranges are Thamarassey range, Peruvannamuzhi range and Kuttiadi range. The cultivable wasteland in the district is estimated at 2 ha. Wastelands are degraded lands which can be brought under vegetative cover with reasonable effort and which are currently underutilised. The main objective of wasteland development programme is to upgrade the productivity of wastelands by growing tree species and adoption of suitable ameliorates.

The availability of wasteland is very limited in the district. However, some progressive farmers do farm forestry on waste and borders as part of water and soil conservation measures as also to promote growth of fruit trees. Social and farm forestry programmes and wasteland development are inter-related and both emphasise the development of wastelands through investments in fruit trees and forest species including bamboo. The recently announced CISS under restructured National Bamboo Mission for bamboo cultivation and value chain development is expected to give a fillip to this sector.

The Ground Level Credit (GLC) during 2013-14 and 2014-15 in Forestry and Wasteland development were to the tune of ₹163 lakh and ₹1,460.62 respectively. Banks have not reported having disbursed under forestry in last five years.

B. Infrastructure and linkage support available, planned and gaps

One timber depot is functioning at Chaliyam in Kadalundy Panchayat. Rosewood and teak brought from Wayanad, Nilambur, Palakkad etc. are the main timber available in this depot. There is a forest complex, by name Vanasree, at Mathottam in Beypore Panchayat which accommodates the offices of the Regional Conservator of Forests and three other Conservators, Territorial, Social Forestry and Vigilance. The Social Forestry Division provides planting materials for the promotion of social and farm forestry. Some NGOs are engaged in environment protection activities and social forestry programmes. Efforts are also made by the Forestry Department to grow fruits and forest species on the side of road, canals and other water bodies and through upkeep and maintenance of parks. Commercial farm forestry can be attempted in marginal and fringe land, panchayat lands, Avenues (road and railways) and in lands lying uncultivated with many government departments/ Universities etc.

Social Forestry Division under the Scheme 'Greening of Kerala' have identified a few nurseries and support will be provided to develop them as model nurseries and demonstration plots to ensure supply of seedlings to farmers and SHGs. Seedlings of valuable species like teak, rosewood and other aesthetic plants will be distributed for homestead planting. Social Forestry Division is also planning to associate with NGOs, Gram Panchayats, Farmers' Clubs and SHGs to promote social and farm forestry. Some NGOs are popularizing cultivation of Amla (gooseberry) by supplying planting material to school children and farmers' groups. The impediment to development of this sector is lack of focused efforts to develop commercial forestry and wasteland development on a priority basis through institutional credit. Wasteland development has assumed considerable significance in the context of concern for food security.

The actual implementation of agro-forest policy may involve convergence and dovetailing with a number of programmes. They may include, the Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGA), Integrated Watershed Management Programme (IWMP), National Rural Livelihood Mission (NRLM), National Bamboo Mission, Kisan Mahila Sashatikaran Pariyojana, Rashtriya Krishi Vikas Yojana (RKVY), National Medicinal Plants Board (NMPB), Mission for Integrated Development of Horticulture (MIDH), National Green India Mission, Warehouse Development and Regulation Act 2007 (WDRA), CAMPA fund.

Government of India Sponsored Programmes

National Afforestation Programme

The National Afforestation Programme funded by Ministry of Environment, Forests and Climate Change (MoEFCC), Government of India has facilitated expansion of participatory forest management through forest development agencies, which are formed by federating Vana Samrakshana Samithies /Eco Development Committees (VSSs/EDCs).

Green India Mission

The Green India Mission aims to address key concerns related to climate change in the Forest Sector viz., Adaptation, Mitigation, Vulnerability and Ecosystem services. To this end the Mission also aims to take a broader landscape approach to address the drivers of forest degradation while supporting communities to meet their basic necessities of fodder, fuel-wood and livelihood. The objectives of the mission are to address the environmental issues, improve quality of the forests, conservation of endangered and endemic species, to improve the tree cover, improve soil and moisture condition, improve livelihood by providing more employment to the dependent communities, reduce dependency over forests, conserve the ecosystem, conserve mangroves and sacred groves, combine activities of social forestry and agro-forestry, increase forest cover in urban and semi-urban areas. The major activities proposed under Green India Mission include preparation of village level micro plan, capacity building programme of Vana Samrakshana Samithi/ Eco Development Committee (VSS/EDC), Soil & moisture conservation, Fire protection activities, Rehabilitation of shifting cultivation areas, restoration of mangroves, Bio-fencing, planting of Non-Timber Forest Product (NTFP) species etc.

National Bamboo Mission

GoI launched NBM to increase the area under bamboo plantation in non-forest Government and private lands to supplement farm income and contribute towards resilience to climate change as well as availability of quality raw material requirement of industries. The bamboo plantations will be promoted predominantly in farmers' fields, homesteads, community lands, arable wastelands, and along irrigation canals, water bodies. The mission got a facelift in 2018 with the approval of Restructured NBM under National Mission for Sustainable Agriculture (NMSA). The scheme is being implemented on a prevailing funding pattern of 90% Central Share & 10% State Share. Accordingly, State will invest the proportionate matching State share to the funds released by GoI while implementing the Scheme

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

Development of bamboo plantations in wastelands is one of the thrust areas identified by the Central Government. There is good scope for raising bamboo plantations in panchayat lands, strip plantations along highways/railway lines as well as hedge plants in farms. Cultivation of bamboo in identified wastelands will also go a long way in the promotion of handicrafts sector. Considering the potential, bamboo plantation in 264 ha have been projected for the district for the year 2022-23. Teak, *Tectonagrandis*, known for its strength and durability, is one of the most sought after hard woods in the international market. The worldwide demand for teak is much greater than the available resources. Teak plantations are being established because supplies from natural forests have dwindled. To meet the global timber requirements in the context of reduced output from natural forests, establishment of large areas of quality tropical hardwood plantations is essential. It is in this context that raising of teak as a crop assumes importance in the district. The credit potential is worked out as detailed in table given below.

Sr. No.	Activity	Unit	Credit Potential for 2022-23 (₹lakh)		
			Physical units (Ha)	Financial outlay	Bank Loan
1	Waste Land Development	ha	924	757.68	681.91
2	Farm Forestry	ha	287	206.64	185.98
3	Bamboo	ha	264	660.00	594.00
4	Teakwood Plantation	ha	297	1188.00	1069.20
	Total			2812.32	2531.09

Activity-wise/block-wise projections given in Annexure I

D. Critical intervention required for creating a definitive impact

Implementation of the new Bamboo Mission scheme in the right earnest in the district will create a definitive impact in the development of furniture making units in the district in terms of better raw material availability.

E. Suggested Action Points

Banks

- ❖ The scope for financing private companies to raise forestry for their raw material requirements and contract farming may be explored and suitable schemes may be developed.
- ❖ Govt. may implement the agro-forest policy by converging various programmes / schemes.

State Govt

- ❖ Leasing of land on long term basis to individuals/ corporate/ cooperatives/ JLGs/ SHGs to cultivate various species of trees would encourage production of high value timber and development of wasteland with institutional credit support. The cultivation of bamboo, tree species, gooseberry etc. can be considered towards this direction.
- ❖ Raising bamboo by farmers as boundary plantings may be encouraged and given publicity. There is enough scope for raising bamboo plantations in Panchayat lands, strip plantations along highways/railway lines etc. The various schemes of Kerala State Bamboo Corporation have to be popularised among people.

F. Other related matters: New Mamboo Mission support scheme is announced by the Government of India for development and financing of bamboo sector.

2.1.6 Animal Husbandry - Dairy Development

A. Introduction

Rearing livestock such as cows, buffaloes, goats, pigs, poultry etc., not only provides a subsidiary income to the families but also is a source of protein in the form of milk, eggs and meat. Majority of livestock owning farmers are either small and marginal or even landless. In view of its suitability for combining with crop sub-sector and sustainability as a household enterprise with the active involvement of women, it has emerged as a very popular supplementary avocation in the small farms. So popular that as per the recent NABARD All India Rural Financial Inclusion Survey 2016-17, 50.7 per cent of rural agricultural households in India own milch animals. Majority of rural households depend on livestock farming for supplementary income in Kerala. As the ownership of livestock is more evenly distributed with landless labourers, small and marginal farmers, the progress in this sector will result in a more balanced development of the rural economy, as the sector addresses income and nutritional security of the resource-poor. The district had a total cattle population of 94,248. The total number of buffaloes available was 3,910 (*Livestock census 2019*). Recent inclusion of working capital activities of Animal Husbandry in the Interest Subvention scheme of GoI is expected to provide a big impetus to this sector.

As per the data provided by the Dairy Development Department, there is an average daily production of 4,33,675 litres of milk in the district for the year 2017-18. However, the demand for the milk is estimated to be 5,52,976 litres per day in the district, leaving a gap of 1,19,301 litres per day. The average daily quantity of milk procured by the dairy cooperative societies in the district is 1,05,703 litres per day during the year 2017-18. The milk procured by the societies are only 24% of the production indicating the predominance of 2 cow units in the district. Average milk yield is 10.28 litres per cow in the district. There is a renewed interest among farmers in rearing desi variety cow for quality milk. The Ground Level Credit (GLC) during 2018-19, 2019-20 and 2020-21 in dairy sector were to the tune of ₹4582 lakh, ₹ 2459 lakh and ₹ 8040 lakh, respectively.

B. Infrastructure and linkage support available, planned and gaps

Animal Husbandry Department and Dairy Development Department are involved in development of livestock sector. The Animal Husbandry Department headed by a Joint Director at district level has a network consisting of one District Veterinary Centre, two Veterinary Poly Clinics, 13 Veterinary Hospitals, 71 Veterinary Dispensaries and one mobile Veterinary Dispensary. In addition to the above, one Intensive Cattle Development Project (ICDP) Office, One Central Veterinary Store, One Calf Subsidy Scheme office, One Regional Clinical Laboratory are also functioning. Under ICDP Office, which covers three districts (Wayanad, Kozhikode and Malappuram) a Regional Artificial Insemination Centre and 109 Sub Centres are functioning in the district. There is a Rinderpest Vigilance Unit functioning at Kozhikode aiming at the eradication of rinderpest disease. A notable feature is that all the 77 Gram Panchayats, 1 Corporation and 2 Municipalities have at least one veterinary institution, a veterinary clinic, dispensary or hospital (*Source: www.ahdkerala.gov.in*). Animal

Husbandry Department, Dairy Development Department and MILMA are doing good extension work to sustain growth in the sector. MILMA is the main agency doing marketing of dairy products. Milk collection is done through Dairy Cooperative societies. The Dairy Training Centre at Beypore under the aegis of Dairy Development Department, imparts training in dairy husbandry and processing for the benefit of farmers in 5 northern districts. A feed Plant has come up at Thiruvangoor under RIDF support of NABARD.

175 AI centres are providing AI services to farmers. The frozen semen supply to the centres are ensured by Kerala Livestock Development Board (KLDB). There is a semen bank located at Puthuppady which caters to Kozhikode and parts of Malappuram and Wayanad. There were 251 milk cooperative societies in the district as on 31 March 2018. Since the average milk collection per day is barely enough to meet the viability of the dairy societies in the district, the scope for new societies are limited. Malabar Regional Cooperative Milk Producers' Union (MRCMPU) has a dairy at Peringalom near Kunnamangalam with a capacity of 1,50,000 litres of milk per day. There are 30 milk routes, a few of which are combined routes for marketing as well as collection of milk. However, milk routes do not adequately cover Tuneri and Thodannur blocks. Dairy extension service units cover all the twelve blocks. (Source: www.kerala.gov.in).

About 87% per cent of breedable cows are cross bred thanks to the intensive cattle breeding programme along with expanded health care facilities and veterinary services. As import of milch animals from neighbouring states is not a sustainable solution, calf rearing schemes have to be encouraged to increase the availability of quality milch animals.

Against an annual requirement of 14,78,130 MT of fodder for the district, the production was only 3,50,000 MT in 2017-18 leaving a gap of 11,28,130 MT of fodder production. Considering yield of 175 MT per ha per year, we need to bring an additional area of 6,446 ha of land under fodder cultivation in the district. Dairy Dept. has scheme for promotion of fodder cultivation through dairy cooperatives and also for providing subsidy to farmers to construct sheds etc. KLDB supplies fodder seeds to farmers.

High cost of feed concentrates is another factor which has a bearing on profitability of dairy units. Dairy Entrepreneurship Development Scheme (DEDS) of Government of India and Milk Shed Development Programme (MSDP) of Government of Kerala are the major subsidy schemes available in the sector. Subsidy under DEDS was not available during the year 2019-20 and 2020-21. The activity is also supported under development programmes of PRIs and Kudumbashree Mission. With the increase in the price of milk, there is renewed interest among farmers in dairying. Entrepreneurs are also coming forward for setting up of bigger dairy units with 20 to 50 animals.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The credit potential for DD sector projected for the year 2022-23 has been arrived at considering the programmes of Government of Kerala and Government of India for development of the sector. Though the GLC reported under the sector is decreasing, the actual credit flow to the sector may be much higher, as dairy units under SHG and Kudumbasree programmes are often reported in the LBR Returns submitted by the bank branches, under the head "Miscellaneous". Keeping in view the status of infrastructure available, planned, likely to be made available and based on the discussions with the development departments and agencies, credit potential for the year 2022-23 is assessed and listed in Table given below.

Sr. No.	Activity	Unit	Credit Potential for 2022-23 (₹ lakh)		
			Physical units	Financial outlay	Bank loan
1	Cross Bred Cow without shed	2 cow unit	5165	11104.75	8883.80
2	Graded Buffalo	Two	309	772.50	618.00
3	Calf Rearing	1 Calf	2014	1248.68	998.94
4	Mini Dairy Unit	10 Animals	275	3300.00	2640.00
5	Commercial Dairy Unit	20 Animals	75	1800.00	1440.00
6	Rearing Male Buffalo Calves	2 animals	218	239.80	191.84
8	Fodder Development	ha	2905	1597.75	1278.20
9	Cattle shed	130 sq.ft	1594	1036.10	828.88
	TOTAL DD SECTOR			21099.58	16879.66

Activity-wise/block-wise projections given in Annexure I.

D. Critical intervention required for creating a definitive impact

Milk price in Kerala is controlled by the State Government through Milma. However, there is an already prevailing mechanism in the district where farmers are providing farm fresh milk at a higher price to nearby households. Government may take steps to increase the milk price of Milma and pass on the benefit to farmers. This will attract more farmers to this sector and will create a definitive impact.

E. Suggested Action Points

Banks

- ❖ Banks may immediately provide the benefit of recently introduced Interest Subvention scheme of Government of India to dairy farmers.
- ❖ Banks have an opportunity to provide collateral-free loans to this sector since dairying is included under Mudra scheme.
- ❖ Banks also finance calf rearing schemes under MSDP.
- ❖ Fodder cultivation as intercrop in coconut and rubber plantations shall also be encouraged.
- ❖ SHGs and JLGs may be financed for taking up fodder cultivation on group basis as a standalone activity.
- ❖ Banks may provide financial assistance for milk and meat processing units and diversify from conventional animal husbandry activities to processing activities.

Government

- ❖ A cattle-breeding farm in Government/cooperative sector may be set up by providing suitable incentives to address the issue of shortage of quality animals.
- ❖ Since fodder availability is one of the major constraints, fodder banks for procuring, processing and supply of green and dry fodder may be set up at block level and arrangements for distributing the same to the dairy farmers through the milk routes may be made.
- ❖ Steps to establish adequate milk routes in Tuneri, Thodannur, Melady and Vadagara blocks are to be taken by the department.
- ❖ Calf rearing as a commercial venture needs to be promoted by encouraging potential

- entrepreneurs to take up the activity with adequate incentives by way of subsidy.
- ❖ To encourage the meat sector, slaughter houses, refrigerated vans, laboratories, transportation system and establishment of marketing outlets are required.

F. Other related matters

A calf adoption programme may be implemented by the state government for better feeding and scientific management of calves before they are adopted for Special Livestock Breeding Programme (SLBP) at the age of 6 months. More farmers may be encouraged to join the programme.

2.1.7 Animal Husbandry – Poultry Development

A. Introduction

The district has been self-sufficient in the production of egg and meat since the 1970s due to a very vibrant backyard poultry sector. However, increase in the cost of production, cheaper imports from outside the state etc. affected the growth of this sector, despite tremendous demand for both eggs and poultry meat. Rearing of layers is now mainly confined to back yard sector, which is carried on as a subsistence activity.

As per latest census, the total fowl population of the district is 7,80,813. Of this 4,35,306 are layers and the remaining are reared for meat purposes. As per the provisional estimate of statistical division of Animal Husbandry Department, Government of Kerala, the production of Egg in Kozhikode District is estimated to be 1,802 lakh for the year 2017-18. Considering the requirement of 180 eggs per person per year, the estimated demand for the district is 5,560 lakh per year. There is a considerable gap of 3,758 lakh eggs in the district. As per the provisional estimate of statistical division of Animal Husbandry Department, Government of Kerala, the production of meat in Kozhikode District is estimated to be 44,022 MT for the year 2017-18. Going by the trend, 14,527 MT (37%) of this is from poultry meat. The production is estimated from the number of birds slaughtered in the district. However, most of these birds are from outside the State. Information on how much portion of the meat production is from the poultry reared in the district/state is not available. Earlier, consequent upon switching over to the VAT system by Kerala, import of poultry products has become costlier. This has resulted in entrepreneurs and corporates outside the state resorting to contract farming in broiler sector, by providing inputs and day-old chicks to the farmers and buying back broilers after paying them mutually agreed charges for rearing of the birds. However, with the introduction of GST, this advantage of local production is diminished and the units thus established earlier are getting lesser number of production cycles per year as of now.

There is also good scope for improvement in the back yard poultry segment, through the SHG / JLG mode. Formation of large number of SHGs in the recent years has contributed to development of poultry. Many NGOs and Kudumbashree and FPOs are promoting backyard poultry farming. There is also scope for promoting turkey, duck and quail farming in the district to a limited extent. Another major impediment is the high cost of poultry feed. The Ground Level Credit (GLC) during 2017-18, 2018-19 and 2020-21 in Poultry Development sector were to the tune of ₹ 1729 lakh, ₹ 1480 lakh and ₹ 346 lakh respectively. No GLC have been reported under the head of Poultry sector by banks during 2019-20 which is not true. Banks may have classified it under 'Others'.

B. Infrastructure and linkage support available, planned and gaps

The Department of AH has been implementing scheme for Egger Nurseries with 20% subsidy, which is expected to improve the supply of layer chicks to the back yard poultry sector. The Regional Poultry Farm at Chathamangalam in the district produces about 12,000 chicks annually and supplies to the farmers. As the hatchery is not able to supply Day Old Chicks (DOCs) in adequate quantity, the demand for DOCs is met by some of the private hatcheries located in nearby districts and outside the state. The network of veterinary clinics/dispensaries of the Animal Husbandry Department provides veterinary services. Feed is mainly available through private dealers and average cost of poultry feed is high. A breeding unit has been set

up in KVK Peruvannamuzhi under Farmers Technology Transfer Fund (FTTF) of NABARD.

Kerala State Poultry Development Corporation (KSPDC) is providing inputs like quality chicks, feed and technical guidance to the poultry farmers. The Corporation is also implementing egg cart and egg nursery schemes. The demand for broiler meat and eggs are very high in the district as more than 75% of the population are non-vegetarian and there is an acute supply constraint. There is potential for layer and broiler units as well as for hatcheries. There is also potential for more back yard poultry units.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The credit potential for poultry development projected for the year 2022-23 has been arrived at considering envisaged and thrust areas and programmes of Government of Kerala and Government of India, JLG linkage programmes of Kudumbashree mission and the support available through FPOs. Keeping in view the status of infrastructure available, planned and likely to be made available and based on the discussions with the development departments and agencies, credit potential for the year 2022-23 is assessed and listed in table given below.

Sr. No.	Activity	Unit	Credit Potential for 2022-23		
			Physical unit	Financial outlay	Bank loan
1	Broiler	Unit of 250	1481	1851.25	1666.13
2	Broiler	Unit 1000	755	3775.00	3397.50
3	Backyard Poultry	15 Birds	11635	1745.25	1570.73
4	Hatchery (Satellite)	1000 Birds	12	360.00	324.00
5	Poultry Dressing Unit	No.	23	165.60	149.04
6	Duck Rearing	200F and 35M	43	32.25	29.03
	Total PF Sector			7929.35	7136.43

Activity-wise/block-wise projections given in Annexure I

D. Critical interventions required for creating a definitive impact

Large layer farms with purchased feed are not proved to be viable in Kerala. However, high-tech cage layer poultry is viable in Kerala. There are FPOs engaged in providing inputs in the sector and are doing well. Local self governments may coordinate and facilitate setting up of 5- 10 units in each wards of every panchayats so that around 200 layer birds per ward may be promoted.

E. Suggested Action Points

Banks

- ❖ Banks may step up finance to backyard poultry units through SHG / JLG mode, involving NGOs/ Kudumbashree as it would provide additional income to the rural poor besides providing them nutritional security. There is scope for setting up layer and broiler Hatcheries and Feed Plants for which AH Dept. and Banks may make co-ordinated efforts. The details of credit linked schemes (National Livestock Mission – PVCFC) are available at www.dahd.nic.in.

State Government

- ❖ Poultry Farmers Cooperatives or Producer Companies of Poultry Farmers have to be organized at block level to enable the farmers to capitalize on economy of scale in

procurement of inputs and marketing the meat directly to customers by having their own stalls and small meat dressing units. This would result in reduction in cost for individual farmers, better price realization as middlemen are avoided and would generate additional employment in marketing.

- ❖ Opportunity to improve local production, which has to be tapped by providing remunerative prices to the producers and production incentives.
- ❖ More and more SHGs/ NHGs / JLGs have to be brought into the sector.
- ❖ Areas based schemes have to be encouraged by the local bodies in layer poultry activities through JLGs of Kudumbashree and other NGOs.

Strategies for increasing farmers' income

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

F. Other related matters

Kerala Chicken project of GoK aims to create a brand for chicken grown in Kerala. Farmers are set to benefit with remunerative and stable prices with this initiative. Active cooperation may be extended for this programme.

2.1.8 Animal Husbandry – Sheep, Goat & Piggery Development

A. Introduction

Goat, rabbit and pig rearing is a source of supplementary income to a substantial number of rural families in Kozhikode district. This is an important activity being financed under SHG and Kudumbashree programmes as a measure to achieve income and nutrition security for the poor. Stall fed or complete intensive rearing is not feasible in small scale and not a traditional practice among farmers. Piggery is undertaken mainly by isolated households in rural areas of hilly regions due to ecological problems associated with it. As per the livestock census 2019, the estimated population in the district of goat is 55,210, sheep is 25 and pig is 11,230. There is a 25 per cent increase in number of goat population during the inter censuses period (2012 – 2019). As per the provisional estimate of Animal Husbandry Department, Government of Kerala, the production of meat in Kozhikode District is estimated to be 44,022 MT for the year 2017-18. Going by the trend in the State, 11,760 MT (4%) of this is from goat meat and 1,321 (3%) is from piggery. The production is estimated from the number of birds slaughtered in the district. However, most of these animals are from nearby districts. Shortage of pasture land and fodder hamper the progress in goat rearing. Pig breeding has limited scope in the district. Goat rearing has emerged as a preferred activity by JLGs/ SHGs and Kudumbashree units due to low investment required. The prominent breeds of goats in the district are Malabari and Tellicherry. Yorkshire, Hampshire, Landrace etc. are the major pig breeds. The Ground Level Credit (GLC) during 2018-19 in SG&P sector were to the tune of ₹ 1,469 lakh. Banks have not reported having disbursed under this sector for 2017-18, 2019-20 and 2020-21. Banks may be classifying disbursements for this sector under “Miscellaneous”.

B. Infrastructure and linkage support available, planned and gaps

There is extensive network of veterinary dispensaries/clinics/hospitals in the district which provide health care and preventive vaccination services. All the Gram Panchayats in the district

have at least one veterinary institution. (source: www.ahdkerala.gov.in). The supply of goats is mainly from the local markets and neighbouring districts of Kannur and Palakkad. The Regional Poultry Farm at Chathamangalam, Kozhikode is having rabbit breeds of White, Soviet Chinchilla and Grey Giant. Goat and rabbit rearing have emerged as a preferred activity by SHGs and Kudumbashree units due to requirement of low investment. Adugramam project of Kudumbashree may be adopted extensively. NGOs also are promoting these activities through SHGs sponsored by them. Inbreeding causes deleterious birth defects.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The credit potential for sheep, goat and piggery projected for the year 2022-23 has been arrived at considering the thrust areas and programmes of Government of Kerala and Government of India, JLG linkage programmes and group farming activities in the sector with the support of FPOs. The actual credit flow to the sector may be much higher than the figures reported under GLC through LBR, as goat rearing units financed under SHG and Kudumbashree programmes are often reported in the LBR Returns submitted by the bank branches, under the head "Miscellaneous". Keeping in view the status of infrastructure available, planned and likely to be made available and based on the discussions with the development departments and agencies, credit potential for the year 2022-23 is assessed and listed in Table given below.

Sr. No.	Activity	(₹ lakh)		
		Credit Potential for 2022-23		
		Physical units	Financial outlay	Bank loan
1	Goat Rearing(3Does)	7063	3983.53	3585.17
2	Goat Rearing (5+1)	4245	5136.45	4622.85
3	Goat Rearing 100 Does+4 Buck	65	915.85	824.27
4	Rabbit rearing	373	238.72	200.86
5	Piggery (10)	54	105.17	77.47
6	Rabit rearing 10+2	11	50.34	3.38
7	Piggery breeding (9F+1M)	10	45.76	41.18
8	Meat Processing	16	240.00	216.00
9	Goat Shed 50 sq ft	1011	328.58	295.72
10	Goat Shed 1080Sq ft	15	105.30	94.77
11	Piggery sheds/sty	10	22.05	19.85
12	Rabbit shed	15	4.50	4.05
			11176.24	9985.57

Activity-wise/block-wise projections given in Annexure I.

GOI has extended interest subvention scheme to working capital needs of AH sector. The limit is up to ₹2.00 lakh within the overall limit of ₹3 lakh under KCC. Considering the animal population in the district, scale of finance, already availed credit limit under KCC, requirement of loan for farmers etc. the potential for all animal husbandry activities including dairy, poultry, sheep/goat/piggery is estimated at ₹ 40,340 lakh.

D. Critical interventions required for creating a definitive impact

AI in goat needs to be popularised in the district. KLDB supplies AI material in the district. However, this needs to be extended to all AI centres in the district.

E. Suggested Action Points

Banks

- ❖ Government of India subsidy scheme through National Livestock Mission (NLM) may be leveraged for promotion of SGP activities in the district. The details of credit-linked schemes (National Livestock Mission – IDSRR -Goat and Pig Development Scheme) are available at www.dahd.nic.in.
- ❖ Presently credit flow to the sector is mostly under Govt. Sponsored programmes. Banks may explore the scope for financing the sector interested youth through FPOs outside Govt. programmes as well.
- ❖ Banks may step up credit linking of JLGs which take up activities related to the sector through Area Based Schemes.

State Government

- ❖ There is need for a goat breeding centre in the district in Government sector.
- ❖ Construction of Modern Abattoirs for cleaning, primary processing of meat may be encouraged by bodies through RIDF assistance.
- ❖ AH Dept. and Banks may make co-ordinated efforts to promote semi-intensive stall-fed goat rearing.
- ❖ Producer companies taking care of agri-value management chain have to come up as there is a tremendous scope in the district.
- ❖ District Kudumbashree Mission has to play a vital role in promotion of goat rearing through JLGs.
- ❖ Integrated farming of crops with goat rearing would bring in additional revenue even if the crop fails due to vagaries of nature. The earning not only comes from selling of goats but also from its droppings as it is considered as a good organic manure.
- ❖ Marketing of goats through FPOs would yield better revenue as at present marketing of live animals as well as meat is controlled by traders/ middlemen.

F. Other related matters

Although the benefits from goat rearing hold great promise, the current level of its contribution to supporting rural livelihoods is low due to climate change related factors. Thermal, nutritional, and water related stresses, and restlessness are some of the consequences of climate change related factors that affect goat productivity. Increased incidence of disease and parasitic infection, decreasing trend of feed and fodder resources and low productivity are some of the consequences related to the negative effects of climate change.

2.1.9 Fisheries Development

A. Introduction

Kozhikode district is well endowed with rich natural resources for development of riverine, lacustrine and marine fisheries and is well placed for taking advantage of the scheme for promotion of deep sea fishing. Fisheries sector plays a very important role in the food economy of the district as 90 per cent of the population consumes fish. The district has a long coastline of 71 km covering five blocks of Kozhikode, Chelannur, Panthalayani, Melady and Vadakara stretching from Chaliyar to Azhiyur. With continental shelf area of 6,080 sq. km, the district is rich in terms of marine resources. There are 6 important rivers connecting the midland and the coast. As per the estimates of FFDA, 4,162.44 ha brackish water is available for development, but very little area has been developed so far. The population of fishermen is estimated to be 1,06,613 of which 94,864 are in marine fisheries sector and 11,749 are in inland fisheries sector (2011 census).

Kozhikode district is rich with marine, Brackish water and fresh water resources. These water bodies inhabit a wide variety of aquatic fauna and flora. Total area of public brackish water bodies in the district is 4162 Hectare. Total area of brackish water ponds/tanks in the district which are suitable for aquaculture is 217 Ha and total number of brackish water ponds /tanks is 1271. The district has a total 2764.9 hectares of back waters, which include Kadalundi kayal (83.85 Ha), Beypore kayal(783.74 Ha), Kallayi kayal (160.13 Ha), Korappuzha (1038.8 Ha), Payyolipuzha (26.7 Ha), Kottapuzha (584.12 Ha) and new Mahepuzha (88.28 Ha).

The allied industries such as ice plants, freezing and processing units also provide employment to around 5,500 people. The district accounts for about 10.6% of the State's fishermen population. The district is rich in brackish water area and there is great scope for shrimp farming too. The district is also well endowed with inland water resources like lakes (2775 ha), estuaries (brackish water - 4 Nos.), and one freshwater reservoir (1,052 ha). Besides, there are tributaries of rivers and a large number of ponds. Ornamental fisheries is an emerging sector having good potential in the district.

The Ground Level Credit (GLC) during 2018-19, 2019-20 and 2020-21 in Fisheries sector were to the tune of ₹14,129 lakh, ₹ 422 lakh and ₹ 441 Lakh respectively. GLC flow during 2019-20 and 2020-21 is low due to under reporting by banks. Many Banks report the disbursements in Fisheries sector under "Agri-others".

B. Infrastructure and linkage support available, planned and gaps

About 6420 total fishing vessels are there in the district. The Fishing Vessels are categorised in to Motorized Non-Mechanical (4928), Motorized Mechanical (1312) and non-Motorized (220). There are 29 ice plants in the district and all of them are in the private sector. Department had one ice plant at koyilandy but later it was handed over to Matsyafed. There are two fish processing plants in the district. They are Baby marine exports and Uniroyal Marine exports. There are 7 peeling centres in the district. Total number of retail fish markets in the district is 71 and there are 4 whole sale fish markets at Kozhikode, Koyilandy, Payyoli and Vadakara.

The district is drained by six rivers, of which one is of medium nature and all others are minor ones, namely Kuttiyadi river, Mahe river, Kadalundi river, Kallayi river and Korappuzha river. The district has a total number of 4465 fresh water ponds/tanks which are suitable for aquaculture, and its total area is 344 Ha. The district has 241 panchayath ponds (18.83 Ha), 264 Holy ponds and streams (17.64 Ha), 11 village ponds, and 24 irrigation tanks.

Kozhikode district has one government fish seed farm and hatchery at Kallanode(Koorachundu Gramapanchayath) here induced breeding and seed production of carp fishes like Catla, rohumrigal are undertaken. Maximum production capacity of the hatchery is 50 lakh seeds per year.

Office of the Deputy director of fisheries is the head office of the department of fisheries in Kozhikode district. This office is located at West hill in Kozhikode. The district has a Fisheries Station at Beypore, headed by Asst. Director of fisheries. In the district there are 8 sub offices under the control of Deputy director of fisheries.

The number of matsya bhavans in the district has been reduced to 5 and they are Beypore Matsyabhavan, Kozhikode Matsyabhavan(Vellayil), Koyilandy Matsyabhavan, Vadakara Matsyabhavan and Thamarassery Matsyabhavan. Total number of fishermen cooperative societies working in the district is 78. Out of which 66 are affiliated to the Matsyafed. An agency under the department of fisheries namely FFDA (Fish farmers development agency) is functioning in the district for promoting aquaculture activities and for implementing various schemes. Under the leadership of Asst. Registrar of Fisheries there are 1 senior co-operative Inspector office and 1 fishery developments Officer's office are working in the district for the smooth functioning and regulation of co-operative sector.

There are 17 marine fish landing centres and three fishing harbours in the district. Landing and/or berthing facility for mechanised boats and non-mechanised boats is available at

Beypore, Vellayil, Puthiyappa, Quilandy and Chombala. The work of landing centre at Thikkodi has been completed. Boat building is done at the mechanised boat-building yard at Beypore where passenger boats are mainly built. Chilling centres are there at Beypore and Puthiappa which are the major landing centres. Proposal for construction of landing centre at Chaliyam is under consideration. The work of RIDF funded Fishing Harbour at Koyilandy is completed and it is benefitting fishermen community in and around Kozhikode district. There are good prospects for mussel culture in pockets like Elathur, Thikkodi and Korappuzha, Moorad and Chaliyar estuaries in the district. Technology for mussel cultivation has been developed by CMFRI and it has also been field-tested. A few banks have financed JLGs for mussel culture. The activity is possible in the estuaries and there is good local market for the same. There is scope for ornamental fish breeding units in the district as conducive climatic conditions for growth and reproduction of ornamental fishes and skilled manpower are available. The demand for ornamental fish is met through supply from neighbouring states at present.

Around 77 Primary fishermen Development and Welfare Co-operative Societies affiliated to Matsyafed (54 Marine, 11 Inland and 2 Women) with membership of more than 40,000 are functioning in Kozhikode. Most of the Matsyafed schemes are implemented through these societies. Fishermen are given loans and other assistance individually or through groups. Around 1,500 self- help groups affiliated to primary fishermen co-operatives with a membership of 17,300 are functioning in the district. Fishermen at Beypore, Vellayil, Puthiyappa and Quilandy are engaged in building of country boats and their annual production ranges from 20 to 30 boats at each centre. Repairing facility is also available at all these centres. Auction facility is available at Beypore harbour, Vellayil, Quilandy and Chombala. There are around 400 retail fish markets in the district. The Fishermen Welfare Board and the concerned State Government Departments implement a number of social welfare schemes for the benefit of the fishermen. Beypore and Koyilandy are the major harbours in the district. NCDC-assisted Integrated Fisheries Development Project is being implemented by Matsyafed. Components of the project are distribution of fishery inputs, setting up of village level infrastructure for marketing, working capital assistance and assistance for setting up trading facilities. On completion, High Tech Marine Park at Beypore would have facilities such as pre-processing units, marine products' value added production centre, fishing boat repair and service dock, data and communication centre, training centre, crèche, activity centres and would provide dedicated infrastructure for marine fish processing. Deepening and modernizing the fishing harbours at Puthiappa and Chombal is under consideration of Department of Fisheries along with chilling centre at Chaliyam, Koyilandy and Chombala.

High density of fishing vessels in the in-shore areas has resulted in lower catch per unit effort and poor profitability. Lack of fishing vessels capable of undertaking off-shore fishing and poor storage infrastructure in landing centres forces fishermen to resort to distress sales. Unhygienic conditions in the landing centres and market areas hampers better price realisation.

There is insufficient availability of quality seeds of fresh water fishes/prawns and brackish water prawns and seed material for culture of crabs and mussels has also affected the sector. Delays in getting permission of Coastal Aquaculture Authority for brackishwater shrimp farming poses a hurdle for taking up the activity. There is also severe shortage of mussel seeds which has affected the viability of small fish farmers in the estuaries of Korappuzha, Kadalundi and MooradPuzha.

Landing centres, fishing vessels and peeling and processing centres do not conform to HACCP (Hazard Analysis and Critical Control Point) norms of importing countries, which adversely affects marine product exports.

National Fisheries Development Board has come out with a number of schemes with the objective of improving the production and productivity, processing, storage, transport and marketing of products of culture and capture fisheries thereby creating a platform for nutritional and food security, employment generation and export earnings. Under the scheme, individuals, cooperatives, corporates and SHGs could be financed and the scheme has a back-

ended subsidy component ranging from 20-50 per cent. Fisheries Department is the implementation agency identified under the project. Banks in association with Fisheries Department may popularize the scheme.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

In the marine fisheries sector, there is considerable potential for taking up deep sea fishing. There is also potential for replacement of old and uneconomical vessels. Other potential activities are

brackish water prawn farming, mussel culture etc. The credit potential for fisheries sector projected for the year 2022-23 has been arrived at considering infrastructure facilities available, planned and likely to be made available and based on the discussions with the development departments and agencies and listed in Table given below.

Sr. No.	Activity	Unit	Credit Potential for 2022-23		
			Physical units	Financial outlay	Bank loan
	Inland fisheries				
1	Fresh water fish farming (Composite)	Ha	531	2548.80	2039.04
2	Brackish water prawn farming	Ha	137	904.20	723.36
3	Cage Culture (4 x4 x 3m)	No.	60	180.00	144.00
4	Ornamental fish(backyard) Unit	No.	1790	1790.00	1432.00
5	Pungassius Farming in Bio Secured Pond	ha	15	288.57	230.86
6	Freshwater prawn farming	ha	209	1254.00	1003.20
	TOTAL IF SECTOR			6965.57	5572.46
	Marine fisheries				
1	Country boat and net	No	591	218.67	174.94
2	Out board motor	No	742	927.50	742.00
3	Fishing gear	No	643	1929.00	1543.20
4	Mussel culture	25 sqm	2593	531.57	425.25
5	Marine plywood canoes	No	125	562.50	450.00
	Total MF sector			4169.24	3335.39
	Total Fisheries sector			11134.81	8907.85
	Working Capital				1781.53
	Grand Total Fisheries				10,689.38

Activity-wise/block-wise projections given in Annexure I.

Government of India/ NABARD scheme for Fisheries sector	
PMMSY	FIDF
<p>The Pradhan Mantri Matsya Sampada Yojana , has been launched by Government of India for implementation during 2020-21 to 2024-25. It intends to address critical gaps in fish production and productivity, quality, technology, post-harvest infrastructure and management, modernization and strengthening of value chain, traceability, establishing a robust fisheries management framework and fishers' welfare. More details can be viewed in the link given below:</p> <p>https://dof.gov.in/sites/default/files/2020-07/Book PMMSY Framework 0.pdf</p>	<p>The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was announced in the Union Budget 2018, for implementation during 2018-19 to 2022-23. The objectives were to modernize capture and culture fisheries infrastructure, creation of marine aquaculture infrastructure, reduce post-harvest losses and improve domestic marketing facilities and bridge resources gap & facilitate completion of ongoing infrastructure projects. More details can be viewed in the link given below:</p> <p>https://nfdb.gov.in/PDF/FIDF Final.pdf</p>

D. Critical intervention required for creating a definitive impact

A lot of initiatives are being undertaken in the fisheries sector in the district through FFDA. However, the fish farmers are finding it difficult to get remunerative price for the fish raised by them. Creations of 'Live Fish Markets' wherein fresh live fishes are marketed will create a definite impact in the development of the sector. This will allay fears from the minds of the customers of fish being contaminated by preservatives.

E. Suggested Action Points

Banks

- ❖ Banks with the help of developmental agencies may consider formulating suitable schemes to finance integrated fish farming on group farming basis.
- ❖ Banks may finance setting up of hatchery units in the private sector.
- ❖ Banks may also finance brackish water prawn farming and mussel culture.

Government

- ❖ Government may prepare projects for adaptation and mitigation of climate change and avail various funds set up for this purpose.
- ❖ Landing Centres and Peeling sheds are required to be modernized to make them comply with HACCP standards. Fisheries Department and Marine Products Exports Development Authority (MPEDA) may draw up an action plan in this regard.
- ❖ Propagating ornamental fish culture through SHGs/NGOs and assuring market tie-ups.
- ❖ Setting up hatcheries in the Government, cooperative and private sector for production of good quality fish/prawn seed.
- ❖ Farming of non-conventional varieties like clams, oysters, mussels, indigenous cat fishes, brackish water fishes, etc may be propagated.
- ❖ Depuration units for clams, oyster and mussels may be set up in Government sector.

F. Other related matters

GOI has extended interest subvention scheme to working capital needs of fisheries sector. The limit is up to ₹ 2.00 lakh within the overall limit of ₹ 3.00 lakh under KCC.

Government of India created the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) with a total corpus of ₹7,522.48 crore to be implemented over a period of five years (2018-19 to 2022-23). FIDF envisages establishment of fishing harbours, fish landing centres, integrated cold chains, modern fish markets, fish processing units, and other infrastructure facilities.

2.1. 10 Integrated Farming System Integrated Farming System for Sustainable Income and Climate Resilience

A. Introduction

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment.

An Integrated Farming System (IFS) is defined as “a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services”. Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals.

The advantages of IFS are indicated below:

- Increased farm income by integration of allied activities and reduced costs through input recycling from by-products of allied enterprises
- Sustainable soil fertility and productivity enhancement through organic waste recycling from animal activities like piggery, poultry and pigeon rearing
- Inclusion of biogas & agro forestry in integrated farming system shall meet the energy needs of rural households. Agro forestry systems will meet timber needs and also reduce soil erosion.
- Cultivation of fodder as intercrop / border crop meets feed requirement of animals

As a part of Subiksha Keralam, Govt. of Kerala is promoting Integrated Farming Systems (IFS) with minimum four-five components from various components viz. crop production, raising livestock, fishery, poultry, mushroom cultivation, beekeeping, floriculture, azolla/fodder cultivation, organic manure unit, irrigation systems, etc. IFS ensure efficient recycling of farm and animal wastes, minimizing the nutrient losses, development of farm enterprises and adoption of efficient cropping systems and crop rotations. Some of the models supported in Malappuram districts are given below:

- o Vegetable cultivation +dairy +fodder+ poultry+ organic manure
- o Vegetable cultivation+ pond construction+ fisheries+ azolla cultivation+ bee keeping
- o Vegetable cultivation+ goat rearing + fodder + medicinal plant cultivation

B. Infrastructure and linkage support available planned and gaps

Available infrastructure and linkage support in respect of crop husbandry, water resources, animal husbandry, land development etc. are indicated in the respective chapters.

C. Assessment of Credit Potential

Potential assessed for the year 2022-23 for various activities under the sector are:

₹ lakh)

Activity	Unit size	Unit cost	Credit Potential for 2022-23		
			Physical	Financial	Bank loan
Rice based IFS (50 cents)	No.	220000	224.00	492.8	443.52
Banana based IFS (50 cents)	No.	211900	350.00	741.65	667.48
Homestead based IFS (50 cent)	No.	212800	278.00	591.584	532.41
Total Integrated Farming System units				1826.034	1643.41

The block wise and activity wise allocations of the various investments under this sector has been indicated in Annexure I.

D. Critical interventions required for creating a definitive impact

- District specific IFS models may be developed and popularised by converging various schemes of crop husbandry, horticulture, livestock, and fisheries.
- Collectivization of small and marginal farmers into SHGs/ Farmers clubs/ FPOs and develop strong marketing systems.

E. Suggested action points

- Finance for various components of IFS simultaneously and in parallel is not forthcoming. Also, the marketable surplus with SF/MF may be small and therefore needs aggregation.
- Banks may explore possibility of financing IFS models in cluster mode.

2.2 Agriculture Infrastructure

This chapter discusses about the infrastructure required in agricultural sector like storage and market yards including cold storages and cold chains, land development, soil conservation and watershed development. Tissue culture, Agri bio-technology, seed production, bio pesticides/fertilizer, vermin-composting etc. are also included in this chapter. The above activities with an aggregate sanctioned limit of ₹100 crore per borrower from the banking system are covered under agriculture infrastructure.

2.2.1 Construction of Storage Facilities

A. Introduction

One of the major problems affecting post-harvest management of agricultural and horticultural produce is the inadequacy of proper storage and marketing arrangements. It is estimated that nearly 40% of the total horticulture produce in the country suffer deterioration and wastage due to non-availability of adequate scientific storage facilities. Such inadequacy often results in farmers resorting to distress sale of their produce, immediately after harvest, thus forcing them to settle for non-remunerative prices. In view of the foregoing it may be discerned that there is an urgent need for creation of facilities like scientific storage capacities which are protected from rodents & birds, properly ventilated with dampness proofing and have facilities for easy loading and unloading of stock storages / cold storages for storing horticulture produce.

Market-yards have structures needed for collection, grading packaging, standardisation, sale and purchase viz., platforms, storage godowns, shops for market functionaries, weigh bridges, drying floors etc. The infrastructure provided may also include market user common facilities like shops/offices, parking sheds, internal roads, garbage disposal arrangements, drinking water, sanitation, facilities for mechanical handling of products etc.

There is an urgent need for creation of adequate number of storage godowns and market yards which provide forward linkage to crop productions there is shortage of scientific storage space and market yards in the district. Government of India has decided to encourage private entrepreneurs for investing in such ventures in states, including Kerala, where the Agriculture Produce Marketing Committee (APMC) Act is not enacted. The storage godown and market yard facilities are usually being created by the State Government and private investments have been relatively less in the district.

Establishment of godowns, cold storage, agricultural produce markets and ice plants are the major activities under the sector in the district for which normally credit support is available at present from the financing institutions. The Ground Level Credit (GLC) during 2015-16 and 2018-19 in SG&MY sector were to the tune of ₹ 83 lakh and ₹ 574 lakh respectively. Banks have not reported credit flow under SMY for 2016-17, 2017-18, 2019-20 and 2020-21.

B. Infrastructure and linkage support available, planned and gaps

Under the Government sector, there is a CWC storage/godown infrastructure at Beach Road, West Hill, Kozhikode with storage capacity of 12254 MT and under State Warehousing Corporation, there are two storage godowns/ infrastructure, one at Cheruvannur, Kozhikode with a capacity of 481 MT and the other at Vatakara with 680 MT capacity. A number of ice plants and privately owned cold storage facilities are also available in the district. VFPCCK is planning to construct a cold storage at Chathamangalam for storage of vegetables and has already acquired 20 cents of land for the purpose.

There are no warehouses in the midland or highland regions of the district, which account for sizeable agricultural production. The farmers are forced to transport their produce to Kozhikode, Vatakara or Kakkanchery in Malappuram district for making use of warehousing facilities. The storage space availability in these warehouses also pose a constraint.

The main reason for delivery based trading in commodities through Commodity Exchanges not picking up in the district, is the dearth of accredited warehouses. The only accredited warehouse in the district is that of CWC at Kozhikode. Farmers have to transport their produce either to CWC at Kozhikode or accredited warehouse at Kakkanchery in Malappuram, incurring considerable costs, if they have to sell their produce through the exchanges.

C. Assessment of Potential for the financial year 2021 - 22 (in both physical and financial terms)

Storage Warehouses are essential prerequisites for effective functioning of Commodity Exchanges. As the commodity exchanges develop there will be more and more demand for warehouses. Entrepreneurs may have to be encouraged to come forward for cashing in on such opportunities with credit linked subsidy support under central scheme. The setting up of Warehouse Development and Regulation Authority with effect from 26 October 2010 to implement the provisions of Warehouse (Development & Regulation) Act 2007 is intended to give a boost to investment in the sector and for warehouse receipt financing. The Agriculture Infrastructure Fund (AIF) scheme commenced by Government of India is expected to encourage entrepreneurs, PACS and good marketing societies to set up more agri storage and marketing facilities. Taking into account the present status, various infrastructural availability / gaps, the support services and the potential of private sector, the exploitable credit potential has been projected for the year 2022-23 as detailed below:

Sr. No.	Activity	Unit	Credit Potential for 2021-22		
			Physical units	Financial outlay	Bank loan
1	Cold storage (50 MT)	No	32	240.00	192.00
2	Godowns (100 MT)	No	90	450.00	360.00
3	Market Yards	No	75	3750.00	3000.00
	Total Storage Facilities			4440.00	3552.00

D. Critical intervention required for creating a definitive impact

There is a need to standardize storage conditions like temperature and relative humidity for all the locally available vegetables and fruits. There is no authentic information available for many of the fruits and vegetables. A detailed study and standardization of the storage conditions is the critical intervention required for this sector for creating a definitive impact in the creation of optimum storage infrastructure.

E. Suggested Action Points

Banks

- ❖ The awareness level among banks regarding the details of newly commenced AIF scheme is very low. Controlling Officers of the banks may conduct awareness programmes in this regard in addition to the promotional programme being organized by NABARD in association with NIAM.
- ❖ PACS can start viable agri infrastructure projects for which they can avail Special Refinance Facility from NABARD through Kerala State Cooperative bank. Activities eligible under Agriculture Infrastructure Fund (AIF) scheme can avail additional interest subvention and credit Guarantee under AIF.

Government

- ❖ The District Administration/ PRIs may formulate schemes for construction of market yards/cold storages etc. and explore the possibility of availing loan for market yards from NABARD under RIDF.
- ❖ Govt machinery may sensitise entrepreneurs and groups to start viable projects under AIF.scheme.

2.2.2 Land Development and Soil Conservation

A. Introduction

Land development encompasses soil and water conservation, water management and agronomy and other watershed development activities and is aimed at increasing agricultural production and productivity as well as bringing uncultivable area under cultivation for sustainable development.

The physical features of the district consist of all the three types of terrain viz. the highland, midland and coastal land. The high lands, midland and coastal land accounts for 15.6%, 57.6% and 26.8% of geographical area of the district. The average elevation is 45 meters above the MSL. Most of the high land areas are situated in the foothills of western ghats where soil erosion is rampant. Cash crops like pepper, rubber, arecanut and spices are the major crops. The district has a coastline of 71 Km. The land adjoining coastal area remains waterlogged and requires reclamation to bring it under cultivation. Potential land development activities for the district are soil and water conservation, water harvesting, drought proofing measures, drainage/flood protection works, development of wastelands, land reclamation etc.

Factors such as high rainfall, undulating terrain and unscientific agricultural practices have made vast area of the district prone to soil erosion. It is estimated that about 1.44 lakh ha out of 2.34 lakh ha of geographical area in the district is susceptible to soil erosion. An area of approximately 1.0 lakh ha. has been identified for soil conservation treatment, of which area covered so far is insignificant. Therefore, vast potential to the tune of above 90,000 ha is estimated to be available for soil conservation measures. Nineteen potential areas having an average elevation of 75 meters above MSL, have already been identified for stone pitched puertorican type contour bunds, earthen counter bunds, retaining wall, gully control structures etc.

On farm development works in the command areas of irrigation projects, RIDF projects, lift irrigation schemes, minor irrigation structures like wells, tanks, check dams etc., integrated farm development including land levelling, fencing, etc. are the other potential activities. Lining of water courses and channels, laying of pipelines, construction of gabion structures, rain water harvesting structures, construction of ponds, tanks, check dams, storage reservoirs and reuse of waste water are some of suggested measures aimed at better water management. The concept of organic farming is gaining momentum in the district. NGOs, Farmers' Clubs, Agriculture Department and KVK are taking the initiatives to promote the concept. Location specific schemes in the areas of production of vermi-compost, bio-fertilizer, bio-pesticides, market oriented cultivation of organic produce etc. and infrastructure support for packaging and labelling could be thought of through credit support.

Floods during 2018 and 2019 has altered the structure and texture of soil in the affected areas. Training needs to be provided for disseminating information on crop management practices in these soils.

The Ground Level Credit (GLC) during 2018-19, 2019-20 and 2020-21 in LD sector were to the tune of ₹ 13,884 lakh and ₹ 16,411 lakh and ₹ 10,686 lakh respectively. There was an increasing trend in GLC in the LD activities during last two years except during 2020-21. Decrease during 2020-21 was due to impact of covid 19 on income of people.

B. Infrastructure and linkage support available, planned and gaps

Soil conservation programmes are implemented through Soil Conservation Department headed by the District Soil Conservation Officer (DSCO). In addition to this, the Krishi Bhavans located in each Panchayat are expected to provide new impetus in formulation of schemes for availing institutional finance. For ensuring holistic development of the treated watersheds and reclaimed lands, bankers will have to step in with suitable credit packages. Potential for On Farm Development (OFD) exists mainly under the command of Kuttiyadi and Chaliyar project where seepage from canals pose problems. Besides, scope for water management exists in high lands with perennial crops, for conveyance of irrigation water through channels/pipes, construction of farm ponds etc. Scope for land levelling and soil improvement is available in coconut and arecanut gardens. The district has 2,520 ha of cultivable waste land and 1,502 ha of fallow land which could be brought back to cultivation if suitable land development and soil conservation measures are carried out. The future needs of food and ensuring food security of the district lie in enhancing the productivity of soils already under cultivation. For sustainable crop production, improvement of soil fertility is a critical component. Reliable information on nutrient status of the soil including micro-nutrients on per plot basis is imperative for achieving these goals. However, the infrastructure facility for soil testing is inadequate in the district. Realising the undesirable outcomes of indiscriminate use of chemical fertilizers, more and more farmers are turning to organic farming. To improve the carrying capacity of soil, the farmers are extensively using vermi-compost and other humus based/ organic manures. Other thrust areas for bank finance are investment related to prevention of erosion of topsoil by contour bunding and other on farm development activities and improving recharge of rainwater.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The credit potential for Land Development activities projected for the year 2022-23 has been revised taking the above factors into account. The credit potential is worked out as detailed in Table given below:

Sr. No.	Activity	Unit	(₹ lakh)		
			Physical units	Financial outlay	Bank loan
1	Land reclamation	ha	2660	6024.90	4819.92
2	Bund/soil conservation	ha	3254	2082.56	1666.05
3	Land levelling/ soil improvement	ha	869	2198.57	1758.86
4	Fencing	km	284	213.00	170.40
5	Water management	ha	4888	5098.18	4078.55
6	Land devt. Misc	ha	2575	4248.75	3399.00
	TOTAL L D SECTOR			19865.96	15892.78

Activity-wise/block-wise projections given in Annexure I

Special Refinance Scheme in NABARD Watershed and Wadi Project areas

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects known as “wadi” for improving the socio-economic status of the tribal families across the countries for more than two decades.. In order to make efficient use of conserved resources, further investments by the farmers/ tribal, for taking up appropriate economic activities are required.

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

In order to take up additional economic activities in watershed and wadi project areas, NABARD has decided to extend concessional refinance support to all eligible banks/FIs to enable them to deepen institutional credit to beneficiaries in these project areas

Eligible beneficiaries

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

Eligible financial institutions

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

Eligible Purposes

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

Refinance assistance

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

D. Critical intervention required for creating a definitive impact

Man-animal conflict is frequent in the district. Credit flow to the sector will considerably improve if bankers provide loans for farm fencing. A model of fencing around 20-25 cents of land with barbed wire needs to be popularized with adequate incentive from State Government through grants, leveraging bank loans to create a definitive impact in the district.

E. Suggested Action Points

Banks

- ❖ Since Cooperative Banks are having a closer rapport with the farmers in the rural areas, they may make concerted efforts to create awareness among them about the necessity to undertake land development activities for improving production and productivity.
- ❖ Tenant farmers desirous of acquiring ownership of land or farmers intending to acquire additional land for the purpose of consolidation may be assisted by banks to purchase land within the prescribed ceiling under the land purchase scheme.
- ❖ Banks may aggressively support lease land cultivation activities by JLGs.

Government

- ❖ The awareness among the public about the need to adopt water and soil conservation measures has increased. Making use of this change in attitude, these measures should be made more participatory and sustainable, with the help of Panchayati Raj Institutions. Farmers in the highlands adjoining the forest area face the menace of wild animals

destroying their produce. Suitable steps have to be taken for preventing wild animals straying into farmlands and destroying crop.

- ❖ Government may consider establishment of Taluk wise soil testing centres and prepare a long-term plan to establish block wise soil testing centres in association with Junior Level Science colleges in the district.

2.2.3 Other Agriculture Infrastructure

A. Introduction

Other activities related to agriculture consist of Tissue culture, agri bio-technology, seed production, bio-pesticides/fertilizer and vermin composting. Organic farming is an emerging activity that bankers can promote in the district. Organic farming consists of a system of farm design and management to create an ecosystem that can achieve sustainable productivity without use of artificial external inputs. The main aim is to produce quality agriculture products without any chemical residue and develop environment friendly production methods that restore and maintain soil fertility. Application of organic manures, bio fertilizers including utilization of crop residues, agro wastes, and vermi-compost are recommended measures aimed at improving the soil fertility. Location-specific schemes in the areas of organic production, organic processing in respect of bio-fertilizers, vermi-hatcheries, vermi-compost, bio-pesticides etc and infrastructure support, packaging & labelling through credit support could be thought of. To promote organic farming in a large scale, GoI has come out with a capital investment subsidy scheme for commercial production units of organic inputs. Use of bio-technology in agriculture is critical for the achievement of 4 per cent growth rate.

B. Infrastructure and linkage support available, planned and gaps

- ❖ Organic farming methods like bio-fertilizer, bio-pesticides, market-oriented cultivation of organic produce and innovative / capital intensive activities like greenhouse farming, biotechnology, hydroponics, bio-fertilizer, bio-pesticides, mixed farming, etc., are having good potential for rapid expansion in the district.
- ❖ Tissue culture is an emerging activity in the district. There are a few units established for meeting the requirement of farmers for quality seedlings especially that of Banana.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The thrust areas and policies of the Government of Kerala and Government of India have been taken care of in the potential towards envisaged agriculture growth of 4%. The credit potential is worked out as detailed in table given below:

Sr. No.	Activity	Unit	Credit Potential for 2022-23 (₹ lakh)		
			Physical unit	Financial outlay	Bank loan
1	Vermi compost/bio-fertilizer	No	1334	2001.00	1800.90
2	Tissue culture & bio-technology	No	5	75.00	67.50
3	Seed production	Ha	18	36.00	32.40
	TOTAL OTHERS			2112.00	1900.80

Activity-wise/block-wise projections given in Annexure I

D. Critical intervention required for creating a definitive impact

A new tissue culture lab is required in the district. Any of the PACS in the district can take up the activity with the support of State Government. The success of the unit will create a definitive impact in the district.

E. Suggested Action Points

Banks

Financing organic farming and production of vermi-compost/ bio fertilizers and bio pesticides may be focused in a large scale by banks.

State Govt

- Bio- pharmacy outlets may be set up in the districts to ensure supply of organic inputs to the farmers and to realize the dream of making Kerala a fully organic agriculture state.
- The State Government/PRI's may consider formulating credit-linked schemes for development of tissue culture labs.

2.3. Ancillary Activities

2.3.1 Food and Agro Processing

A. Introduction

Agro processing may be defined as transforming agro based raw material into various value added food products, generally for human consumption. Any type of value addition to the agricultural produce even primary processing like grading, sorting, cutting, seeding, shelling packaging etc. are covered under food processing industry which is a thrust area for development. High-risk perception has impeded required flow of credit to this sector from financial institutions. Low margins, seasonality and high perishability being the distinct features of this industry, access to seed and working capital is not easy. Despite being declared a priority-lending sector, the sector has not attracted much capital flow. As per the revised priority sector guidelines, loans for food and agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from banking system shall be classified under Agriculture – Ancillary activities.

For refinancing agro processing infrastructure and market development, a special window is available in NABARD, which extends refinance facilities to banks against their lending on agro & food processing sector under investment credit. Other initiatives of NABARD for development of the sector include preparation of model schemes related to agro and food processing, grant assistance from R&D Fund and Rural Innovation Fund for undertaking applied research as well as organising seminars / conferences on agro/food processing, support to reputed NGOs/VAs for MEDPs for matured SHGs, direct assistance through loan with specific terms and conditions to Producer companies groups/companies, PACS as multifunction societies for taking up agro-processing. For supporting setting up/ modernizing food processing units in designated Food Parks, a separate Food Processing Fund has been set up in NABARD.

B. Infrastructure and linkage support available, planned and gaps

Despite eighty percent of the agriculture land in the district being under food/ horticulture / perennial crops, the investments in agro and food processing sector have not been in tune with the large and diversified production base of the district.

Coconut Development Board has introduced a Technology Mission Scheme for setting up/ modernizing/ expanding integrated coconut processing units and promoting value added coconut based products with financial assistance of 25 per cent of the project, limited to a maximum of ₹ 50 lakh. The scheme is extended as credit linked back-ended subsidy programme. Those who set up quality testing laboratories for coconut products, will be given 50 per cent subsidy.

Technology transfer and training facilities in different disciplines are offered by various institutions like the National Institute of Technology, Indian Institute of Spices Research, National Institute of Fishermen Post-Harvest Technology and Training, Central Institute of Fisheries Technology, Krishi Vigyan Kendra (KVK), Coconut Board, Spices Board, Rubber Board etc. A Food Craft Institute for training in food manufacturing is functioning in Kozhikode. A Food and Nutrition Institute located at Balussery provides training in food processing. KINFRA is planning to set up an agro-processing park in Kuttiady, which is expected to have a few high tech food and agro-processing unit. Similarly, 50 acres of land has been earmarked in the KINFRA's Industrial Estate at Kinaloor for setting up of a high-tech food park. KSIDC is planning to set up a coconut park in Kuttiadi which is the place of origin

of West Coast Tall variety of coconut. The proposal for setting up of a Processing Plant by Oil Palm India Ltd near Kattippara at Thamarassery has received administrative approval. Agriculture Department is running an Agmark Laboratory as also a Farmers' Training Centre at Feroke. District Industries Centre is facilitating Single Window Clearance for prospective entrepreneurs.

To ensure that value addition to the produce of the district is to be done within the district itself, infrastructure such as cold storages, storage godowns, market yards for standardisation, grading and value addition have to put in place.

There are 7 Producer Companies registered in Kozhikode for coconut processing and are at various stages of establishment with some units already started production. They are Kozhikode Coconut Farmers Producer Company Ltd., Kuttiady Coconut Farmers Producer Company Ltd., Thamarassery Coconut Farmers Producer Company Ltd., Koyilandi Coconut Farmers Producer Company Ltd., Vadakara Coconut Farmers Producer Company Ltd., SUBHICSHA Coconut Producer Company, and Perambra Coconut Producer Company. In addition to this, 5 FPOs vi. Kozhikode Honey Producer Co Ltd, North Malabar FPC Ltd., Blessed FPC Ltd, Niravu Farmer Producer Company Ltd, Hill Grown Farmers Producer Company focussing on other agricultural products are also incorporated in the district. The establishment of these companies are expected to give a fillip to the long-standing demand of the producers of ensuring high price for the coconut and other products. All these companies are under various stages of development and two of them have achieved turnover more than ₹ 1 crore.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The credit potential for Agro processing sector for the year 2022-23 has been assessed considering the thrust areas and policies of the Government and the importance of the sector. Considering the policy support, infrastructure development, extension services available, and the possibility of sustainable income generation activities and taking into account the revised unit cost in some of the activities the projections are made for the sector and detailed in Annexure 1.

Sr.No	Activity	Unit	Credit Potential for 2022-23 (₹ in lakh)		
			Physical unit	Financial outlay	Bank loan
1	Fruit based products	No	796	4378.00	3502.00
2	Food processing	No	732	3660.00	2928.00
3	Fish processing	No	289	3179.00	2546.00
4	Banana chips	No	495	990.00	792.00
5	Jack fruit processing	No	110	1320.00	1056.00
6	Bakery/pappad/curry powder	No	1000	2500.00	2000.00
7	Agro industry	No	77	2310.00	1848.00
8	Agro processing	No	727	2181.00	1745.00
9	Milk products	No	190	1900.00	1520.00
10	Coconut based products	No	100	6000.00	4800.00
11	Coconut Milk based industries	No	7	3850.00	3080.00
	Sub total			32268.00	25817.00
	Working capital for agro-processing				6301.00
	TOTAL Food and Agro Processing			32268.00	32118.00

D. Critical intervention required for creating a definitive impact

Supporting small processing centres in farms will help in value addition of the produce from the farm and nearby farms. Fresh raw material will be available for processing and prospective customers can come to the farm to buy the product rather than setting up an expensive full sales and marketing facility by the processing unit. This model is running successfully in nearby district. Popularisation of such enterprises in bigger units will create a definitive impact in the district.

Another critical intervention required in the district is the whole hearted support to be extended to FPOs promoted in the district.

E. Suggested Action Points

Banks

- ❖ Banks may create awareness amongst prospective entrepreneurs about various concessions available for the promotion of the sector and also about the capital linked subsidy schemes.
- ❖ At the controlling office level, banks may issue instructions to their branches to increase the disbursements for agro-processing in view of the priority accorded to the programme, by the Government.

Government

- ❖ District Panchayat and other local government institutions may formulate suitable proposals under RIDF for Agriculture Marketing Infrastructure for submission to NABARD.
- ❖ Agriculture Department, VFPC and Banks may identify suitable agri-entrepreneurs / farmer's groups/ corporate/ cooperative institutions/ NGOs etc. for availing the credit linked subsidy Schemes.
- ❖ PRIs may consider formulating suitable proposals to be considered under RIDF for creating common infrastructure.
- ❖ Meat processing units/ hygienic fish markets may be established to support the sector.
- ❖ Modern abattoirs may be established in the district by availing RIDF assistance.
- ❖ Establishment of sophisticated paddy processing mills, vegetable processing units by PACS.
- ❖ Through Kudumbashree, activity based JLGs for producing banana based products like wafers, wine, jam and other products using the pseudo stem fibers may be established.
- ❖ Model Seasonal Fruit processing units shall be established with Government support.
- ❖ Establishment of medium level coconut processing units and agri processing units for indigenous fruits and vegetables like, jackfruit, pineapple, mango at block level with the help of local bodies in JLG/cluster mode and later on converting them into Producer Organizations is an urgent need in the district. The scheme run by State SFAC may be utilized for this purpose.

2.3.2 Others

A. Introduction:

The activities envisaged in this section also include loans to cooperative societies of farmers for disposing of their produce, Agri-clinic/Agri-business centres (ACBC), Loans to PACS/FSS/LAMPS, and Loans to MFIs for on-lending to agriculture.

B. Infrastructure and linkage support available, planned and gaps

- 1) Under NRLM scheme the progress is satisfactory; however, training, capacity building and exposure visits are required for NRLM-SHG.
- 2) All the accounts which were opened under PMJDY are required to cover under Overdraft facility of ₹10,000/-. However, the eligibility criteria required for sanction especially operation of the account is not being satisfied in majority of the accounts.
- 3) Banks have to take the help of BCs in credit linkages of SHGs/JLGs and PMJDY beneficiaries.

- 4) Comprehensive financial inclusion can be done with these small loans to villagers so the target of sustainable development can be achieved and employment can be provided to rural populace.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

The potential for other loans like loans to PACS, FPOs, and ACABC etc. are projected. The summary of the projections for 2022-23 is given below:

(₹ lakh)

Sr. No.	Activity	Unit No/ Ha	Credit Potential for 2022-23		
			Physical unit	Financial outlay	Bank Loan
1	Loans to cooperative societies incl. PACS	No	44	4400.00	3960.00
2	Loans to Farmer producer companies/societies	No	15	750.00	675.00
3	Agri-clinic and Agri Business Centre (ACABC)	No	5	100.00	90.00
	Total - Ancillary Activities			5250.00	4725.00

The block-wise, activity wise physical and financial potential for the year 2022-23 are furnished in Annexure-I.

Special Refinance Scheme for Transformation of PACS as MSC

Primary Agriculture Cooperative Societies (PACS) are grass root level Cooperative institutions primarily involved in meeting the credit requirement of the farmer members. With a view to rejuvenating the PACS, many initiatives have been undertaken by NABARD and one such initiative has been supporting PACS as MSC program from the year 2011 onwards through direct credit as well as through refinance to CCBs/StCBs to make them a self-sustainable entity. Positive impact and the benefits derived by the members of PACS as well as limitations in implementing the program were assessed and accordingly the operational methodology, coverage of investments and terms of refinance have since been revised.

The drivers for transformation of PACS as MSC are recent reforms by Government of India in APMC Act, Essential Commodities Act, Contract Farming Act and COVID 19 led reverse migration necessitating to create investment opportunities for rural youth in agriculture.

Further, with the proposed Agriculture Infrastructure Fund (AIF) scheme under Aatmanirbhar Bharat initiative of Government of India, for establishing decentralized farm-gate Post Harvest Management infrastructure wherein PACS have been included as one of the eligible institutions for interest subvention, it is envisaged that PACS can now play a major role in physical and financial supply chain of commodities by working as spokes to the Gramin Agriculture Markets (GrAMs). With investments in post-harvest infrastructure, it is hoped that farmers would be able to reduce post-harvest losses and increase their value realization for the produce.

Objective

Transformation of 35,000 PACS into MSC in a phased manner spanning over three years with an objective of PACS acting as enabling institutions for meeting the national goal of doubling of farmers' income. The target proposed for current year is transformation of 5,000 PACS and for subsequent years it shall be 15,000 PACS during FY22 and 15,000 PACS during FY23.

₹5000 crore have been earmarked under this special dispensation for the year 2020-21.

Eligible PACS

All PACS which have powers to borrow for creation of infrastructure in the byelaws and have sufficient borrowing power are eligible. The minimum margin money requirement from PACS is 10% under this special refinance facility. However, considering the current financial status of PACS and to enable them to kick-start establishing agri infrastructure, wherever necessary, StCB/DCCB may consider relaxing margin money to 5%. NABARD may consider providing grant not exceeding 10% of the loan component not exceeding ₹2 lakh per PACS towards preparation of DPR, exposure visits, capacity building etc.

Eligible financial institutions

All State Cooperative Banks and DCCBs complying to refinance policy of NABARD are eligible for special refinance scheme.

Eligible Purposes

Thrust areas for refinance include custom hiring centres, collective purchase of inputs, procurement of farm produce, scientific warehouses, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centres, supply chain services including e-marketing platforms, marketing facilities etc. will be eligible for refinance.

Refinance assistance

Refinance assistance is provided to the banks under pre-sanction procedure wherein banks are required to submit the projects for approval of NABARD. Before sanction of the same, NABARD appraises these projects to determine its technical feasibility, financial viability and bankability.

D. Critical intervention required for creating a definitive impact

PACS at the ground level are acting as Multi-service Centres. They can play a critical role in implementing projects which will increase the ground level term loan follow. PACS can make use of special refinance facility available from NABARD through Kerala State Coop. Bank at interest rate of only 4%. For projects eligible under Agri. Infra. Fund of Government of India, PACS can get interest subvention of 3%, thus net interest rate of only 1%. Extending adequate bank loan to PACS will create a definitive impact in the sector.

E. Suggested Action Points**Banks**

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

F. Other related matters

Government of India has recently revised the Agri Clinics and Agri Business Centres Scheme (ACABC). Graduates in agriculture and allied subjects are eligible under the scheme. The candidates will be trained at Manage, Hyderabad.

CHAPTER 3

MICRO SMALL AND MEDIUM ENTERPRISES (MSME)

A. Introduction

Development of Micro, Small and Medium Enterprises, in addition to its significant contribution to the national economy, gives enormous scope for employment generation in rural areas, minimizes migration of rural people to cities / urban areas and reduces pressure of population on agriculture. MSME sector holds the key to faster economic development of the country. With increasing modernization and mechanization of agriculture, its ability to absorb labour is on the decline, and may adversely affect the employment potential in agriculture sector. MSME can thus help the rural economy to get diversified into non-agricultural activities to provide productive employment to the growing rural labour force. MSME also reduces the wide economic disparity between rural and urban areas. NABARD has identified financing, development and promotion of MSME as one of its thrust areas. MSME sector covers all economic activities like manufacturing, processing, repairs, construction, trade, transport and other services. Major traditional industries in Kerala include coir, handloom, handicrafts, cashew and Khadi & Village.

As per the revised priority sector guidelines by the RBI, all loans to MSME will be classified as priority sector lending by banks. A separate sub limit of 7.5 per cent of ANBC has been stipulated for lending to Micro Enterprises under Priority Sector. All loans to units in the Khadi and Village Industries sector will be eligible for classification under the sub-target prescribed for the micro enterprises.

Status of MSME sector in Kozhikode district

Kozhikode has been known for its timber, textile, boat building and tile industries even in the ancient times. Kozhikode is known as the commercial capital of the Malabar Region. The district has natural resources such as iron ore, china clay, mica, shell etc. About 12 per cent of the district is under forest cover which has abundant stock of teak, rosewood and other trees. The district has fairly developed infrastructure and communication facilities, including a sea port and an international airport. The industrial units in the district are engaged in the production and processing of cotton yarn, steel, soap, clay, rubber products, textile, fisheries, tiles and bricks. However, many of the units do not provide good scope for ancillary activities. The industrial sector of the district is mainly confined to small scale industries and cottage, village and tiny industries. The SSI sector is characterized by relatively smaller investment in plant and machinery. Coir, handloom, timber and tile are important traditional industries. The forest based industrial units are located in Kallai, Cheruvannur and Feroke.

The Ground Level Credit towards MSME sector for 2018-19, 2019-20 and 2020-21 was to the tune of 2,38,992 lakh, ₹ 2,23,284 lakh and ₹ 2,57,121 lakh respectively.

The Details of Existing Micro and Small Enterprises and Artisan Units in the District as on 31.03.2019 are given in the table below:

Sl. No.	Type of Industry	No of Units	Investment (₹ Lakhs)	Employment
1	Agro based	287	3104	1061
2	Soda water	20	85	44
3	Cotton textile	27	1706	894
4	Woollen, silk & artificial Thread based clothes	54	275.5	377

Sl. No.	Type of Industry	No of Units	Investment (₹ Lakhs)	Employment
5	Jute & jute based	7	147.15	468
6	Ready-made garments & embroidery	205	374.4	796
7	Wood/wooden based furniture	569	1881.76	2352
8	Paper & Paper products	86	491	414
9	Leather based	24	954.74	307
10	Chemical/Chemical based	19	16	35
11	Rubber, Plastic & petro based	61	1938	1031
12	Mineral based	18	472	76
13	Metal based (Steel Fab.)	384	1125	324
14	Engineering units	174	983.45	458
15	Electrical machinery and transport equipment	61	337.7	133
16	Repairing & servicing	2376	12634.84	5553
17	Others	6690	78627.48	47651
		11062	105154.02	61974

Source: District Industries Centre, Kozhikode

Out of 25 sectors identified under Make in India, the sectors which have potential in Kerala are food processing, IT and BPM, pharmaceuticals, textiles and garments, tourism and hospitality, wellness, construction etc.

B. Infrastructure and linkage support available, planned and gaps

- The District Industries Centre (DIC) is the main nodal agency for the promotion of industrial development in the district. DIC has Offices in each Taluk and Industrial Extension Officers are deployed in each of the 12 blocks to support, guide and assist the prospective entrepreneurs. They also provide assistance to Panchayats in formulation and implementation of industrial projects. Some of the other agencies working for development of industries are the Project Office (Cair), Kerala State Cair Corporation, Agro Industries Development Corporation, KVIB etc. Rural Self Employment Training Institute (R- SETI) under the aegis of Canara Bank is functioning in the district.
- Area comprising of Cheruvannoor, Nallalam and Feroke has emerged as a Foot Wear Hub and a natural Footwear Cluster. More than 80 units engaged in PVC, PU and EVA (Ethylene Vinyl Acetate) footwear manufacture are concentrated in the area. The cluster has helped the units in accessing the latest in technology and raw materials and other inputs at competitive rates. This fast growing cluster has emerged as one of the biggest footwear hubs in the country. A Footwear Design and Development Centre (FDDC) has been set up in the area which trains entrepreneurs in various aspects of footwear making. A number of micro enterprises have been set up by women in the area to make footwear

uppers. In order to expand the activities of the cluster a Consortium has been registered.

- Most of the units in the district are single product line units with precarious viability position. The district however has the following strengths to emerge as an industrial hub. In addition to the well-developed communication network, rich agricultural base and animal and fisheries resources, the district has a good complement of technically skilled manpower thanks to existence of 5 Engineering Colleges including a NIT, 4 Polytechnics, 3 ITIs and 30 Technical/ Vocational Higher Secondary Schools as also a number of quality Training Centres in Information Technology. The interest being taken by the District Panchayat and PRIs in development of Industrial Estates/ plots and the recent announcements of the State Government regarding specific industrial development programmes for the district also are expected to usher in a new era in industrial growth.
- The district has 3 and 11 mini industrial estates under SIDCO and DIC respectively with 110 sheds located at Moodadi, Perambra, Kadalundi, Kunnamangalam, Kunnummel, Peruvayal, Naduvannur, Balussery, Unnikulam, Chathamangalam, Chathamangalam SC and Payyoli. 113 units are functioning in these estates. There is a Major Industrial Estate under SIDCO in West Hill with 42 units where 39 units are functioning in activities like paint, steel furniture, rubber based products, ice making, food items etc. On the Information Technology front, the work in respect of the Kozhikode Cyber Park under Kerala State IT Infrastructure Ltd, and ULCC Cyberpark are progressing. The two IT parks are expected to provide direct employment to nearly 40,000 people, by the completion of the first phase of the project.
- To showcase handicrafts of the district, a Craft Village known as Sargalaya has been set up by Department of Tourism, Government of Kerala in the district at Iringal near Vatakara. The Crafts Village is a unique venture with tremendous infrastructure facilities comprising of 30 working rooms for the artisans, common facilities like design and technology development centre, an emporia and office complexes spread out in 20 acres of land. The Village showcases the traditional handicrafts of the district like Koyilandy Hooka and other brass braided coconut shell products, Beypore Urn miniatures, Chendu – the thread art of Vatakara etc.
- There are 6 Hydro and 1 Diesel (based thermal) power generation plants in the district. Kuttiady Hydel Project along with its extension account for 125 MW generation capacity. However, uninterrupted power for industrial units is still a constraint faced by the district. There are 30 handloom societies and one power-loom society which are functioning in the district. However, many of them are not able to avail finance due to default in repayment of earlier loans. Tourism is a major sector in the district with remarkable potential for growth in view of the availability of beaches, resorts and high ranges. Another sector is Ayurveda and there is good potential for establishment of traditional health care clinics both for domestic and foreign tourists.
- The major problems faced by the sector are non-availability/ high cost of infrastructural facilities especially land, high population density and high awareness levels of people about pollution, inconsistency in power supply and quality of power, poor track record of existing units, absence of whole sale market for inputs and inadequate availability of technical consultants, poor entrepreneurship as reflected in unwillingness to grow, change product profile in tune with customer profile, prevalence of very small investment and very low technology units. Government of Kerala is planning to start incubation centres agriculture and Non-farm sector activities. This would definitely go a long way in increasing Ground Level Credit in the sector. The various steps taken by the state government for promotion of ease of doing business should help this sector in a big way.
- **NABARD's promotional programmes-** As part of NABARD's skill development initiatives, grant assistance is being provided to RSETIs and other Training Providers for placement oriented skill training/ upgradation in rural area. NABARD is supporting Micro enterprises development and Capacity Building of SHG/JLG members through its Micro Enterprises Development Programme (MEDP) and Livelihood Enterprises development Programme (LEDP). NABARD as one of the Implementing Entity under 10,000 FPO scheme of Govt of India, is supporting promotion of FPOs.

- **Agri Start-ups-** Govt of Kerala is supporting Start ups including Agri Start Ups through its schemes such as Innovation Grant, Seed Fund, Fund of Funds etc., Kerala Start up Mission (KSUM) is the nodal agency of the government of Kerala for promoting entrepreneurship in the state. Kerala Agriculture University, Thrissur is supporting Incubation of Agri start ups through its RKVY- RAFTAR “Rashtriya Krishi Vikas Yojana - Remunerative Approaches for Agriculture and Allied Sector Rejuvenation”) project under the Ministry of Agriculture and Farmers’ Welfare (MoA&FW).

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

Kozhikode Taluk has more potential for development of industries than other three Taluks. About 60% of the enterprises are in Kozhikode. The other three Taluks namely Thamarassery, Kailandy and Vadakara have equal potential. Taking into consideration the strengths and constraints the type of MSME activities recommended for the district under manufacturing sector are footwear, paper & paper based, textile based, engineering based, electrical and electronics, construction material and wood based enterprises. The district also has tremendous potential in IT and ITES industry. Special Schemes launched by State Government for helping the Gulf returnees in starting manufacturing and service industries in the state is also expected to boost up the credit flow to the sector. Enhancement in the limit for coverage of unit under CGTMSE Scheme also is expected to give a boost to the sector and will attract more first generation entrepreneurs to set up SME units.

The credit potential for MSME sector for the year 2022-23 has been assessed considering the thrust areas and policies of the Government and the importance of the sector. Considering the policy support, infrastructure, extension services available, and possibility of sustainable income generating activities and taking into account the revised unit cost in some of the activities the projections are made for the sector, consolidated projects is as under, details in Annexure I:

(₹ lakh)				
Sl. No.	Sector	Credit Potential for 2022-23		
		No. of units	Financial Outlay	Bank Loan
A	Term Loans			
(a)	Manufacturing Sector Enterprises			
1	Micro Enterprises	5025	36489.50	27869.00
2	Small Enterprises	280	8400.00	7560.00
3	Medium Enterprises	8	4800.00	4320.00
	Total	5313	49689.50	39749.00
(b)	Service Sector Enterprises			
1	Micro Enterprises	27282	344230.70	275124.56
2	Small Enterprises	80	1600.00	1440.00
3	Medium Enterprises	4	1000.00	900.00
	Total	27366	346830.70	277464.56
B	Working Capital			
(a)	Manufacturing Sector Enterprises			
1	Micro Enterprises	5025	36489.50	43942.40

2	Small Enterprises	280	8400.00	8239.20
3	Medium Enterprises	8	4800.00	2746.40
	Total	5313	49689.50	54928.00
(b)	Service Sector Enterprises			
1	Micro Enterprises	27282	344230.70	95125.50
2	Small Enterprises	80	1600.00	7398.65
3	Medium Enterprises	4	1000.00	3170.85
	Total	27366	346830.70	105695.00
	Grand Total		793040.40	477836.56

The block-wise and activity-wise projections are given in Annexure-1.

D. Critical intervention required for creating a definitive impact

The biggest issue faced by the entrepreneurs in the district is the constant complaints received from the neighbours regarding various kinds of pollution whereby government has been making stricter norms for setting and running the unit. Areas for industrial parks need to be identified by the Government and buffer zones are to be created between industrial parks and residential areas. Establishment of dedicated Rural Industrial Estates is an eligible activity in RIDF and utilization of this facility by the State Government will create a definitive impact in the sector.

E. Suggested Action Points

Banks

- ❖ Under-financing of the working capital requirements of MSME units has been observed in various cases. Banks should ensure that 20 per cent of the projected annual turnover is financed as working capital to these units as recommended by the Nayak Committee.
- ❖ Banks may finance all activities connected with tourism like motels, wayside restaurants, rural health clinics, travel agencies, transport operators, amusement parks etc.
- ❖ IT is emerging as one of the potential areas of development in the district. Banks may encourage start-ups of IT and ITES units by technically qualified entrepreneurs.

Government

- ❖ DIC should initiate action to ensure expeditious completion of all projects for development of Industrial Estates/ plots.
- ❖ Marketing outlets may be established at emerging tourist destinations and towns to market local/village products. A coordinated approach among District Panchayat/PRI, DRDA, Kudumbasree, etc. is required for setting up such marketing outlets.
- ❖ Bulk of the GLC disbursement under the sector is going into Kozhikode Urban and Kozhikode Block. The development departments charged with the responsibility of promoting rural industrialization have to concentrate their efforts on remaining 11 blocks and 2 urban agglomerations so that balanced industrial growth takes place in the district.

F. Other related matters

Government of Kerala has recently introduced steps to improve the ease of doing business. Earnest implementation of these steps will help rapid growth of this sector.

CHAPTER 4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

4.1 Credit Potential for Export Credit

A. Introduction

As the commercial gateway of Kerala, external trade operations in the State is mainly conducted through Cochin Port. Important items of trade include pepper, cashew, coir and coir products, tea, cardamom, ginger, spices and spices oil and marine products.

The major exporting items for which bank finance is extended in the district are fish products, footwear, readymade garments, vegetables and agro-products, newspaper items, rice, ghee etc. The purpose-wise export credit outstanding during 2014 and 2015 were to the tune of ₹6,415.66 lakh and ₹8,100 lakh respectively. Banks have not reported any GLC figure under this head for last 3 years.

B. Infrastructure and linkage support available planned and gaps

- The factors favoring export from Kerala are all-weather sea port at Kochi, 3 international airports, a proposed port at Vizhinjam, good connectivity by rail, road, waterways etc., proximity to trans-national trade corridor, high literacy rate and sense of hygiene and good processing skills of labour.
- The major organisations available for furthering the cause of export in Kerala are Marine Products Export Development Authority [Kochi], Cashew Export Promotion Council [Kollam], Coir Board, Tea Auction facility, SEZ for Export promotion, Industrial Parks set up by Government, Food Park at Ernakulam & Pathanamthitta, Sea Food Park at Alappuzha, Spices Park at Idukki etc.
- The countries to which the major exports from Kerala through the ports and airports in Kerala are: Kochi sea-port: USA (30%), Nigeria, Indonesia, Hungary, UAE; Kochi Airport: UAE (22%), Maldives, Qatar, Oman, China; TVM Airport: UAE, Maldives, Qatar, China, Kozhikode Airport: Qatar (30%) and UAE.
- The new port coming up at Vizhinjam will provide more openings to international trade, cashew exports may shift from Kochi and marine exports will get a boost. The Development of Beypore port will help trade to Gulf and Sri Lanka and export of food items, masalas, footwear, marine products etc.
- Issues: Our export trade is mostly to gulf countries and the cargo rates are high. Exports are dependent on the NRI community, nonbanking channels and agents.
- Opportunities: The opportunities are in contract farming for bio-agri products, spices, spices oils and revival of sea food, cashew and coir sector.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

Considering the above developments and based on the discussions with export credit dealing banks in the district, the incremental potential assessed for the year 2022-23 is indicated in the following table:

(₹ lakh)

Sr. No.	Activity	Unit	Credit Potential for 2022-23		
			Physical unit	Financial outlay	Bank Loan
01	Pre Shipment Credit	No	16	1600.00	1600.00
02	Post Shipment Credit	No	17	1700.00	1700.00
	Total - Export		33	3300.00	3300.00

The block-wise and activity-wise allocations of the various investments under this sector has been indicated in the annexure I.

D. Critical intervention required for creating a definitive impact

- The new port coming up at Vizhinjam will provide more openings to international trade, cashew exports may shift from Kochi and marine exports will get a boost. The Development of Beypore port will help trade to Gulf and Sri Lanka and export of food items, masalas, footwear, marine products etc.
- Issues: Our export trade is mostly to Gulf countries and the cargo rates are high. Exports are dependent on the NRI community, nonbanking channels and relatives/agents.

E. Suggested Action Points

Banks

Banks may support viable export projects particularly those in agro processing sector.

State Govt

State Govt may boost up its efforts to promote exports in agri value added products. Govt can strengthen good working FPOs with export potential.

F. Other related matters

Opportunities: The opportunities lie in contract farming for bio-agri products, spices, spices oils and revival of sea food, cashew and coir sector.

4.2 Credit Potential for Education Loan

A. Introduction

Education and development are closely related, as education provides inputs for economic growth among which knowledge is an important one. Modern economic growth, as seen in recent years, is driven by knowledge.

Kozhikode district has 1,237 schools. Kozhikode has 16 Arts and science colleges including Government and private aided colleges. There are 9 Engineering colleges in Kozhikode, 8 in unaided sector with a sanctioned intake of 1,980 students and one government with a sanctioned intake of 300. There are 37,810 students enrolled in higher secondary schools in Kozhikode. Considering the all-Kerala pass percentage of 70% there are about 26,467 students passing out from higher secondary schools from Kozhikode.

There is one government medical college and two medical colleges in the private sector in the district. In addition, there are various other colleges offering professional courses. However, majority of the students from the district are studying in colleges situated outside the district.

Banks achievement of the DCP targets for this sector based on the priority sector norms, in the last three years 2017-18, 2018-19 and 2020-21 were ₹ 11,956 lakh, ₹ 9,284 lakh and ₹ 31,777 lakh, respectively.

B. Infrastructure and linkage support available, planned and gaps

- The Central Scheme to Provide Interest Subsidy (CSIS) On Education Loan: The scheme provides full interest subsidy during the period of moratorium i.e., Course Period plus one year or six months after getting job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections
- National Skill Development and Entrepreneurship policy 2015: In order to achieve the target of skilling a huge workforce in the country, the Government of India has formulated the National Skill Development Policy.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

Considering the above developments and based on the discussions with export credit dealing banks in the district, the incremental potential assessed for the year 2022-23 is indicated in the following table:

(₹ lakh)

Sr. No.	Activity	Unit	Credit Potential for 2021-22		
			Physical unit	Financial outlay	Bank Loan
	Education Loan	No	10135	50675.00	45612.00
01	Total – Education Loan	No	10135	50675.00	45612.00

The block-wise and activity-wise allocations of the various investments under this sector has been indicated in the annexure I.

D. Critical interventions required for creating a definitive impact

- High NPA: The Non-performing loans under the sector continues to be high. The Education Loan Repayment Support Scheme launched by Government of Kerala is getting some traction in the efforts to solve the NPA problem.

E. Suggested Action Points

Banks

Banks may educate and follow up with loanees to avail the benefits under CSIS scheme.

4.3 Credit Potential for Housing

A. Introduction

As per census 2011, the total number of houses in the state is 11.22 crore of which 58.57 lakh are in rural areas and 53.60 lakh are in urban areas. The overall housing availability is better in Kerala compared to all-India average. In terms of the quality of housing as per the materials used for roof, walls and flooring, Kerala fares better than the national average since 48 per cent of the houses use concrete as the material for roofs as opposed to 29.1 per cent in India; 46.5 per cent of households in India use mud and 76 % of households lived in permanent houses. The housing shortage in Kerala is estimated at 2.64 lakh houses.

The loan limit and total unit cost under housing have been enhanced to ₹ 28 lakh & ₹35 lakh and ₹20 lakh & ₹25 lakh respectively in metropolitan and other centers. However, the above trends in credit flow are based on earlier priority sector norms.

There are 5,67,658 households in Kozhikode district of which 3,64,557 are rural households of which 7,30,119 houses are electrified. [Source Census 2011]. Banks achievement of the DCP targets for housing sector based on the priority sector norms, in the last three years 2017-18, 2018- 19 and 2019-20and 202-21 were ₹ 747.91 crore, ₹ 4925.95 crore and ₹ 1208.45 crore, respectively.

B. Infrastructure and linkage support available, planned and gaps

- The Central Government has launched a comprehensive mission “Housing for All by 2022” Pradhan Mantri Awas Yojana. The mission seeks to address the housing requirement of urban poor including slum dwellers
- The State Government is implementing “**EMS Housing Scheme**” that encompasses various other schemes. Some of these are: ‘Bhavanashree’ which is a loan linked scheme. Under the scheme, families having two years membership in Neighborhood Groups and having at least 1.5 cents of land are eligible.
- Loans for Rural Housing from NABARD – As housing is a major thrust area, NABARD provides assistance through refinance to Banks for housing.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

Considering the above developments and based on the discussions with export credit dealing banks in the district, the incremental potential assessed for the year 2022-23 is indicated in the following table:

(₹ lakh)

Sr. No.	Activity	Unit	Credit Potential for 2022-23		
			Physical unit	Financial outlay	Bank Loan
01	Individual houses	No	7910	113113.00	90490.00
02	Repairs & Renovation	No	3740	14960.00	11968.00
03	EWS scheme/ slum redevelopment schemes	No	5685	28425.00	22740.00
	Total – Housing Loan		17335	156498.00	125198.00

The block-wise and activity-wise allocations of the various investments under this sector has been indicated in the annexure I.

D. Critical interventions required for creating a definitive impact

- **Rural Risk Fund:** At present risk perception towards lending to the poor is considered to be high by PLIs. The risk fund will provide credit guarantee cover for loans upto ₹1 lakh taken by the BPLs.
- **Mortgage Credit Guarantee:** This would cover all loans above ₹ 1.00 lakh given by PLIs i.e., in urban and rural areas.
- **Affordable Rural Housing** for BPL families is need of the hour.

E. Suggested Action Points

Banks

Banks may make customers aware of the PMAY (Pradhan mantra Awas Yojana) scheme and help people avail its benefits.

State Govt

- **Emphasis on Environment Conservation and Disaster Resistance:** The use of locally available materials, installation of rainwater harvesting units and eco-friendly measures should be encouraged. Incorporation of disaster resistant designs in house construction should be made mandatory.
- **State Govt's efforts** to provide affordable Housing for BPL families need to be strengthened.

CHAPTER 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

A. Introduction

Availability of adequate Infrastructure is a prerequisite for sustained economic growth particularly in the rural areas. Adequate and locally appropriate infrastructure is essential to maximize the full development potential of a given region. Effective 3 tier PRI system in the State has ensured involvement of the beneficiaries in identification, implementation, monitoring and evaluation stages of infrastructure projects leading to completion of infrastructure projects without time and cost overruns.

Investments for creation of rural infrastructure are generally met from the public sources. However, of late, particularly for few of the sectors related with social infrastructure, credit from financing institution is being sourced.

In addition to RIDF, NABARD has introduced various other products like NABARD Rural Infrastructure Development Assistance (NIDA), Warehouse infrastructure Fund (WIF), Food Processing Fund (FPF), Watershed Development Fund (WDF), Tribal Development Fund (TDF), etc. for assisting infrastructure projects in rural areas.

B. Infrastructure and linkage support available, planned and gaps

Kozhikode district has developed infrastructure as far as education, communication and health care are concerned. There is however a need for increasing the area under irrigation which would, to some extent, result in improving the productivity of crops like Rice, Coconut and Banana and pepper. There is also need for cold storage facilities and warehousing facilities in the rural areas which would improve the price realization of the produce of the farmers.

NABARD, since inception, has prioritized its strategies for facilitating credit flow to Rural infrastructure sector to fulfil its mission of rural prosperity through credit and related services. NABARD has introduced various other products like NABARD Rural Infrastructure Development Assistance (NIDA), Warehouse infrastructure Fund (WIF), Food Processing Fund (FPF), etc. Through all these products, NABARD as per estimates support 20% of the projects carried out in Rural Areas. The details of RIDF Projects sanctioned to the districts are given below

Status of RIDF Projects in the district

The details of RIDF Projects sanctioned to the district are as below:

(₹ lakh)				
	Tranche	No. of projects	Total Financial Outlay	RIDF Sanctions
A	Closed Tranches	251	41606.87	33906.31
B	Ongoing tranches			
1	XX	11	2761.94	2546.55
2	XXI	21	6037.43	5222.14
3	XXII	16	4170.84	3451.41
4	XXIII	5	6836.67	6423.42
5	XXIV	4	2603.82	2174.00
6	XXV	6	3926.81	3505.82
7	XXVI	0	0	0
	Total	314	67944.38	57229.65

The details of RIDF projects sanctioned to the district under various sectors are as below:

(₹ lakh)				
Sr No	Sector	No of projects sanctioned	Total Financial Outlay	RIDF loan
A	Agri and allied sector	154	39046.58	33437.40
B	Connectivity sector	102	20302.21	16857.13
C	Social sector	58	8595.59	6935.12
Total	Total	314	67944.38	57229.65

C. Assessment of Credit Potential

D. Critical interventions required for creating a definitive impact

The major/critical infrastructure requirements of the district as identified in the PLP under various sub sectors are as under.

Sl. No.	Activity/ Sector	Infrastructure support requirements identified
1	Agriculture	VCBs and Drainage work at Veliyannur, Chelli, Meppattuthazhe and Nadayakamkappu Padashekaram which can facilitate cultivation of paddy in nearly 1,000 ha of land. Watershed Development at Pozhिलamchal, Puduppady and Erattanchal which will improve the productivity in approximately 1,700 ha area
2	Connectivity	Development and Expansion of Beypore Port by adding 6 berths and increasing the draft of the basin to handle cargo and containers, would yield multiple benefits including rejuvenation of wood industry in the district. Imported wood can be brought directly to Kozhikode and processed in Kallai if the port is developed.
3	Minor Irrigation	Of the twelve blocks, Balussery and Kunnamangalam blocks are in semi-critical category. It is necessary that ground water table is improved through appropriate interventions. Rain water harvesting has to be promoted in a big way in these blocks. The area under irrigation in the district is only 4584.49 ha. with a net sown area of 1,45,218.26 ha under cultivation. It is necessary that irrigation facilities are created by constructing check dams, bunds, rain water harvesting structures, lift irrigation system and adopting watershed management concept. A detailed survey for construction of bunds/ check dams/ VCBs may be undertaken by PRIs, irrigation and agriculture departments to bring more area under irrigation. Kuttiyadi irrigation project which takes care of 60% of the irrigation and drinking water needs of the district is in a bad state of upkeep. Since periodical maintenance work is not taken up, silting and seepage have reduced the reservoir potential. Urgent steps are required to repair the dam and line the water courses where ever needed. Construction of a VCB cum bridge across MC canal at Kommanerithazhepalam in Ward No 14 of Eramala Panchayat an estimated cost of ₹ 88.75 lakh and RIDF loan of ₹82.00 lakh Construction of a Regulator cum bridge at Chittarikadavu in Koyilandi at TFO of ₹1,820.00 lakh and RIDF loan of ₹1,660.55 lakh.

Sl. No.	Activity/ Sector	Infrastructure support requirements identified
4	Horticulture	Considering the produce base of the district, there is a need for a food park in the district to give a boost to the horticulture / agro processing sectors.
5	Dairying Sheep / Goat/ Piggery, Poultry farming	KSPDC/State Government may make efforts to set up a poultry feed manufacturing unit in the district. Veterinary facilities to poultry sector also need to be improved. Animal Husbandry department may consider setting up a calf-breeding unit. Similarly, a goat breeding farm may be set up to make available good quality goats and promote commercial goat farming in the district. The infrastructure facilities at Dairy Training Centre at Naduvattom near Beypore has to modernised and strengthened.
6	Fisheries (Marine/ Inland/ Brackish water)	Hygienic modern local fish markets may be established by local bodies in coastal blocks.
7	Storage Godown & Market Yard (SGMY) etc.	Warehousing facility of Central and State Warehousing Corporations are available only at Kozhikode and Vatakara. There is a need for Warehousing facility which conforms to the standards of Commodity Exchanges in the highlands of the district preferably at Balussery, Thamarassery or Perambra. Further, cold Storage facility also has to be created at the major vegetable producing centres like Perambra and Kunnammangalam.
8	Renewable Source of Energy and Waste Utilisation	There has to be a comprehensive solid waste management system to take care of municipal waste and waste from slaughter houses. Projects for gasification of solid waste need to come up in all the three urban agglomerations as also major panchayats.
9	MSME sector & Agro Processing sector	There is a need for establishing food technology park and rubber technology park to take advantage of the tremendous potential in the district for agro processing and for rubber based industry. The district has a good complement of technically qualified personnel, good infrastructure and data connectivity. There is a need for infrastructure relating to IT and ITEs which could provide employment. IT parks also provide huge benefits in terms of forward and backward linkages in other sectors.
		There is very good scope for setting up of high tech meat processing units in the district in public sector to help ensure remunerative prices for the produce of farmers engaged in animal husbandry activities. Despite the vast agricultural production base in the district, the infrastructure for processing is lacking. There is need for setting up of food parks and agro-industrial parks in the district. Availability of quality feed at affordable price is an issue faced by farmers. There is a need for setting up of feed factories for dairy, poultry and piggery sectors

Sl. No.	Activity/ Sector	Infrastructure support requirements identified
10		Drinking water in coastal areas is a major problem. Desalination plants or a suitable water supply scheme may be planned for coastal areas especially in fishermen villages. Another problem faced by the fishermen folk is the lack of sanitation. Projects for gasification of waste on community basis would tackle the problem of pollution as also their household fuel needs. The Moorad Bridge in Kozhikode Kannur route in Vadakara needs to be rebuilt taking into consideration the present day requirements.

E. Suggested action points

Banks

Banks may provide credit for setting up schools and health care facilities and achieve their priority sector targets. This will also help the government in achieving the goal for Providing Urban Amenities in Rural Areas (PURA).

State Govt

State Govt may prioritise to fulfil the infrastructure gaps as mentioned in table above. Projects can be submitted under RIDF or other means of finance of Govt of Kerala.

5.2. Social Infrastructure Involving Bank Credit – 2022-23

1 Introduction

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

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

2. Infrastructure and linkage support available, planned and gaps

(i) Schools:

Although there are a number of schools in the district, there is scope for more schools to come up with better facilities.

(ii) Rural Health Infrastructure

There are many hospitals under private sector in the district. Most of them are specialty hospitals. Most of such hospitals are coming up as partnership or as private limited companies. The investment required is mainly for building and medical equipment.

(iii) Drinking Water:

The percentage of households in the district having source of drinking water within their premises is 79%. There are 101 water supply schemes operational in the district including 87 single panchayat, 12 multi panchayat and 2 urban water supply schemes. The scope for private investment in this sector is limited.

(iv) Rural Sanitation

Almost all the investments in sanitation areas in the district are through public investment and the scope for private investment in the sector with bank credit are limited as of now.

3. Assessment of potential for private investment in social infrastructure

The credit potential assessed for 2022-23 is given below.

Sr. No.	Activity	(₹ lakh) Credit Potential for 2022-23		
		Physical Units	Financial outlay	Bank Loan
1	Bank loan for school / colleges	15	750.00	570.00
2	Health care facilities	17	1530.00	1005.00
	Total		2280.00	1575.00

The block-wise, activity wise physical and financial potential are furnished in Annexure-I.

5.3 Renewable Sources of Energy

A. Introduction

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

Status in Kerala

The major renewable energy sources relevant to Kerala are solar energy, wind energy, hydel energy [mini hydel projects from 101 KW to 2000 KW and small hydel projects from 2001 KW to 25 MW], and bio-energy and wave energy. Biogas is one of the efficient non-conventional energy sources, which can be profitably harnessed to meet the domestic fuel requirement and to supplement rich organic manure for farm operations.

The total installed capacity of power in the state as on March 2015 is 2836 MW. Hydel contributed the major share of 2082 MW (73%) to total and 719 MW was contributed by thermal projects including National Thermal Power Corporation (NTPC) at Kayamkulam (Kerala's dedicated thermal station) and 35 MW from wind.

Majority of Kerala's own installed capacity comes from hydel power (73%). However, Kerala continues to lag behind the rest of the southern States in renewable energy generation. The percentage share of renewable energy excluding hydroelectric from the total of central, state and private installed capacity shows that Tamil Nadu has the highest share (41.7%) followed by Karnataka (23.8%), Andhra Pradesh (5.5%) and Kerala at 4.25%.

B. Infrastructure and linkage support available, planned and gaps

Dairy is one of the major allied activities in the district. Since setting up of a biogas plant does not require large space, people with small holdings can set up units, if they maintain adequate number of cattle to ensure continuous supply of cow dung.

Government Programmes

- Kerala is one of the first States to announce a Renewable Energy Policy in 2002 itself. It is also one of the few States to have its own Wind Energy Policy [2004] and Solar Energy Policy which was announced in 2013.
- The Agriculture Department and KVIC promotes biogas development by providing technical and material support for construction of plants and is directly linked to the annual programmes of these agencies.
- MNRE is providing subsidy for setting up of Family Type Biogas Plants under NBMMP (1 to 6 cubic metre capacity per day) under NBMMP. “Deenabandhu” model of the Department of Agriculture and the “Floating Dome” model of the KVIC are the two models now being encouraged in the state.

Government of Kerala has identified nine new Small Hydro Electric Projects (SHPs) in the districts with potential of 24.50WP as given in the table below:

Sl. No.	SHP Project	Capacity (MW)	River basin	Stream/ River
1	Kakkadampoyl	11.00	Chaliyar	
2	Kuliramutty	3.00	Perumboola	
3	Onipuzha	1.50	Onipuzha	
4	Amaraduthodu mini HEP	1.50	Chaliyar	Korappuzha (Elathur)/ Amaraduthod
5	Anakkallumpara mini EP	1.50	Chaliyar	Chaliyar
6	Athikkodu Mini HEP	1.0	Kuttiadi	Athikkodupuzha
7	Cheedikkuzhy Mini HEP	1.00	Korappuzha	Elakanamthodu
8	Killikkallu SHEP	3.00	Iruvanchippuzha	Chaliyar
9	Upper Cheedikuzhy	1.00	Elakkanamthodu	Kuttiady

The above projects will translates into a credit potential of about ₹ 171.50 Crore in the sector in the district which can be tapped over a period of 2-5 years. However, these investments are expected to come from public sector in the district.

C. Assessment of Potential for the financial year 2022-23 (in both physical and financial terms)

Considering the above developments, the potential assessed for the year 2022-23 has been assessed [based on updated unit costs] as indicated below:

Sr. No.	Activity	(₹ lakh)		
		Credit Potential for 2022-23		
		Physical unit (No)	Financial outlay	Bank Loan
1	Biogas	1685	337.00	235.90
2	Solar Water Heater	841	504.60	353.00
3	Photo Voltaic Panel	3135	987.53	592.00
	Total	5661	1829.13	1180.90

D. Critical interventions required for creating a definitive impact

Bio-energy / Biogas: While waste management pose a serious problem it also provides a window of opportunity for the power deficit Kerala. An average person generates about 4.5 pounds of waste per day. It can be reused to generate clean, renewable power. Biogas can be generated from organic waste from agriculture, animal husbandry and domestic sectors, and Power generation from Municipal Solid Waste (MSW) and Industrial Waste.

Banks

- Banks may work in unison with the NGOs and the Government Depts. to identify progressive farmers to set up biogas units.
- Setting up of units for treatment of solid waste by the PRIs, NGOs and Developmental Agencies, may be supported by banks.

State Govt

- Community bio-gas plants may be set up in each district to address the waste management issue and also to generate clean energy.
- To make it mandatory to install solar energy based devices to meet at least a part of the energy requirement in all households and offices.
- Rural housing loan policy may be redesigned to include a promotional component for installing solar power lighting & heating systems.
- Government Departments may motivate and train farmer groups/ Farmers' Clubs and SHGs to establish bio-gas units for compact areas and for scientific collection of solid waste through peoples' participation. The Nodal Department may give publicity, coordination and follow-up works to avail carbon credits to the investors.
- Sponsoring agencies should provide more attention for improving the post construction, repair and maintenance service.
- Policy makers may think of having a stipulation regarding installation of Solar Panels in new buildings similar to the norm regarding Rainwater Harvesting system with all new buildings.

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

A. Introduction

Many Non-Governmental Organizations / Voluntary Agencies, Commercial Banks, Co-operative banks, Government agencies viz. Poverty Alleviation unit of the District Panchayat, Women Development Corporation and Kudumbashree mission are actively involved in promoting informal groups of the rural poor to encourage thrift and credit to meet their emergent needs and to wean them away from the money lenders. Self Help Groups (SHGs) under the SHG Bank Linkage programme of NABARD and Neighbourhood Groups (NHGs) under Kudumbashree Mission are the main informal groups in the district. JLG concept has picked up through some banks mainly through Canara Bank, KGB, Kudumbashree Mission and a few NGOs in the district. In order to mainstream the SHG bank linkage Programme, Reserve bank of India in 1996 made it a normal business activity of the banking sector. The SHG bank linkage programme is now rated as the fastest growing and most cost effective micro Finance movement in the world.

6.1 SHG- Bank Linkage Programme in Kozhikode District

Self Help Groups (SHGs) under the SHG Bank Linkage programme of NABARD and Neighbourhood Groups (NHGs) under Kudumbashree Mission are the main informal groups in the district. As on 31/03/2021 there are about 30,600 SHGs in the district. The SHGs of Kudumbashree Mission are the vast majority consisting of 27,900 groups. The loan amount as on 31/03/2021 in respect of Kudumbashree SHGs was to the tune of ₹ 12,967 lakh. There are good number of SHGs who have repaid their loans in full and the linkage figures reported are modest in number. Around 90% of SHGs are savings linked. The average credit per SHG is reported as ₹ 3.25 lakh. As per the data available the recovery percentage of SHGs is around 97%.

6.2 Issues related to micro finance

A major constraint faced, with regard to extending outreach of existing NGOs, is their limited area of operation, lack of necessary infrastructure and manpower to promote the programme on a wider scale and level of saturation. Due to multiplicity of groups formed by various stakeholders, thrust should be laid upon expansion of credit linkage. Not all the major banks are participating in the linkage programme. The corpus savings fund available with those SHGs which are in existence for quite long time also limits the lending opportunity of the banks. With the introduction of financing of JLGs many of which are carved out of SHGs, the trend in credit linkage of SHGs have gone down as compared with pre JLG period.

6.3 Road map for the future

i) E-Shalthi : EShakti or Digitisation of SHGs is an initiative of NABARD keeping in view the Government of India's mission for creating a digital India. The project aims at digitisation of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the bankers' comfort in credit appraisal and linkage by way of integrating SHG members with the national Financial Inclusion agenda, improving the quality of interface between SHG members and Banks for efficient and hassle free delivery of banking services by using the available technology. E-shakthi being implemented in neighbouring Malappuram district was closed as on 31/03/2021.

ii) Clear cut strategies have been worked out such as sustaining the SHG-BLP, formation of the new groups wherever required in deficient pockets, increasing repeat financing by encouraging micro enterprises among members of matured SHGs, increasing the average per group loan etc. The progress in SHG linkage programme is thoroughly reviewed in all BLBC

and DLRC meetings. The banks that are not participating in the programme have been exhorted through their controlling banks.

iii) The formation of new SHGs has almost reached a saturation point. The strategy in the district is to link more and more number of SHGs with the banks. Kudumbashree mission having the major chunk of NHGs with their vast network have to play vital role along with the banks in upscaling the linkage programme.

iv) NABARD provides financial support by way of grant for the activities like Capacity building of the partner agencies like NGOs, Banks, Govt. Officials, capacity building of SHG leaders/members through training / MEDPs/LEDPs. Exposure visits to banks/institutions pioneering in mF initiatives, field visits to nearby SHGs for officials of Block Level Banker's Committee are also supported by NABARD. MEDP intends to provide skill building which involves organizing short duration, location specific programmes for sustainable livelihoods/venturing micro enterprises by matured SHG members whereas LEDP intends to provide handholding support to the groups for establishing sustainable units.

v) Some of the strategies identified are to revive dormant SHGs, leverage the service of Farmers Club Federation, Dairy Cooperative societies, conduct of financial literacy campaigns at block levels emphasizing the need to eliminate over-indebtedness at members' level.

6.4 Estimation of potential under SHG- BLP

The formation of SHGs has almost reached a point of saturation in the district and the scope for further expansion exists only in few SHG deficient pockets. The details of potential available for credit linkage is furnished in Annexure VI. The targets for the year 2021-22 and projected for 2022-23 is given as per the table given below. The need of the hour is to sustain the SHG-Bank linkage movement by working out suitable strategies to strengthen the groups through credit linkage as well as encourage the members of matured SHGs to take up agriculture activities & micro-enterprises through formation Joint Liability Groups (JLGs) by providing appropriate training including forward & backward linkages.

MICRO FINANCE - Details of Potential available for credit linkage of SHGs

Sl. No	Block	Total No of existing SHGs/ NHGs	No. of SHGs credit linked on 31 March 2021	Balance potential as on 31 March 2021	No. of SHGs to be credit linked during 2021-22	No. of SHGs to be credit linked during 2022-23	No. of JLGs to be credit linked during 2022-23
1	B'SSERY	2756	1241	1515	602	913	160
2	CHLNUR	2253	1571	682	267	415	135
3	K'VALLY	2938	2588	350	134	216	165
4	KKD	1142	1029	113	45	68	85
5	K'MNGLM	3647	2734	913	365	548	210
6	KUNUML	1863	1221	642	257	385	120
7	MELADY	1546	992	554	222	332	100
8	P'LAYANI	1555	1181	374	150	224	100
9	PERAMBRA	2241	1534	707	291	416	135
10	THODNUR	1588	1249	339	140	199	110

11	TUNERI	1951	1259	692	277	415	120
12	KKD URB	4611	2787	1824	752	1072	270
13	B'KARA	1750	1087	663	265	398	120
14	Q'LANDY URB	759	427	332	133	199	70
	Total	30600	20900	9700	3900	5800	1900

In addition to the data corresponding to the new SHGs and JLGs as indicated above, the total potential of credit flow for the financial year 2022-23 including repeat linkage is indicated below.

Sr. No.	Activity	Unit	Credit Potential for 2022-23 (₹ lakh)		
			Physical units	Financial outlay	Bank Loan
1	Loans to SHG	No	8055	26179.00	26179.00
2	Loans to JLG	No	2015	4030.00	4030.00
3.	Loans to Distressed persons		0	0.00	0.00
3	PMJDY		2515	255.00	255.00
4	Loans to SC/ST Corp		238	418.00	418.00
	Total			30882.00	30882.00

11.6 Financing through Joint Liability groups (JLGs):

As the credit flow to target farmers through the JLG mode is picking up, NABARD has projected a target of promotion and linkage of 4500 JLGs in Kozhikode district over a period of 2-3 years. Under the Rural Micro Enterprise Programme (RMEP) of Kudumbashree Mission, Activity Based Groups (ABGs) programmes have been implemented in the district. Around 5000 JLGs have already been formed by District Kudumbashree Mission with incentives and interest subsidy for Group Farming activities. Another 2700 JLGs are also formed under various NGOs in the district. Canara bank and union bank has initiated linkage in mission mode and able to link majority of Kudumbashree JLGs during 2020-21. KGB and few PACS have also credit linked some JLGs during 202-21. The average disbursement per JLG works out ₹ 1.86 lakh. It is planned to link 1900 JLGs during 2022-23.

To facilitate promotion of JLGs, banks/ Other Institutions (JLGPIs) are eligible for grant assistance from NABARD. Grant assistance will be extended to banks for formation, nurturing and financing of JLGs over a period of 3 years @ ₹ 4,000 per JLG. Further NABARD also conducts block level/district level SHG/JLG awareness programmes and also financial literacy programmes associating with Pradhan Mantri Jan Dhan Yojana (PMJDY).

ANNEXURE - I - ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS : 2022-23																			
STATE : KERALA																	DISTRICT: KOZHIKODE		
SECTOR AND ACTIVITY	UNIT COST	UNIT SIZE	ESTIMATE	BADAKARA	B'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	P'LAYANI	PERAMBR A	THODNUR	TUNERI	KKD URB	B'KARA URB	Q'LAND Y URB	TOTAL
I. AGRICULTURE																			
A. FARM CREDIT																			
I. CROP PRODUCTION MAINTENANCE & MARKETING																			
PADDY	90000	Ha.	PU	45	250	100	120	45	200	160	160	160	565	295	100	40	0	0	2240.00
				40.50	225.00	90.00	108.00	40.50	180.00	144.00	144.00	144.00	508.50	265.50	90.00	36.00	0.00	0.00	2016.00
COCONUT	225000	Ha.	PU	3420	12550	6850	13500	3350	10400	9300	5000	5100	9450	6000	10300	4700	1600	1400	102920.00
				7695.00	28238.00	15413.00	30375.00	7538.00	23400.00	20925.00	11250.00	11475.00	21263.00	13500.00	23175.00	10575.00	3600.00	3150.00	231572.00
RUBBER	200000	Ha.	PU	2450	2300	2200	2000	2300	1600	1700	1350	1250	1700	1500	1100	0	0	0	21450.00
				4900.00	4600.00	4400.00	4000.00	4600.00	3200.00	3400.00	2700.00	2500.00	3400.00	3000.00	2200.00	0.00	0.00	0.00	42900.00
BANANA(NENDRAN)	500000	Ha.	PU	30	190	150	170	45	495	105	55	40	220	50	120	22	14	14	1720.00
				150.00	950.00	750.00	850.00	225.00	2475.00	525.00	275.00	200.00	1100.00	250.00	600.00	110.00	70.00	70.00	8600.00
BANANA(OTHERS)	400000	Ha.	PU	54	415	315	320	65	875	220	120	100	420	120	265	20	20	20	3349.00
				216.00	1660.00	1260.00	1280.00	260.00	3500.00	880.00	480.00	400.00	1680.00	480.00	1060.00	80.00	80.00	80.00	13396.00
VEGETABLES	450000	Ha.	PU	220	225	175	225	230	200	153	195	225	230	220	230	29	25	22	2604.00
				990.00	1013.00	788.00	1013.00	1035.00	900.00	689.00	878.00	1013.00	1035.00	990.00	1035.00	131.00	113.00	99.00	11722.00
ELEPHANT FOOT YAM	350000	Ha.	PU	0	45	14	55	10	23	14	6	6	27	6	6	0	0	0	212.00
				0.00	158.00	49.00	193.00	35.00	81.00	49.00	21.00	21.00	95.00	21.00	21.00	0.00	0.00	0.00	249.00
PEPPER/SPICES	200000	Ha.	PU	95	500	185	370	100	330	360	135	138	375	190	500	60	40	55	3433.00
				190.00	1000.00	370.00	740.00	200.00	660.00	720.00	270.00	276.00	750.00	380.00	1000.00	120.00	80.00	110.00	6866.00
ARECANUT	190000	Ha.	PU	150	1050	485	1960	145	1190	945	173	243	705	244	675	154	175	175	8469.00
				285.00	1995.00	921.50	3724.00	275.50	2261.00	1795.50	328.70	461.70	1339.50	463.60	1282.50	292.60	332.50	332.50	16091.10
CASHEW	45000	Ha.	PU	40	140	70	130	30	140	190	60	70	140	140	260	20	10	10	1450.00
				18.00	63.00	32.00	59.00	14.00	63.00	86.00	27.00	32.00	63.00	63.00	117.00	9.00	5.00	5.00	656.00
PINEAPPLE	300000	Ha.	PU	4	20	4	15	1	20	23	5	4	11	7	12	2	1	2	131.00
				12.00	60.00	12.00	45.00	3.00	60.00	69.00	15.00	12.00	33.00	21.00	36.00	6.00	3.00	6.00	393.00
TAPIOCA	150000	Ha.	PU	67	390	214	755	65	330	335	65	70	415	125	205	25	15	25	3101.00
				101.00	585.00	321.00	1133.00	98.00	495.00	503.00	98.00	105.00	623.00	188.00	308.00	38.00	23.00	38.00	4657.00
GINGER	300000	Ha.	PU	2	7	5	15	3	7	7	4	3	7	3	2	2	0	0	67.00
				6.00	21.00	15.00	45.00	9.00	21.00	21.00	12.00	9.00	21.00	9.00	6.00	6.00	0.00	0.00	201.00
PULSES	61000	Ha.	PU	2	0	0	0	0	0	4	0	0	3	0	3	0	0	0	12.00
				1.22	0.00	0.00	0.00	0.00	0.00	2.44	0.00	0.00	1.83	0.00	1.83	0.00	0.00	0.00	7.32
MEDICINAL PLANTS	197000	Ha.	PU	3	8	3	3	3	3	6	6	6	6	3	6	2	2	2	62.00
				6.00	16.00	6.00	6.00	6.00	6.00	12.00	12.00	12.00	12.00	6.00	12.00	4.00	4.00	4.00	124.00
Homestead Farming (20cents) /Terrace farming	60000	No.	PU	6800	5800	5510	6500	6600	5900	5850	6600	6700	7500	6500	6800	1950	2100	2000	83110.00
				4080.00	3480.00	3306.00	3900.00	3960.00	3540.00	3510.00	3960.00	4020.00	4500.00	3900.00	4080.00	1170.00	1260.00	1200.00	49866.00
Crop husbandry Total				18690.72	44064.00	27733.50	47471.00	18299.00	40842.00	33330.94	20470.70	20680.70	36424.83	23537.10	35024.33	12577.60	5570.50	5094.50	389316.42
10% for Post Harvest/ Household Consumption Requirements				1869.07	4406.40	2773.35	4747.10	1829.90	4084.20	3333.09	2047.07	2068.07	3642.48	2353.71	3502.43	1257.76	557.05	509.45	38981.14
20% - Repairs and maintenance expenses of farm assests plus insu				3738.14	8812.80	5546.70	9494.20	3659.80	8168.40	6666.19	4094.14	4136.14	7284.97	4707.42	7004.87	2515.52	1114.10	1018.90	77961.28
CROP LOAN TOTAL				24297.94	57283.20	36053.55	61712.30	23788.70	53094.60	43330.22	26611.91	26884.91	47352.28	30598.23	45531.63	16350.88	7241.65	6622.85	506258.85

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SECTOR AND ACTIVITY	UNIT COST	UNIT SIZE	ESTIMATE	BADAKARA	B'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	P'LAYANI	PERAMBRA	THODNUR	TUNERI	KKD URB	B'KARA URB	D'LANDY URB	TOTAL
2. WATER RESOURCES																			
DUGWELL	66500	No.	PU	470	0	10	565	0	0	215	410	460	470	415	47	0	60	265	3387.00
			BL	281.30	0.00	5.99	338.15	0.00	0.00	128.68	245.39	275.31	281.30	248.38	28.13	0.00	35.91	158.60	2027.12
FILTER POINT /WELL	17000	No.	PU	18	0	0	14	0	0	7	30	30	0	0	0	0	18	24	141.00
			BL	2.75	0.00	0.00	2.14	0.00	0.00	1.07	4.59	4.59	0.00	0.00	0.00	0.00	2.75	3.67	21.57
PUMPSET	30000	No.	PU	265	80	78	465	72	418	365	415	364	419	315	163	0	82	149	3650.00
			BL	71.55	21.60	21.06	125.55	19.44	112.86	98.55	112.05	98.28	113.13	85.05	44.01	0.00	22.14	40.23	985.50
DRIP IRRG. (COCONUT)	35000	Ha	PU	1560	760	310	1365	1320	1160	1100	900	325	390	415	860	215	165	165	11010.00
			BL	491.40	239.40	97.65	429.98	415.80	365.40	346.50	283.50	102.38	122.85	130.73	270.90	67.73	51.98	51.98	3468.15
DRIP IRRG. (ARECANUT)	67500	Ha	PU	45	310	118	620	25	320	300	43	70	270	75	180	15	15	15	2421.00
			BL	27.34	188.33	71.69	376.65	15.19	194.40	182.25	26.12	42.53	164.03	45.56	109.35	9.11	9.11	9.11	1470.76
DRIP IRRG. (BANANA)	100000	Ha	PU	36	34	34	48	50	45	40	40	43	38	45	30	30	15	25	553.00
			BL	32.40	30.60	30.60	43.20	45.00	40.50	36.00	36.00	38.70	34.20	40.50	27.00	27.00	13.50	22.50	497.70
DRIP IRRG. (MANGO)	27500	Ha	PU	80	295	100	255	25	225	195	85	115	135	205	215	0	0	0	1930.00
			BL	19.80	73.01	24.75	63.11	6.19	55.69	48.26	21.04	28.46	33.41	50.74	53.21	0.00	0.00	0.00	477.68
SPRINKLER	53000	No.	PU	58	47	50	55	40	50	48	38	40	40	45	32	5	5	5	558.00
			BL	27.67	22.42	23.85	26.24	19.08	23.85	22.90	18.13	19.08	19.08	21.47	15.26	2.39	2.39	2.39	266.17
PUMPHOUSE	25000	No.	PU	365	67	65	465	65	385	315	370	370	375	315	55	0	65	65	3342.00
			BL	82.13	15.08	14.63	104.63	14.63	86.63	70.88	83.25	83.25	84.38	70.88	12.38	0.00	14.63	14.63	751.95
STORAGE TANK	30000	No.	PU	265	115	230	225	315	315	230	230	225	230	255	245	130	65	65	3140.00
			BL	71.55	31.05	62.10	60.75	85.05	85.05	62.10	62.10	60.75	62.10	68.85	66.15	35.10	17.55	17.55	847.80
PIPELINE	25000	1.2 Ha.	PU	33	58	85	80	75	84	75	65	38	38	45	50	20	15	15	776.00
			BL	7.43	13.05	19.13	18.00	16.88	18.90	16.88	14.63	8.55	8.55	10.13	11.25	4.50	3.38	3.38	174.60
LIFT IRRIGATION	70000	No.	PU	7	17	18	18	12	17	21	21	21	22	16	12	6	6	6	220.00
			BL	4.41	10.71	11.34	11.34	7.56	10.71	13.23	13.23	13.23	13.86	10.08	7.56	3.78	3.78	3.78	138.60
RENOVATION OF WELL	25000	No.	PU	90	55	62	63	110	164	175	120	115	105	105	65	38	32	30	1329.00
			BL	20.25	12.38	13.95	14.18	24.75	36.90	39.38	27.00	25.88	23.63	23.63	14.63	8.55	7.20	6.75	299.03
RAINWATER HARVESTING	50000	No.	PU	240	240	265	280	260	255	245	255	260	215	170	170	35	39	38	2967.00
			BL	108.00	108.00	119.25	126.00	117.00	114.75	110.25	114.75	117.00	96.75	76.50	76.50	15.75	17.55	17.10	1335.15
Water Resources Total				1247.96	765.62	515.97	1739.91	786.56	1145.63	1176.91	1061.77	917.98	1057.25	882.47	736.33	173.90	201.86	351.66	12761.77

PLP 2022-23
Kozhikode District

SECTOR AND ACTIVITY	UNIT COST	NIT SIZE	ESTIMATE	BADAKARA	B'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	P'LAYANI	PERAMBRA	T'HODNUR	TUNERI	KKD URB	KARA UR	Q'LANDY URB	TOTAL
3. FARM MECHANISATION																			
TRACTOR	1000000	No.	PU	4	4	4	3	3	4	4	4	4	5	4	2	2	0	0	47.00
			BL	32.00	32.00	32.00	24.00	24.00	32.00	32.00	32.00	32.00	40.00	32.00	16.00	16.00	0.00	0.00	376.00
POWER TILLER	320000	No.	PU	8	13	14	14	13	14	13	8	8	13	7	11	3	3	0	142.00
			BL	23.04	37.44	40.32	40.32	37.44	40.32	37.44	23.04	23.04	37.44	20.16	31.68	8.64	8.64	0.00	408.96
SPRAYERS /DUSTERS	25000	No.	PU	145	2110	415	405	495	465	520	465	440	645	615	365	38	35	35	7193.00
			BL	32.63	474.75	93.38	91.13	111.38	104.63	117.00	104.63	99.00	145.13	138.38	82.13	8.55	7.88	7.88	1618.43
Post Harvest Equipment for Pepp	60000	No.	PU	74	55	58	60	60	60	58	55	55	65	50	55	20	18	18	761.00
			BL	39.96	29.70	31.32	32.40	32.40	32.40	31.32	29.70	29.70	35.10	27.00	29.70	10.80	9.72	9.72	410.94
OTHER MISC. EQUIPMENTS	120000	No.	PU	665	695	765	735	695	795	735	765	765	770	805	900	23	22	22	9157.00
			BL	718.20	750.60	826.20	793.80	750.60	858.60	793.80	826.20	826.20	831.60	869.40	972.00	24.84	23.76	23.76	9889.56
TOTAL F M SECTOR				845.83	1324.49	1023.22	981.65	955.82	1067.95	1011.56	1015.57	1009.94	1089.27	1086.94	1131.51	68.83	50	41.36	12703.94
4. PLANTATION/ HORTICULTURE/ SERICULTURE																			
CASHEW	250000	200 GRA	PU	22	35	28	18	25	18	28	25	28	28	25	32	0	12	14	338.00
			BL	49.5	78.75	63	40.5	56.25	40.5	63	56.25	63	63	56.25	72	0	27	31.5	760.50
PINEAPPLE	260000	MAURIT	PU	6	17	9	14	7	14	12	12	14	12	12	12	0	0	0	141.00
			BL	14.04	39.78	21.06	32.76	16.38	32.76	28.08	28.08	32.76	28.08	28.08	28.08	0	0	0	329.94
COCONUT-REPLANT/NP	300000	Ha.	PU	235	215	175	200	223	215	220	219	195	185	215	120	35	35	25	2512.00
			BL	634.5	580.5	472.5	540	602.1	580.5	594	591.3	526.5	499.5	580.5	324	94.5	94.5	67.5	6782.40
COCONUT REJUVENATION	120000	Ha.	PU	875	820	1000	890	920	1020	1000	955	665	518	885	245	115	105	80	10093.00
			BL	945	885.6	1080	961.2	993.6	1101.6	1080	1031.4	718.2	559.44	955.8	264.6	124.2	113.4	86.4	10900.44
COCONUT MIXED CROP	175000	Ha.	PU	200	200	195	210	200	200	175	162	138	100	130	120	20	20	20	2090.00
			BL	315	315	307.13	330.75	315	315	275.63	255.15	217.35	157.5	204.75	189	31.5	31.5	31.5	3291.75
MULBERRY	35000	Acre	PU	4	5	7	7	8	5	4	2	2	4	4	4	1	3	3	63.00
			BL	1.26	1.58	2.21	2.21	2.52	1.58	1.26	0.63	0.63	1.26	1.26	1.26	0.32	0.95	0.95	19.85
RUBBER-NEW PLANT	350000	POLYBA	PU	270	310	75	385	35	385	250	8	7	385	235	320	0	0	0	2665.00
			BL	850.5	976.5	236.25	1212.75	110.25	1212.75	787.5	25.2	22.05	1212.75	740.25	1008	0	0	0	8394.75
RUBBER-REPLANTING	312500	Ha.	PU	100	120	0	520	90	470	320	20	20	530	60	85	0	0	0	2335.00
			BL	281.25	337.5	0	1462.5	253.13	1321.88	900	56.25	56.25	1490.63	168.75	239.06	0	0	0	6567.19
RUBBER-NURSERY	200000	0.4 Ha.	PU	55	15	0	50	3	65	25	6	14	54	18	17	0	0	0	322.00
			BL	99	27	0	90	5.4	117	45	10.8	25.2	97.2	32.4	30.6	0	0	0	579.60
RUBBER-DRIER	41000	No	PU	6	6	0	12	32	34	13	0	0	22	9	9	0	0	0	143.00
			BL	2.21	2.21	0	4.43	11.81	12.55	4.8	0	0	8.12	3.32	3.32	0	0	0	52.77
PEPPER-NEW PLANT	200000	1000 ST	PU	78	92	45	109	75	110	88	38	38	105	83	94	6	7	7	975.00
			BL	140.4	165.6	81	196.2	135	198	158.4	68.4	68.4	189	149.4	169.2	10.8	12.6	12.6	1755.00
PEPPER REJUVENATION	100000	Ha.	PU	114	165	95	210	95	210	185	145	120	140	164	165	35	35	35	1913.00
			BL	102.6	148.5	85.5	189	85.5	189	166.5	130.5	108	126	147.6	148.5	31.5	31.5	31.5	1721.70
PEPPER INTERCROP	100000	Ha.	PU	85	95	75	95	75	85	80	84	75	105	95	79	18	18	12	1076.00
			BL	76.5	85.5	67.5	85.5	67.5	76.5	72	75.6	67.5	94.5	85.5	71.1	16.2	16.2	10.8	968.40
FLORICULTURE	200000	Ha.	PU	29	30	30	37	35	35	38	28	29	27	32	15	0	0	0	365.00
			BL	52.2	54	54	66.6	63	63	68.4	50.4	52.2	48.6	57.6	27	0	0	0	657.00
BETELVINE	30000	5 cents	PU	4	4	6	29	0	37	6	42	51	6	6	0	0	0	0	191.00
			BL	1.08	1.08	1.62	7.83	0	9.99	1.62	11.34	13.77	1.62	1.62	0	0	0	0	51.57
VANILLA	355500	1600 plan	PU	2	6	0	8	7	6	4	2	2	6	3	2	1	2	1	52.00
			BL	6.4	19.2	0	25.6	22.4	19.2	12.8	6.4	6.4	19.2	9.6	6.4	3.2	6.4	3.2	166.37

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SECTOR AND ACTIVITY	UNIT COST	NIT SIZE	STIMAT	BADAKARA	B'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	PLAYANI	PERAMBRA	THODNUR	TUNERI	KKD URB	KARA UR	Q'LANDY URB	TOTAL
ORCHID	150000	1000 plant	PU	25	17	28	28	30	30	28	25	25	0	20	21	8	10	12	307.00
			BL	33.75	22.95	37.8	37.8	40.5	40.5	37.8	33.75	33.75	0	27	28.35	10.8	13.5	16.2	414.45
MEDICINAL/AROMATIC PLANT	70000	Ha.	PU	42	38	36	40	38	39	40	36	39	30	34	32				444.00
			BL	26.46	23.94	22.68	25.2	23.94	24.57	25.2	22.68	24.57	18.9	21.42	20.16	0	0	0	279.72
MUSHROOM	200000	500 beds	PU	25	34	34	42	28	23	23	19	14	50	32	40	14	14	14	406.00
			BL	45	61.2	61.2	75.6	50.4	41.4	41.4	34.2	25.2	90	57.6	72	25.2	25.2	25.2	730.80
NURSERY - MISC	150000	0.4 Ha.	PU	15	45	23	32	19	38	11	9	11	32	6	4	4	5	3	257.00
			BL	20.25	60.75	31.05	43.2	25.65	51.3	14.85	12.15	14.85	43.2	8.1	5.4	5.4	6.75	4.05	346.95
APICULTURE	400000	25+25 Co	PU	73	115	59	180	45	175	115	42	43	225	74	63	12	12	11	1244.00
			BL	262.8	414	212.4	648	162	630	414	151.2	154.8	810	266.4	226.8	43.2	43.2	39.6	4478.40
COCOA	121000	Ha.	PU	57	132	33	205	30	194	115	52	52	110	117	100	0	0	0	1197.00
			BL	62.07	143.75	35.94	223.25	32.67	211.27	125.24	56.63	56.63	119.79	127.41	108.9	0	0	0	1303.53
OIL PALM CULTIVATION	70000	Ha.	PU	12	12	0	6	7	7	6	0	0	5		5	0	0	0	60.00
			BL	7.56	7.56	0	3.78	4.41	4.41	3.78	0	0	3.15	0	3.15	0	0	0	37.80
RAIN SHELTER	85000	100 SQ M	PU	22	22	22	22	23	20	20	20	24	11	11	22	12	12	12	275.00
			BL	16.83	16.83	16.83	16.83	17.6	15.3	15.3	15.3	18.36	8.42	8.42	16.83	9.18	9.18	9.18	210.38
TOTAL PH SECTOR				4046.16	4469.28	2889.67	6321.5	3097.01	6310.56	4936.56	2723.61	2306.37	5689.86	3739.03	3063.71	406	431.88	370.18	50801.37
5. Integrated Farming Systems (IFS)																			
Rice based IFS (50 cents)	220000	50 cents	PU	30	25	10	20	10	30	25	14	20	20	10	10	0	0	0	224.00
			BL	59.4	49.5	19.8	39.6	19.8	59.4	49.5	27.72	39.6	39.6	19.8	19.8	0	0	0	443.52
Banana based IFS (50 cents)	211900	50 cents	PU	30	30	20	30	20	25	30	25	25	35	20	20	10	15	15	350.00
			BL	57.21	57.21	38.14	57.21	38.14	47.68	57.21	47.68	47.68	66.75	38.14	38.14	19.07	28.61	28.61	667.48
Homestead based IFS (1 acre)	212800	50 cents	PU	30	25	15	20	20	20	23	20	15	20	20	15	15	10	10	278.00
			BL	57.46	47.88	28.73	38.3	38.3	38.3	44.05	38.3	28.73	38.3	38.3	28.73	28.73	19.15	19.15	532.41
Total (IFS)				174.07	154.59	86.67	135.11	96.24	145.38	150.76	113.7	116.01	144.65	96.24	86.67	47.8	47.76	47.76	1643.41
6. FORESTRY & WASTELAND DEV.																			
WASTELAND DEV.	82000	Ha.	PU	75	87	84	87	87	86	86	67	65	85	68	47	0	0	0	924.00
			BL	55.35	64.21	61.99	64.21	64.21	63.47	63.47	49.45	47.97	62.73	50.18	34.69	0	0	0	681.91
FARM FORESTRY	72000	Ha.	PU	23	24	22	32	32	30	20	22	20	25	25	12	0	0	0	287.00
			BL	14.9	15.55	14.26	20.74	20.74	19.44	12.96	14.26	12.96	16.2	16.2	7.78	0	0	0	185.98
BAMBOO	250000	Ha.	PU	25	28	20	28	6	20	30	7	7	32	31	30	0	0	0	264.00
			BL	56.25	63.00	45.00	63.00	13.50	45.00	67.50	15.75	15.75	72.00	69.75	67.50	0.00	0.00	0.00	594.00
TEAK PLANTATION	400000	Ha.	PU	21	35	16	36	21	30	20	20	16	30	26	26	0	0	0	297.00
			BL	75.60	126.00	57.60	129.60	75.60	108.00	72.00	72.00	57.60	108.00	93.60	93.60	0.00	0.00	0.00	1069.20
TOTAL FORESTRY & WL DEV				202.10	268.76	178.85	277.55	174.05	235.91	215.93	151.46	134.28	258.93	229.73	203.57	0.00	0.00	0.00	2531.12

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7. AH - DAIRY DEVELOPMENT																			
CROSS BRED COW	215000	2 cow uni	PU	425	425	395	385	385	438	413	355	335	384	380	360	165	165	155	5165.00
			BL	731.00	731.00	679.40	662.20	662.20	753.36	710.36	610.60	576.20	660.48	653.60	619.20	283.80	283.80	266.60	8883.80
GRADED BUFFALO	250000	Two	PU	24	12	24	30	25	22	24	24	23	24	22	25	18	6	6	309.00
			BL	48.00	24.00	48.00	60.00	50.00	44.00	48.00	48.00	46.00	48.00	44.00	50.00	36.00	12.00	12.00	618.00
CALF REARING	62000	1 Calf	PU	155	163	160	163	150	140	138	135	155	164	158	175	58	55	45	2014.00
			BL	76.88	80.85	79.36	80.85	74.40	69.44	68.45	66.96	76.88	81.34	78.37	86.80	28.77	27.28	22.32	998.94
MINI DAIRY UNIT	1200000	10 Anima	PU	14	17	28	20	19	20	20	20	20	18	19	22	14	12	12	275.00
			BL	134.40	163.20	268.80	192.00	182.40	192.00	192.00	192.00	192.00	172.80	182.40	211.20	134.40	115.20	115.20	2640.00
COMMERCIAL DAIRY UNIT	2400000	20 anima	PU	4	4	7	7	6	7	6	6	4	3	7	7	2	2	3	75.00
			BL	76.80	76.80	134.40	134.40	115.20	134.40	115.20	115.20	76.80	57.60	134.40	134.40	38.40	38.40	57.60	1440.00
REARING MALE BUFFALOE CA	110000	Two	PU	16	17	18	14	16	17	17	11	19	15	20	15	8	8	7	218.00
			BL	14.08	14.96	15.84	12.32	14.08	14.96	14.96	9.68	16.72	13.20	17.60	13.20	7.04	7.04	6.16	191.84
DAIRY PROCESSING	17000000		PU	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
			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
FODDER DEVELOPMENT	55000	Ha.	PU	168	305	180	300	205	267	250	245	245	245	220	220	15	20	20	2905.00
			BL	73.92	134.20	79.20	132.00	90.20	117.48	110.00	107.80	107.80	107.80	96.80	96.80	6.60	8.80	8.80	1278.20
CATTLESLED	65000	130 Sq.ft.	PU	155	150	150	153	150	145	124	68	75	80	135	134	29	28	18	1594.00
			BL	80.60	78.00	78.00	79.56	78.00	75.40	64.48	35.36	39.00	41.60	70.20	69.68	15.08	14.56	9.36	828.88
TOTAL DD SECTOR				1235.68	1303.01	1383.00	1353.33	1266.48	1401.04	1323.45	1185.60	1131.40	1182.82	1277.37	1281.28	550.09	507.08	498	16879.67
8. POULTRY FARMING																			
BROILER	125000	Unit of 25	PU	105	110	115	110	110	120	135	135	105	118	115	115	38	25	25	1481.00
			BL	118.13	123.75	129.38	123.75	123.75	135.00	151.88	151.88	118.13	132.75	129.38	129.38	42.75	28.13	28.13	1666.13
BROILER	500000	1000 Birds	PU	60	49	58	60	59	72	80	65	65	50	63	48	9	9	8	755.00
			BL	270.00	220.50	261.00	270.00	265.50	324.00	360.00	292.50	292.50	225.00	283.50	216.00	40.50	40.50	36.00	3397.50
BROILER PARENT BREEDING F	964800	1000 Birds	PU	0.00	0					0	0	0	0						0.00
			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
BACKYARD POULTRY	15000	25 Birds	PU	1000	870	945	1000	940	900	985	1060	1000	810	690	850	195	195	195	11635.00
			BL	135.00	117.45	127.58	135.00	126.90	121.50	132.98	143.10	135.00	109.35	93.15	114.75	26.33	26.33	26.33	1570.73
HATCHERY (satellite)	3000000		PU	1	1	1	1	1	1	1	1	1	1	1	1			0	12.00
			BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	0.00	0.00	0.00	324.00
POULTRY DRESSING UNIT	720000	300 Birds	PU	2	1	2	1	2	2	1	1	2	2	2	1	2	1	1	23.00
			BL	12.96	6.48	12.96	6.48	12.96	12.96	6.48	6.48	12.96	12.96	12.96	6.48	12.96	6.48	6.48	149.04
DUCK REARING	75000	(200F+33	PU	4	4	4	5	4	4	3	3	4	3	3	2	0	0	0	43.00
			BL	2.70	2.70	2.70	3.38	2.70	2.70	2.03	2.03	2.70	2.03	2.03	1.35	0.00	0.00	0.00	29.03
TOTAL PF SECTOR				565.79	497.88	560.62	565.61	558.81	623.16	680.37	622.99	588.29	509.09	548.02	494.96	122.54	101.44	96.94	7136.51

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SECTOR AND ACTIVITY	UNIT COST	NIT SIZE	STIMAT	BADAKARA	B'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	P'LAYANI	PERAMBRA	T'HODNUR	TUNERI	KKD URB	KARA UR	Q'LANDY URB	TOTAL
9. SHEEP-GOAT-PIG REARING																			
GOAT REARING (3 DOES)	60000	3 Does	PU	55	590	630	695	665	595	595	670	600	850	625	670	20	30	35	7325.00
			BL	29.70	318.60	340.20	375.30	359.10	321.30	321.30	361.80	324.00	459.00	337.50	361.80	10.80	16.20	18.90	3955.50
GOAT REARING (5 +1)	125000	5 D + 1 B	PU	255	265	245	265	215	285	225	240	295	265	230	220	55	52	53	3165.00
			BL	286.88	298.13	275.63	298.13	241.88	320.63	253.13	270.00	331.88	298.13	258.75	247.50	61.88	58.50	59.63	3560.63
GOAT STALL FED / COMML	1500000	100D + 4	PU	4	8	7	10	9	9	6	6	7	5	7	7	7	3	3	98.00
			BL	54.00	108.00	94.50	135.00	121.50	121.50	81.00	81.00	94.50	67.50	94.50	94.50	94.50	40.50	40.50	1323.00
Rabit rearing	65000	10+2	PU	9	15	17	25	23	24	14	13	13	18	15	14	0	0	0	200.00
			BL	5.27	8.78	9.95	14.63	13.46	14.04	8.19	7.61	7.61	10.53	8.78	8.19	0.00	0.00	0.00	117.00
PIG FATTENER	110000	10 piglets	PU	9	13	14	25	23	18	13	10	11	17	13	13	0	0	0	179.00
			BL	8.91	12.87	13.86	24.75	22.77	17.82	12.87	9.90	10.89	16.83	12.87	12.87	0.00	0.00	0.00	177.21
PIG BREEDING	200000	3 plus 1	PU	14	12	14	14	15	14	14	14	12	14	7	7	2	2	0	155.00
			BL	25.20	21.60	25.20	25.20	27.00	25.20	25.20	25.20	21.60	25.20	12.60	12.60	3.60	3.60	0.00	279.30
PIG BREEDING	460000	10F+1M	PU	4	3	4	3	4	2	3	3	3	3	2	4	3	0	0	41.00
			BL	16.56	12.42	16.56	12.42	16.56	8.28	12.42	12.42	12.42	12.42	8.28	16.56	12.42	0.00	0.00	169.74
MEAT PROCESSING	2072000	300 An/v	PU	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1.00
			BL	0.00	0.00	0.00	0.00	0.00	18.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.65
TOTALS-G-P SECTOR				426.52	780.40	775.90	885.43	802.27	847.42	714.11	767.93	802.90	889.61	733.28	754.02	183.20	118.80	119.03	9600.82
TOTAL A H SECTOR				2227.99	2581.29	2719.52	2804.37	2627.56	2871.62	2717.93	2576.52	2522.59	2581.52	2558.67	2530.26	855.83	727.32	714.01	33617.00
Working Capital AH Sector																			6723.40
10. FISHERIES																			
INLAND FISHERIES																			
FRESH WATER FISH FARM (Co	480000	Ha.	PU	25	25	85	90	90	35	35	35	30	25	28	28	0	0		531.00
			BL	96.00	96.00	326.40	345.60	345.60	134.40	134.40	134.40	115.20	96.00	107.52	107.52	0.00	0.00	0.00	2039.04
BRACKISH WATER PRAWN	660000	ha	PU	35	0	35	0	34	0	0	4	5	0	0	0	16	4	4	137.00
			BL	184.80	0.00	184.80	0.00	179.52	0.00	0.00	21.12	26.40	0.00	0.00	0.00	84.48	21.12	21.12	723.36
Cage Culture (4x4x3 m)	300000		PU	8	0	8	0	9	0	0	8	8	0	0	0	8	5	6	60.00
			BL	19.00	0.00	19.20	0.00	21.60	0.00	0.00	19.20	19.20	0.00	0.00	0.00	19.20	12.00	14.40	144.00
ORNAMENTAL FISH(backyard)	100000		PU	155	125	115	135	155	160	130	125	135	120	110	125	70	65	65	1790.00
			BL	124.00	100.00	92.00	108.00	124.00	128.00	104.00	100.00	108.00	96.00	88.00	100.00	56.00	52.00	52.00	1432.00
Pungassius Farming in Bio Secure	1923800	ha	PU	2	1	3	0	2	2	0	2	2	1	0	0	0	0	0	15.00
			BL	30.78	15.39	46.17	0.00	30.78	30.78	0.00	30.78	30.78	15.39	0.00	0.00	0.00	0.00	0.00	230.86
FRESHWATER PRAWN FARM	600000	ha	PU	4	12	25	23	19	5	4	22	23	28	7	8	17	12	0	209.00
			BL	19.20	57.60	120.00	110.40	91.20	24.00	19.20	105.60	110.40	134.40	33.60	38.40	81.60	57.60	0.00	1003.20
TOTAL IF SECTOR				473.78	268.99	788.57	564.00	792.70	317.18	257.60	411.10	409.98	341.79	229.12	245.92	241.28	142.72	87.52	5572.25

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SECTOR AND ACTIVITY	UNIT COST	NIT SIZE	STIMAT	BADAKARA	B'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	P'LAYANI	PERAMBRA	T'HODNUR	TUNERI	KKD URB	KARA UR	Q'LANDY URB	TOTAL
MARINE FISHERIES																			
COUNTRY BOAT AND NET	37000	No.	PU	110	0	110	0	95	0	0	100	90	0		0	28	30	28	591.00
			BL	32.56	0.00	32.56	0.00	28.12	0.00	0.00	29.60	26.64	0.00	0.00	0.00	8.29	8.88	8.29	174.94
OUT BOARD MOTOR	125000	No.	PU	128	0	0	0	120	0	0	105	137	0	0	0	85	82	85	742.00
			BL	128.00	0.00	0.00	0.00	120.00	0.00	0.00	105.00	137.00	0.00	0.00	0.00	85.00	82.00	85.00	742.00
FISHING GEAR	300000	No.	PU	110	0	0	0	100	0	0	95	110	0	0	0	75	75	78	643.00
			BL	264.00	0.00	0.00	0.00	240.00	0.00	0.00	228.00	264.00	0.00	0.00	0.00	180.00	180.00	187.20	1543.20
REPLACEMENT OLD MECHANICAL	2000000	No.	PU	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
			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
MUSSEL CULTURE	20500	25 sqm	PU	265	0	310	0	378	0	0	365	365	0	0	0	545	165	200	2593.00
			BL	43.46	0.00	50.84	0.00	61.99	0.00	0.00	59.86	59.86	0.00	0.00	0.00	89.38	27.06	32.80	425.25
MARINE PLYWOOD CANOES	450000		PU	14	0	20	0	15	0	0	15	16	0	0	0	15	15	15	125.00
			BL	50.40	0.00	72.00	0.00	54.00	0.00	0.00	54.00	57.60	0.00	0.00	0.00	54.00	54.00	54.00	450.00
TOTAL MF SECTOR				518.42	0.00	155.40	0.00	504.11	0.00	0.00	476.46	545.10	0.00	0.00	0.00	416.67	351.94	367.29	3335.39
TOTAL FISHERIES SECTOR				992	269	944	564	1297	317	258	888	955	342	229	246	658	495	455	8907.64
Working Capital Fisheries Sector																			1781.53
11. OTHERS																			
BULLOCKS		One pair	PU	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
			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
BULLOCKS AND CART		No.	PU	0		0	0	0	0		0	0	0		0	0	0	0	0.00
			BL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Others - Total				0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
A. TOTAL FARM CREDIT (1-11)				34034.25	67116.22	44411.42	74536.38	32822.75	65188.83	53797.47	35142.10	34847.16	58515.55	39420.43	53529.60	18561.19	9195.13	8602.63	637730.02

SECTOR AND ACTIVITY	UNIT COST	NIT SIZE	STIMAT	BADAKARA	B'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	P'LAYANI	PERAMBRA	T'HODNUR	TUNERI	KKD URB	P'KARA URB	Q'LANDY URB	TOTAL
B. AGRICULTURE INFRASTRUCTURE																			
12. STORAGE FACILITIES																			
COLD STORAGE (50 MT)	750000		PU	2	2	2	2	3	2	2	2	2	2	2	2	3	2	2	32.00
			BL	12.00	12.00	12.00	12.00	18.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	18.00	12.00	12.00	192.00
GODOWNS 100 MT	500000		PU	7	7	6	6	7	6	7	6	6	7	7	6	5	4	3	90.00
			BL	28.00	28.00	24.00	24.00	28.00	24.00	28.00	24.00	24.00	28.00	28.00	24.00	20.00	16.00	12.00	360.00
MARKET YARDS	5000000		PU	7	6	5	5	9	5	5	4	5	5	6	4	3	3	3	75.00
			BL	280.00	240.00	200.00	200.00	360.00	200.00	200.00	160.00	200.00	200.00	240.00	160.00	120.00	120.00	120.00	3000.00
Total Storage Facilities				320.00	280.00	236.00	236.00	406.00	236.00	240.00	196.00	236.00	240.00	280.00	196.00	158.00	148.00	144.00	3552.00
13. LAND DEVELOPMENT, SOIL CONSERVATION, WATERSHED DEVELOPMENT																			
LAND RECLAMATION	226500	Ha.	PU	246	200	185	250	145	250	255	154	165	245	255	215	30	35	30	2660.00
			BL	445.75	362.4	335.22	453	262.74	453	462.06	279.05	298.98	443.94	462.06	389.58	54.36	63.42	54.36	4819.92
BUND/SOIL CONSERVATION	64000	Ha.	PU	210	295	285	295	310	270	210	210	154	210	210	205	160	125	105	3254.00
			BL	107.52	151.04	145.92	151.04	158.72	138.24	107.52	107.52	78.85	107.52	107.52	104.96	81.92	64	53.76	1666.05
LAND LEVELLING/ SOIL IMPROV	253000	Ha.	PU	70	70	60	67	52	65	70	60	60	80	58	60	35	32	30	869.00
			BL	141.68	141.68	121.44	135.61	105.25	131.56	141.68	121.44	121.44	161.92	117.39	121.44	70.84	64.77	60.72	1758.86
Farm Road upto water bound mac	80000	km	PU	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
			BL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Fencing	75000	Ha.	PU	25	47	18	36	23	27	14	15	15	38	14	12	0	0	0	284.00
			BL	15	28.2	10.8	21.6	13.8	16.2	8.4	9	9	22.8	8.4	7.2	0	0	0	170.40
WATER MANAGEMENT	104300	Ha.	PU	275	515	425	310	520	335	345	400	370	400	370	550	0	38	35	4888.00
			BL	229.46	429.72	354.62	258.66	433.89	279.52	287.87	333.76	308.73	333.76	308.73	458.92	0	31.71	29.2	4078.55
LAND DEVT. MISC	165000	Ha.	PU	200	220	210	250	235	225	205	200	170	240	155	135	60	35	35	2575.00
			BL	264	290.4	277.2	330	310.2	297	270.6	264	224.4	316.8	204.6	178.2	79.2	46.2	46.2	3399.00
TOTAL L D SECTOR				1203	1403	1245	1350	1285	1316	1278	1115	1041	1387	1209	1260	286	270	244	15892.78
14. Others																			
VERMI COMPOST/BIOFERT.	150000	No.	PU	110	100	105	110	100	100	125	70	80	115	110	113	32	32	32	1334.00
			BL	148.50	135.00	141.75	148.50	135.00	135.00	168.75	94.50	108.00	155.25	148.50	152.55	43.20	43.20	43.20	1800.90
TISSUE CULTURE & BIO-TECH	1500000	No.	PU	1	0	0	1	1	1	0	0	0	1	0	0	0	0	0	5.00
			BL	13.50	0.00	0.00	13.50	13.50	13.50	0.00	0.00	0.00	13.50	0.00	0.00	0.00	0.00	0.00	67.50
Seed Production	200000	Ha.	PU	2	1	1	1	1	2	1	1	1	2	1	1	1	1	1	18.00
			BL	3.60	1.80	1.80	1.80	1.80	3.60	1.80	1.80	1.80	3.60	1.80	1.80	1.80	1.80	1.80	32.40
TOTAL OTHERS				166	137	144	164	150	152	171	96	110	172	150	154	45	45	45	1900.80
B. TOTAL - AGRICULTURE INFRASTRUCTURE				1689.01	1820.24	1625	1750	1841	1704	1689	1407	1387	1799	1639	1611	489	463	433	21345.58

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SECTOR AND ACTIVITY	UNIT COST	UNIT SIZE	ESTIMATE	BADAKARA	B'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	P'LAYANI	PERAMBRA	THODNUR	TUNERI	KKD URB	B'KARA URB	Q'LANDY URB	TOTAL
C. ANCILLARY ACTIVITIES																			
15. FOOD & AGRO PROCESSING																			
FRUIT BASED PRODUCTS	550000	No.	PU	40	45	40	65	70	80	40	45	78	38	45	47	38	65	60	796.00
			BL	176	198	176	286	308	352	176	198	343	167	198	207	167	286	264	3502.00
FOOD PROCESSING	500000	No.	PU	45	55	50	65	38	52	40	40	67	48	67	60	40	40	25	732.00
			BL	180	220	200	260	152	208	160	160	268	192	268	240	160	160	100	2928.00
FISH PROCESSING	1100000	No.	PU	32	0	42	0	37	0	0	42	32	18	0	0	32	32	22	289.00
			BL	282	0	370	0	326	0	0	370	282	158	0	0	282	282	194	2546.00
BANANA CHIPS	200000	No.	PU	35	40	40	30	30	30	30	30	35	30	40	40	30	30	25	495.00
			BL	56	64	64	48	48	48	48	48	56	48	64	64	48	48	40	792.00
JACK FRUIT PROCESSING	1200000	No.	PU	6	9	9	7	7	8	6	7	8	7	8	8	7	7	6	110.00
			BL	58	86	86	67	67	77	58	67	77	67	77	77	67	67	58	1056.00
BAKERY/PAPAD/CURRY POWDER	250000	No.	PU	50	45	70	55	55	75	55	60	70	85	65	65	85	90	75	1000.00
			BL	100	90	140	110	110	150	110	120	140	170	130	130	170	180	150	2000.00
AGRO INDUSTRY	3000000	No.	PU	5	4	5	5	7	7	5	6	5	7	4	5	5	4	3	77.00
			BL	120	96	120	120	168	168	120	144	120	168	96	120	120	96	72	1848.00
AGRO PROCESSING	300000	No.	PU	30	30	35	65	65	55	65	78	29	55	32	55	38	65	30	727.00
			BL	72	72	84	156	156	132	156	187	70	132	77	132	91	156	72	1745.00
MILK PRODUCTS	1000000	No.	PU	9	9	15	12	23	18	12	10	20	12	12	8	12	7	11	190.00
			BL	72	72	120	96	184	144	96	80	160	96	96	64	96	56	88	1520.00
COCONUT BASED PRODUCTS	6000000	No.	PU	8	8	7	8	12	7	9	6	7	7	6	5	3	4	3	100.00
			BL	384	384	336	384	576	336	432	288	336	336	288	240	144	192	144	4800.00
COCONUT Milk Based Industries	55000000	No.	PU	1	1	0	1	0	1	1	0	0	1	0	1	0	0	0	7.00
			BL	440	440	0	440	0	440	440	0	0	440	0	440	0	0	0	3080.00
SUB TOTAL			PU	1940	1722	1696	1967	2095	2055	1796	1662	1852	1974	1294	1714	1345	1523	1182	25817.00
WORKING CAPITAL FOR AGRO-PROCESSING			BL	345	503	425	353	430	480	430	425	370	525	450	405	385	400	375	6301.00
TOTAL Food and Agro Processing				2285	2225	2121	2320	2525	2535	2226	2087	2222	2499	1744	2119	1730	1923	1557	32118.00
16. Other Ancillary activities																			
Loans to cooperative societies incl. PACS	10000000	No.	PU	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	44.00
			BL	270	270	270	270	270	270	270	270	270	270	270	270	180	270	270	3960.00
Loans to Farmer producer companies/societies	5000000		PU	2	1	1	2	1	1	1	1	1	1	1	2				15.00
			BL	90	45	45	90	45	45	45	45	45	45	45	90	0	0	0	675.00
Agri-clinic and Agri Business Centre (ACABC)	2000000		PU	1	1			1					1	1		1			5.00
			BL	0	18	0	0	18	0	0	0	0	18	18	0	18	0	0	90.00
Other Ancillary activities- Total				360	333	315	360	333	315	315	315	315	333	333	360	198	270	270	4725.00
C. TOTAL ANCILLARY ACTIVITIES (14+15)				2645	2558	2436	2680	2858	2850	2541	2402	2537	2832	2077	2479	1928	2193	1827	36843.00
TOTAL AGRICULTURE (1 to 16)				38368.26	71494.46	48472.17	#####	37521.65	69742.45	58027.15	38951.17	38771.36	63146.64	43136.43	57619.25	20978.51	11851.23	10862.87	695918.60

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SECTOR AND ACTIVITY	UNIT COST	UNIT SIZE	ESTIMATE	BADAKARA	B'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	P'LAYANI	PERAMBRA	THODNUR	TUNERI	KKD URB	B'KARA URB	Q'LANDY URB	TOTAL
II. MICRO, SMALL AND MEDIUM ENTERPRISES(MSME)																			
1. Manufacturing Sector- Term Loan																			
REXIN/ LEATHER BASED Industries (incl Footwear)	3500000	No.	PU	2	2	2	3	3	3	3	2	2	2	2	2	3	3	3	37.00
			BL	56	56	56	84	84	84	84	56	56	56	56	56	84	84	84	1036.00
PAPER & PAPER PRODUCTS	2500000	No.	PU	1	1	1	2	2	3	2	1	1	1	1	1	3	1	1	22.00
			BL	20	20	20	40	40	60	40	20	20	20	20	20	60	20	20	440.00
PRINTING & PUBLISHING	1600000	No.	PU	2	2	1	3	4	5	2	1	1	2	1	1	5	1	1	32.00
			BL	26	26	13	38	51	64	26	13	13	26	13	13	64	13	13	412.00
GLASS & CERAMICS	600000	No.	PU	3	3	1	3	4	7	2	1	1	3	1	1	6	4	2	42.00
			BL	14	14	5	14	19	34	10	5	5	14	5	5	29	19	10	202.00
VILLAGE INDUSTRIES	71000	No.	PU	25	30	40	40	35	26	35	30	35	40	40	45	30	7	6	464.00
			BL	14	17	23	23	20	15	20	17	20	23	23	26	17	4	3	265.00
RURALARTISANS	110000	No.	PU	25	30	30	48	40	30	25	25	30	35	30	25	40	25	25	463.00
			BL	22	26	26	42	35	26	22	22	26	31	26	22	35	22	22	405.00
RUBBER/ PLASTICS	1000000	No.	PU	6	12	6	15	15	22	12	5	5	5	8	7	20	6	5	149.00
			BL	48	96	48	120	120	176	96	40	40	40	64	56	160	48	40	1192.00
CHEMICAL INDUSTRY	700000	No.	PU	13	12	12	10	13	10	12	12	12	12	12	8	18	7	7	170.00
			BL	73	67	67	56	73	56	67	67	67	67	67	45	101	39	39	951.00
ELECTRICAL UNIT	630000	No.	PU	16	4	9	12	22	20	7	7	8	9	10	9	19	12	10	174.00
			BL	81	20	45	60	111	101	35	35	40	45	50	45	96	60	50	874.00
GEN ENGG/MACH. PARTS	1000000	No.	PU	32	37	32	30	45	35	26	20	25	22	15	15	20	14	17	385.00
			BL	256	296	256	240	360	280	208	160	200	176	120	120	160	112	136	3080.00
METAL PRODUCTS	200000	No.	PU	22	30	25	24	40	25	20	26	24	26	24	24	25	16	16	367.00
			BL	35	48	40	38	64	40	32	42	38	42	38	38	40	26	26	587.00
TAILORING/RDYMAD	1000000	No.	PU	32	27	34	37	40	37	38	33	30	32	25	41	27	16	15	464.00
			BL	256	216	272	296	320	296	304	264	240	256	200	328	216	128	120	3712.00
HANDLOOM	36000	No.	PU	6	9	6	6	11	6	6	6	10	5	5	11	15	5	4	111.00
			BL	2	3	2	2	3	2	2	2	3	1	1	3	4	1	1	32.00
CANE/BAMBOO PRODUCTS	60000	No.	PU	26	26	35	39	32	37	25	25	27	30	27	28	22	15	12	406.00
			BL	12	12	17	19	15	18	12	12	13	14	13	13	11	7	6	194.00
FURNITURE/WOOD PROD.	500000	No.	PU	27	22	22	20	30	32	22	27	20	20	19	22	27	20	16	346.00
			BL	108	88	88	80	120	128	88	108	80	80	76	88	108	80	64	1384.00
COIR/ LOOM	50000	No.	PU	5	5	10	5	5	5	5	4	9	5	3	3	0	0	2	66.00
			BL	2	2	4	2	2	2	2	2	4	2	1	1	0	0	1	27.00
OTHER MFG/SERVICE	1500000	No.	PU	38	37	28	37	53	57	42	38	38	37	33	37	42	22	23	562.00
			BL	456	444	336	444	636	684	504	456	456	444	396	444	504	264	276	6744.00
CONST./BUILDING MAT.	2500000	No.	PU	34	33	28	35	40	39	38	30	40	34	34	34	35	30	28	512.00
			BL	680	660	560	700	800	780	760	600	800	680	680	680	700	600	560	10240.00
IT SERVICES	2000000	No.	PU	22	17	22	20	62	17	22	18	22	22	22	26	110	37	45	484.00
			BL	352	272	352	320	992	272	352	288	352	352	352	416	1760	592	720	7744.00
AYURVEDIC PRODUCTS	500000	No.	PU	3	4	2	5	6	4	5	4	3	3	2	5	4	3	4	57.00
			BL	12	16	8	20	24	16	20	16	12	12	8	20	16	12	16	228.00
Manufacturing Sector- Term Loan TOTAL				2525	2399	2238	2638	3889	3134	2684	2225	2485	2381	2209	2439	4165	2131	2207	39749.00

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	UNIT COST	UNIT SIZE	ESTIMATE	BADAKARA	F'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	P'LAYANI	PERAMBRA	THODNUR	TUNERI	KKD URB	F'KARA URB	Q'LANDY URB	TOTAL
2. Manufacturing Sector- Working Capital																			
REXIN/ LEATHER BASED Industries (incl Footwear)	2500000		PU	14	15	8	20	20	26	14	8	8	7	8	8	26	20	8	180.00
			BL	263	281	150	375	375	488	263	150	150	131	150	150	488	375	150	3939.00
PAPER & PAPER PRODUCTS	1000000		PU	5	6	6	13	12	20	14	6	8	8	8	8	20	8	8	132.00
			BL	40	48	45	98	90	150	105	45	60	60	60	60	150	60	60	1131.00
PRINTING & PUBLISHING	800000		PU	25	20	22	19	30	32	20	25	18	19	17	21	27	22	16	333.00
			BL	150	120	132	114	180	192	120	150	108	114	102	126	162	132	96	1998.00
GLASS & CERAMICS	300000		PU	33	33	12	32	42	62	22	13	10	31	10	10	52	32	12	380.00
			BL	74	74	27	72	95	140	50	29	23	70	23	23	117	72	27	916.00
COIR			BL	29	27	38	29	28	37	40	40	35	47	33	32	9	9	8	441.00
HANDLOOM			BL	530	516	484	680	735	679	399	537	588	423	488	480	83	91	68	6781.00
INDUSTRIAL SOCIETIES			BL	225	238	234	250	230	280	195	210	195	190	220	255	20	30	20	2792.00
SMALL INDUSTRIAL UNITS			BL	2510	2810	2910	2910	2505	2810	2805	2808	3408	2805	2809	2810	1010	1010	1010	36930.00
Manufacturing Sector- Working Capital - TOTAL				3821	4114	4020	4528	4238	4776	3977	3969	4567	3840	3885	3936	2039	1779	1439	54928.00
3. Service Sector- Term Loan																			
SRTO	800000	NO	PU	405	465	445	445	385	455	425	525	425	545	325	505	465	545	415	6775.00
			BL	2592	2976	2848	2848	2464	2912	2720	3360	2720	3488	2080	3232	2976	3488	2656	43360.00
TRADE/SMALL BUSINESS	1750000	NO	PU	895	1005	655	900	805	955	715	1035	958	838	1055	1070	1055	895	1055	13891.00
			BL	12530	14070	9170	12600	11270	13370	10010	14490	13412	11732	14770	14980	14770	12530	14770	194474.00
CONSUMPTION/MISC.	110000	NO	PU	110	122	176	190	118	170	118	155	92	136	95	115	125	125	115	1962.00
			BL	97	107	155	167	104	150	104	136	81	120	84	101	110	110	101	1726.56
PROFESS.&SELF-EM/OTHERS	1000000	NO	PU	305	266	330	276	270	320	276	290	445	390	505	250	285	325	205	4738.00
			BL	2440	2128	2640	2208	2160	2560	2208	2320	3560	3120	4040	2000	2280	2600	1640	37904.00
Service Sector- Term Loan -TOTAL				17659	19281	14813	17823	15998	18992	15042	20306	19773	18460	20974	20313	20136	18728	19167	277464.56
4. Service sector- Working Capital				6505	7110	6310	6910	6210	7210	7200	7505	7305	7205	7605	7305	7305	7105	6905	105695.00
TOTAL MSME				30510	32904	27381	31899	30335	34112	28903	34005	34130	31886	34673	33993	33645	29743	29718	477836.56
III. EXPORT CREDIT																			
Preshipment credit	10000000		PU	4	3	0	0	9	0	0	0	0	0	0	0	0	0	0	16.00
			BL	400	300	0	0	900	0	0	0	0	0	0	0	0	0	0	1600.00
Post-shipment credit	10000000		PU	4	4			9											17.00
			BL	400	400	0	0	900	0	0	0	0	0	0	0	0	0	0	1700.00
Total- Export Credit				800	700	0	0	1800	0	0	0	0	0	0	0	0	0	0	3300.00
IV. EDUCATION																			
EDUCATION	500000	NO	PU	680	720	760	755	665	555	630	755	665	640	545	485	760	725	795	10135.00
			BL	3060	3240	3420	3398	2993	2498	2835	3398	2993	2880	2453	2183	3420	3263	3578	45612.00
Total- Education				3060	3240	3420	3398	2993	2498	2835	3398	2993	2880	2453	2183	3420	3263	3578	45612.00

PLP 2022-23
Kozhikode District

SECTOR AND ACTIVITY	UNIT COST	UNIT SIZE	ESTIMATE	BADAKARA	B'SSERY	CHLNUR	K'VALLY	KKD	K'MNGLM	KUNUML	MELADY	P'LAYANI	PERAMBRA	THODNUR	TUNERI	KKD URB	B'KARA URB	Q'LANDY URB	TOTAL
V. HOUSING																			
Individual houses	1430000	NO	PU	520	465	420	565	585	615	540	570	510	420	445	545	315	760	635	7910.00
			BL	5949	5320	4805	6464	6692	7036	6178	6521	5834	4805	5091	6235	3604	8694	7264	90490.00
Repairs & Renovation	400000		PU	260	215	160	260	260	265	275	285	250	215	215	280	180	310	310	3740.00
			BL	832	688	512	832	832	848	880	912	800	688	688	896	576	992	992	11968.00
EWS/PMAY scheme/ slum redevelopment schemes	500000		PU	405	325	285	405	405	445	410	410	325	325	325	405	405	405	405	5685.00
			BL	1620	1300	1140	1620	1620	1780	1640	1640	1300	1300	1300	1620	1620	1620	1620	22740.00
Total - Housing				8401	7308	6457	8916	9144	9664	8698	9073	7934	6793	7079	8751	5800	11306	9876	125198.00
VI. RENEWABLE ENERGY																			
BIOGAS	20000	2 cu.m.	PU	125	125	110	120	120	135	115	105	105	110	100	90	110	105	110	1685.00
			BL	18	18	15	17	17	19	16	15	15	15	14	13	15	15	15	235.90
SOLAR WATER HEATER	60000	No.	PU	56	50	40	50	60	65	65	50	80	70	65	45	45	50	50	841.00
			BL	24	21	17	21	25	27	27	21	34	29	27	19	19	21	21	353.00
PHOTO VOTAIC PANEL	31500	No.	PU	285	220	225	255	265	235	240	240	215	245	165	185	110	105	145	3135.00
			BL	54.00	42	43	48	50	44	45	45	41	46	31	35	21	20	27	592.00
TOTAL RSE&W M				96	81	75	86	92	90	88	81	90	90	72	67	55	56	63	1180.90
VII. OTHERS (Loans to SHGs/ JLGs, Loans to distressed persons to prepay non-institutional lenders, PMJDY, Loans to State Sponsored organizations for SC/ST)																			
Loans to SHG	325000		PU	505	1210	505	305	105	705	510	400	300	610	300	600	1500	200	300	8055.00
			BL	1641	3933	1641	991	341	2291	1658	1300	975	1983	975	1950	4875	650	975	26179.00
Loans to JLGs	200000		PU	165	75	135	135	200	185	145	140	140	165	170	165	95	50	50	2015.00
			BL	330	150	270	270	400	370	290	280	280	330	340	330	190	100	100	4030.00
Loans to Distressed persons	50000		PU	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
			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
PMJDY	10000		PU	160	220	120	350	90	345	235	85	95	445	135	140	40	30	25	2515.00
			BL	16	22	12	35	9	35	24	9	10	45	14	14	4	3	3	255.00
Loans to SC/ST Corp	175000		PU	17	12	16	20	20	19	16	14	25	16	18	17	14	7	7	238.00
			BL	30	21	28	35	35	33	28	25	44	28	32	30	25	12	12	418.00
Others Total				2017.00	4126.00	1951.00	1331.00	785.00	2729.00	2000.00	1614.00	1309.00	2386.00	1361.00	2324.00	5094.00	765.00	1090.00	30882.00
VIII. SOCIAL INFRASTRUCTURE																			
BANK LOAN FOR SCHOOLS/COLLEGES	5000000		PU	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15.00
			BL	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	570.00
HEALTH CARE FACILITIES	9000000		PU	1	1	1	1	2	1	1	1	1	1	1	1	2	1	1	17.00
			BL	59	59	59	59	119	59	59	59	59	59	59	59	119	59	59	1005.00
DRINKING WATER EQUIPMENT			PU	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
			BL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
SANITATION	20000		PU	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
			BL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Social Infrastructure - Total				97	97	97	97	157	97	97	97	97	97	97	97	157	97	97	1575.00
TOTAL PRIORITY SECTOR (I to VII)				83348.6	119950.3	87853	124693	82827	118932	100648	87219	85324	107279	88871	105034	69150	57081	55285	1381503.06

Annexure II - Overview of flow of Ground Level Credit - Agency wise / Sector wise								
Sr. No.	Agency/ Type of Loan	2018-19		2019-20		2020-21		(Rs. lakh)
		Target	Achievement	Target	Achievement	DCP Target	Achievement	2021-22 DCP Target
1	CROP LOAN							
	CBs	135948.00	309844.00	195153.00	393406.00	251881	209239.3	261824.85
	Coops	138267.00	110154.00	206992.00	174282.00	209056	61324.03	78547.46
	RRBs	71669.00	129436.00	130907.00	129448.00	144890	158891.78	157094.91
	Others	9.00			1452.00	1750	0	26182.49
	Total	345893.00	549434.00	533052.00	698588.00	607577	429455.11	523649.70
2	TERM LOAN(MT+LT)							
	CBs	90638.00	31989.00	61535.00	2513.00	63061	205822.67	145873.85
	Coops	92178.00	108064.00	37188.00	19757.00	39389	45809.07	38151.62
	RRBs	47759.00	12442.00	25227.00	11552.00	36225	17906.49	29174.77
	Others				1884.00	450	3194.25	11221.07
	Total	230575.00	152495.00	123950.00	35706.00	139125	272732.48	224421.30
3	TOTAL AGRICULTURAL CREDIT (1+2)							
	CBs	226579.00	341833.00	256688.00	395919.00	314942	415061.97	407698.70
	Coops	230445.00	218218.00	244180.00	194039.00	248445	107133.10	116699.08
	RRBs	119428.00	141878.00	156134.00	141000.00	181115	176798.27	186269.68
	Others	16.00			3336.00	2200	3194.25	37403.55
	Total	576468.00	701929.00	657002.00	734294.00	746702	702187.59	748071.00
4	NON FARM SECTOR							
	CBs	103558.00	185676.00	190338.00	166097.00	218593	205694.87	216684.30
	Coops	45105.00	37967.00	60474.00	40476.00	50479	25128.07	46432.35
	RRBs	22542.00	15349.00	38690.00	15115.00	37790	25415.11	40241.37
	Others	10.00			1596.00	1590	883.42	6190.98
	total	171215.00	238992.00	289502.00	223284.00	308452	257121.47	309549.00
5	OTHER PRIORITY SECTOR							
	CBs	127759.00	100724.00	110526.00	90579.00	105653	141614.67	144612.80
	Coops	103648.00	73573.00	71463.00	97976.00	82838	58610.24	32376.00
	RRBs	24363.00	10120.00	16960.00	4690.00	12720	9961.84	32376.00
	Others	6.00			1211.00	1337	1392.94	6475.20
	Total	255776.00	184417.00	198949.00	194456.00	202548	211579.69	215840.00
	GRAND TOTAL	1003459.00	1125338.00	1145453.00	1152034.00	1257702.00	1170888.75	1273460.00

Annexure III

Agency wise / Sub sector wise details of Ground Level Credit Flow under Agriculture and Allied Activities																			
State :: Kerala										District :Kozhikode									
										(Rs.lakh)									
Sr. No	Agencies/ Sectors	2018-19				2019-20				2020-21					2020-21 (Target) 2021-22				
		CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	SFBs	Total	CBs	Coops.	RRBs	Others	Total
I	CROP LOAN	309844.00	110154.00	129436.00	549434.00	394858.00	174282.00	129448.00	698588.00	209239.30	61324.03	158891.78	0.00	429455.11	261824.85	78547.46	157094.91	26182.49	529649.71
II	TERM LOANS																		
a	MI	3230.00	37661.00	183.00	41074.00	119.00	319.00	360.00	798.00	1724.89	9.17	231.00	0.00	1965.06	7293.69	1907.58	1458.74	561.05	11221.07
b	LD	4110.00	3870.00	5904.00	13884.00	486.00	10224.00	5701.00	16411.00	1610.83	24.70	9050.53	0.60	10686.66	7293.69	1907.58	1458.74	561.05	11221.07
c	FM	5540.00	865.00	20.00	6425.00	245.00	3531.00	32.00	3808.00	2178.15	55.01	3453.00	3.30	5689.46	21881.08	5722.74	4376.22	1683.16	33663.20
d	P&H	1204.00	825.00	1186.00	3215.00	791.00	1142.00	37.00	1970.00	1247.11	0.00	0.00	0.00	1247.11	7293.69	1907.58	1458.74	561.05	11221.07
e	DD	282.00	607.00	3693.00	4582.00	492.00	890.00	1077.00	2459.00	139.58	6341.06	0.00	1559.40	8040.04	29174.77	7630.32	5834.95	2244.21	44884.26
f	Poultry	1018.00	38.00	424.00	1480.00				0.00	149.17	115.80	0.00	81.80	346.77	14587.39	5722.74	2917.48	1122.11	24349.71
g	S/G/P	896.00	298.00	275.00	1469.00				0.00	0.00	0.00	0.00	0.00	0.00	7293.69	1907.58	1458.74	561.05	11221.07
h	Fisheries	12886.00	844.00	399.00	14129.00	298.00	84.00	40.00	422.00	372.32	5.00	0.00	63.50	440.82	21881.08	3815.16	2917.48	1122.11	29735.82
i	Forestry				0.00				0.00	0.00	0.00	0.00	0.00	0.00	7293.69	1907.58	1458.74	561.05	11221.07
j	SMY	128.00	88.00	358.00	574.00				0.00	12.00	0.00	0.00	0.00	12.00	14587.39	3815.16	4376.22	1122.11	23900.87
k	Others	2695.00	62968.00		65663.00	1966.00	3567.00	4305.00	9838.00	194970.15	39258.33	8590.43	1485.65	244304.56	7293.69	1907.58	1458.74	1122.11	11782.12
	Sub-total	31989.00	108064.00	12442.00	152495.00	4397.00	19757.00	11552.00	35706.00	202404.20	45809.07	21324.96	3194.25	272732.48	145873.85	38151.62	29174.77	11221.07	224421.31
	Of which, under IRDP/SGSY																		
	GRAND TOTAL	341833.00	218218.00	141878.00	701929.00	399255.00	194039.00	141000.00	734294.00	411643.50	107133.10	180216.74	3194.25	702187.59	407698.70	116699.08	186269.68	37403.56	748071.02

Annexure IV
Indicative Unit cost for select activities
State: Kerala

Sector & Activity	Unit size	Unit Cost (₹)
Water Resources		
Dugwell Dia = 1.5 m, using	No.	48500
Dug Well Dia = 2.0m	No.	66500
Bore Wells Depth: 80m	No.	71000
Drip Irrigation		
Coconut	8 x 8 m- spacing	31500
Banana	1.5 x 1.5 m	85400
Arecanut	2.7 x 2.7m	67500
Mango	10 x 10 m	27500
Small Lift Irrigation schemes	Per ha	70000
Rain Water Harvesting Structures	Per structure	50000
Land Development		
Reclamation of waterlogged soils by drainage	Ha	181335
Reclamation of Marshy and waterlogged land for Coconut and Banana Depth of Water less than 1.0 m		906675
Farm Mechanization		
Tractor – 40 HP	No.	575000
Fertilizer cum Seed Drill	No.	42000
POWER TILLER	No.	170000
Power Sprayers	No.	20000
Self-Propelled Combined Harvester	No.	2500000
Tractor Mounted Combined Harvester		1550000
Trans planter – Walk behind 4 row	No.	240000
Plantation an Horticulture		
Arecanut	540/acre	324200
Cardamom	440/acre	240000
Cashew	70/acre	94300/acre
Coconut (Irrigated)	70/acre	120000/acre
Coffee (Arabica)	3000/ha	179000/ha
Rubber	180/acre	136500/acre
Tea estates/ha	10800/ha	356000/ha
Pepper	400/acre	70800/acre
Nutmeg	64/acre	194600/acre
Animal Husbandry		
Cross Bred Cows - 1 cow unit	1 cow with shed+ equipment+feed+insur ance	106000
Cross Bred Cows - 2 cow unit (1+1 unit)	-do-	211000
Cross Bred Cows - 5 cows (3+2 unit)	-do-	560000
Cross Bred Cows - 10 cows (5+5 unit)	-do-	1161000
Gr. Murrah Buffaloe - 2 Murrah unit (1+1 unit)	-do-	235000
Buffalo Male calf rearing	-do-	53000
Rearing of female crossbred calf – 1 calf	-do-	62000
3 Milch cow+ 2 Heifer animal	-do-	400000
Poultry development		

Broiler units (500 birds)	Nos.	243000
Broiler units (1000 birds)	Nos.	486000
Backyard poultry (15 birds)		7700
Duck Rearing (500 Females and 75 Males)	Nos.	176100
Duck Nursery (5000 Ducks)	Nos.	273800
Sheep Goat, Piggery		
Goat rearing (5 does + 1 Buck)	5 does+cost+ feed+med	121000
Goat rearing (10 does + 1 Buck)	Nos.	215000
Pig Fattener unit (10 piglets)	Nos.	194750
Breeder Unit (9F + 1M)	Nos.	457600
Fisheries development		
Fresh Water Fisheries		
Country boat	1 Nos.	24000
Paddy cum Fish (with coconut & banana)	1 ha + 100 coconut+160 banana	202000
Coconut-cum-Prawn farming	1ha	321000
Fresh water Prawn farming in Ponds	1Ha	566000
Ornamental fish-backyard hatchery		100000
Ornamental fish-medium scale unit		800000
Fish-cum-Duck	1 ha - 300 ducks	223100
Brackish Water		
Shrimp farming	1 ha	660000
Crab culture	0.5 ha	477500
Mussel farming	25 sq.m raft 100 m seed length	20500
Marine fisheries		
Country Boat (Catamaran)	Catamaran (4 logs)	34000
Out Board Motor	9.9 HP	125000
Fishing gear		300000
Inboard engine 120 to 400 HP		1500000

Annexure IV

KERALA STATE CO-OPERATIVE BANK LTD.

SCALE OF FINANCE FOR 2021-22 PROPOSED BY DISTRICT LEVEL TECHNICAL COMMITTEE HELD ON 05/02/2021
DISTRICT

KOZHIKODE

SI NO	CROP	SCALE OF FINANCE OF 2020-21	PROPOSAL FOR 2021-22		REMARKS
1	Paddy (Local Variety)				
	(a) Virippu	70,000- 75,000/ Hectare	70,000- 75,000/ Hectare	28,000- 30,000/ Acre	
	(b) Mundakan	70,000- 75,000/ Hectare	70,000- 75,000/ Hectare	28,000- 30,000/ Acre	
	Paddy (High yielding Variety)				
	(a) Virippu	85,000- 90,000/ Hectare	85,000- 90,000/ Hectare	34,000- 36,000/ Acre	
	(b) Mundakan	85,000- 90,000/ Hectare	85,000- 90,000/ Hectare	34,000- 36,000/ Acre	
	(c) Puncha	90,000- 95,000/ Hectare	90,000- 95,000/ Hectare	36,000- 38,000/ Acre	
2	Ginger	2,50,000- 3,00,000/ Hectare	2,50,000- 3,00,000/ Hectare	1,00,000- 1,20,000/ Acre	
3	Turmeric	1,50,000- 2,00,000/ Hectare	1,50,000- 2,00,000/ Hectare	60,000- 80,000/ Acre	
4	Yam	1,25,000- 1,50,000/ Hectare	1,25,000- 1,50,000/ Hectare	50,000- 60,000/ Acre	
5	Sweet Potato	60,000- 65,000/ Hectare	60,000- 65,000/ Hectare	24,000- 26,000/ Acre	
6	Amorphophallus/ Elephant Foot Yam (10,000 numbers)	3,00,000- 3,50,000/ Hectare	3,00,000- 3,50,000/ Hectare	1,20,000- 1,40,000/ Acre	
7	Other Tuber Crops	Not Fixed		50,000- 60,000/ Acre	Newly added to include crops like colocasia, colerus, yams and other minor tuber crops
8	Pulses	200- 250 (per Cent)	200- 250 (per Cent)	20,000- 25,000/ Acre	Seed broadcasting
9	Banana (Nendran) in hectare 2500 numbers	4,50,000- 5,00,000/ Hectare	4,50,000- 5,00,000/ Hectare	1,80,000- 2,00,000/ Acre	
10	Banana (other varieties) in hectare 2150 numbers	3,75,000-4,00,000/ Hectare	3,75,000-4,00,000/ Hectare	1,50,000- 1,60,000/ Acre	
11	Vegetables				
	(a) Non- Panthal type	1,000- 1,100 (per Cent)	1,000- 1,100 (per Cent)	1,00,000- 1,10,000/ Acre	
	(b) Panthal type/Creepers	1,250- 1,500 (per Cent)	1,250- 1,500 (per Cent)	1,25,000- 1,50,000/ Acre	
	(c) Organic Vegetables	1,500- 2,000 (per Cent)	1,500- 2,000 (per Cent)	1,50,000- 2,00,000/ Acre	
12	Pineapple	2,50,000-3,00,000/ Hectare	2,50,000- 3,00,000/ Hectare	1,00,000- 1,20,000/ Acre	
13	Fruits (per Plant)				Fruits crops are generally cultivated in the district in limited numbers in homestead farming. Large orchards are not popular
	(a) Mango	300- 350/ Plant	300- 350/ Plant	300- 350/ Plant	
	(b) jack fruit	200- 300/ Plant	200- 300/ Plant	200- 300/ Plant	
	(c) Other fruits	200- 300/ Plant	200- 300/ Plant	200- 300/ Plant	
14	Papaya	Not Fixed		80,000-1,00,000/ Acre	Newly added crop
15	Coconut (in hectare 175 numbers)				
	(a) Rainfed	1,80,000- 2,00,000/ Hectare	1,80,000- 2,00,000/ Hectare	72,000- 80,000/ Acre	
	(b) Irrigated	2,00,000- 2,25,000/ Hectare	2,00,000- 2,25,000/ Hectare	80,000- 90,000/ Acre	
16	Areca nut (in hectare 1100 numbers)				
	(a) Rainfed	1,25,000- 1,40,000/ Hectare	1,25,000- 1,40,000/ Hectare	50,000- 56,000/ Acre	
	(b) Irrigated	1,40,000- 1,90,000/ Hectare	1,40,000- 1,90,000/ Hectare	56,000- 76,000/ Acre	
17	Pepper (in hectare 1000 standards)	1,50,000-1,75,000/ Hectare	1,50,000- 1,75,000/ Hectare	60,000- 70,000/ Acre	
18	Betal vine (100 vines/cent)	5,000- 6,000/ cent	5,000- 6,000 per cent	5,00,000- 6,00,000/ Acre	
19	Rubber	1,50,000- 2,00,000/ Hectare	1,50,000- 2,00,000/ Hectare	60,000-80,000/ Acre	
20	Cacao (per Plant)	250-300	250-300	250-300/ Plant	Limited Cltivation in numbers
21	Cashew	40,000- 45,000/ Hectare	70,000-1,00,000/ Hectare	28,000- 40,000/ Acre	
22	Mushroom (per 100 Beds)	9,000- 10,000	10,000- 12,000/ 100 beds	10,000- 12,000/ 100 beds	
23	Fodder grass	1,40,000- 1,50,000/ Hectare	1,40,000- 1,50,000/ Hectare	56,000- 60,000/ Acre	
24	Nutmug (1 plant)	800- 1000/ number	800- 1000/ number	800- 1000/ plant	Limited Cltivation in numbers
25	Cloves (1 plant)	400- 450/ number	400- 450/ number	400- 450/ plant	Limited Cltivation in numbers
26	Medicinal Plants	400- 440/ Cent	500- 800/ Cent	50,000- 80,000/ Acre	
27	Homestead farming	3,00,000- 3,50,000/ Hectare	3,00,000- 3,50,000/ Hectare	1,20,000- 1,40,000/ Acre	
28	Flowering Plants				
	(a) Cut flower (per 1000 Plants)	Not Fixed		65,000-70,000/ 1000 Plants	Newly added crop
	(b) Loose	Not Fixed		36,000- 47,000/ Acre	
28	Poly House	3,000/ cent	3,000/ cent	3000/cent	
29	Precision Farming	2,000- 2,500/ cent	2,000- 2,500 /cent	2000-2500/cent	
30	Roof top farming/ Grow bag	170-175/ bag	170-175/ bag	170-175 /bag	
31	Bee keeping	Not Fixed		2,00,000/ 50 Colony	4,000/ Colony

ANIMAL HUSBANDRY

SI NO	CROP	SCALE OF FINANCE OF 2020-21	PROPOSAL FOR 2021-22	REMARKS
1	Dairy- Cow/ Buffalo	22,000/ Animal	24,000/ Animal	Based on cash flow/ Completion of one production cycle(Fixed for one year under KCC)
2	Female Calf (Heifer)/ Male Calf (bull) rearing	18000/Animal	18,000/ Animal	
3	Goat	9000/ Animal	9000/ Animal	
4	Poultry- Layer (100 birds)	46,800	46,800	
5	Poultry- Broiler(1000 Birds)	1,40,000	1,40,000	
6	Pig- Fattening	12000/Animal	12000/Animal	
7	Rabbit (meat variety)	960/Animal	960/Animal	
8	Quail	Not fixed	16,400/ 500 birds	

FISHERIES

SI NO	CROP	SCALE OF FINANCE OF 2020-21	PROPOSAL FOR 2021-22	REMARKS
1	Composite Carp Culture	2,46,000/ Hectare	2,46,000	More than one variety of fish
2	Brackish water cage farming of fish	3500/ 1 Cubic meter	3,500	As per size of cages
3	Farming of air breathing fish. (Eg: Assam Vala, Anabas, etc.)	13,45,000/Hectare	13,45,000	Rs 5830 per cent
4	GIFT (Genetically Improved Farmed Tilapia)	10,00,000/Hectare	10,00,000	Rs 4000 per cent
5	Poly culture Brackish water fish	3,50,000/Hectare	3,50,000	Rs 1400 per cent
6	Shrimp Farming - VANNAMEI	11,50,000/Hectare	11,50,000	License required from CAA
7	Shrimp Farming – other than VANNAMEI	3,60,000/Hectare	3,60,000	License required from CAA
8	Crab Farming/ Fattening	6,40,000/Hectare	6,40,000	Rs 2560 per cent
9	Mussel Farming	10000(25 Sq.m raft & 100 m seed length)	10,000	100 meter rope
10	Artificial Pond / Sil Paulin/ Paduthakulam	6000/5 cent	20,000 (Per cent)	GIFT/other suited fishes
11	Acquaponics – Recirculatory Aquaculture System(RAS)	1,80,000 (Pond having size of 40 Cubic meter)	1,80,000	GIFT/other suited fishes
12	Marine Fisheries	70,000- 80,000	70,000- 80,000	FRB Fish Boat
13	Biofloc	Not fixed	Rs 45,000 for 20,000 Liter Tank	Newly added

ABBREVIATIONS

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

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



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Investment Focus

- › Sector Focus Food/foodtech, Agritech, Agri/rural fintech and Rural enablers (Edutech, Health-tech, Ecommerce, etc.).
- › Stage- Pre-Series A (INR 5-20 crore) and Series A (INR 20-50 crore).
- › Pre-Series A deals have strong focus on Agtech, Healthtech & Edutech.
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- › The fund takes significant minority / minority positions.

Registered Office: NABARD, 2nd Floor A Wing,

Plot No. C-24, G Block, BKC, Bandra (East), Mumbai 400051, India

✉ e-mail: nabventure@nabard.org

☎ Phone: 91-22-26539357



NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

"The objective of NABSAMRUDDHI is to provide credit facilities to individuals and legal entities in the off farm sector, microfinance, MSME and for the promotion, expansion, commercialization and modernization of agriculture and allied activities."

Corporate Office:

NABARD, G. Floor, D Wing,
C-24, G Block, BKC, Bandra East,
Mumbai-400051

Ph: 022-26539486/9693

✉ e-mail: nabsamruddhi@nabard.org

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Registered Office:

NABARD, Regional Office

1-1-61, RTC 'X' Road, P.B. No. 1863

Hyderabad-500020, Telangana

Ph: 040-23241155

☎ Website: www.nabsamruddhi.in



NABFOUNDATION

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

What does NABFOUNDATION want from you ?

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

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

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

Registered Office: NABARD, 2nd Floor, B Wing, BKC, Bandra East, Mumbai-400051

✉ e-mail: nabfoundation@nabard.org

☎ Phone: (+91)-22-2653 9404/9054/9204





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Corporate Office

C/o NABARD, Mumbai

✉ e-mail: corporate@nabkisan.org

☎ Phone: 022- 26539620/26539415

🌐 Website- www.nabkisan.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail: finance@nabkisan.org

☎ Phone: 044- 28270138/28304658

🌐 Web-portal- krishimanch.nabkisan.org



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- Skills for Livelihood
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- Infrastructure Monitoring
- Climate Change

Registered Office

NABARD, C-24, G Block
BKC, Bandra East, Mumbai-400051
Ph: 022- 26539396

✉ e-mail: headoffice@nabcons.in

Corporate Office

NABARD Tower, 24 Rajendra Place,
Nabard Building, New Delhi-110125
Ph: 011- 25745101

🌐 Website: www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

- A Non Deposit taking Systemically Important NBFC – MFI with a vision to become a model MFI in the country.
- 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks.
- Mission To be a trusted client centric financial institution advancing hassle free services to the low income households and the unorganised sector.
- The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches.
- Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion.

Registered Office: #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



Trustee Private Limited

Corporate Office

NABARD C-24,
G Block, BKC, Bandra East,
Mumbai-400051
Ph: 022-26539410/26537039

- established to manage various credit guarantee funds of Government of India, State Government etc.
- NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.
- The Eligible Lending Institutions will extend formal credit to the borrowers and

NABSanrakshan through various schemes of the Trusts will provide credit guarantee against a nominal fee.

- NABSanrakshan manages Credit Guarantee Fund under Animal Husbandry Infrastructure Development Fund (AHIDF).

e-mail: ho@nabsanrakshan.org