



संभाव्यतायुक्त ऋण योजना 2022-23

Potential Linked Credit Plan 2022-23

गडचिरोली ज़िला
GADCHIROLI DISTRICT

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

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे
MAHARASHTRA REGIONAL OFFICE, PUNE



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

प्रस्तावना

वर्ष 2022-23 के लिए संभाव्यता युक्त ऋण योजना प्रस्तुत करते हुए मुझे अपार प्रसन्नता हो रही है। यह दस्तावेज़ जिले में विभिन्न क्षेत्रों के लिए ऋण क्षमता का एक विस्तृत वैज्ञानिक मूल्यांकन प्रदान करता है। साथ ही ग्रामीण अर्थव्यवस्था के इन क्षेत्रों के अंतर्गत अधोसंरचनात्मक कमियों को भी दस्तावेज़ में इंगित किया गया है, जिन्हें राज्य सरकार द्वारा पूर्ण किया जा सकता है। यह दस्तावेज़ सभी हितधारकों द्वारा आवश्यक क्षेत्र-विशिष्ट हस्तक्षेपों पर भी प्रकाश डालता है।

यह दस्तावेज़ जिला स्तर पर सभी हितधारकों को सहभागी करते हुए एक परामर्श प्रक्रिया के माध्यम से तैयार किया गया है और इसमें केंद्र और राज्य सरकार द्वारा किये गये विभिन्न प्राथमिकता-प्राप्त क्षेत्रों, नीति परिवर्तनों और अर्थव्यवस्था में हुई प्रगति को समाविष्ट किया गया है।

मैं जिला कलेक्टर, भारतीय रिजर्व बैंक, राज्य स्तरीय बैंकर्स समिति, अग्रणी जिला प्रबंधक, राज्य सरकार के विभागों, बैंकों, कृषि विश्वविद्यालयों /संस्थानों, नागरिक समाज संगठनों और अन्य सभी हितधारकों का, उनके सुझाव, समर्थन और योगदान के लिए आभार व्यक्त करता हूँ। इस प्रकाशन के लिए जिला विकास प्रबंधक, नाबार्ड भी विशेष सराहना के पात्र हैं।

मुझे विश्वास है कि यह संभाव्यता युक्त ऋण योजना बैंकों, योजनाकारों और नीति निर्माताओं के लिए एक संसाधन दस्तावेज़ के रूप में उपयोगी होगा और जिले में प्राथमिकता प्रदत्त क्षेत्रों में ऋण प्रवाह को बढ़ाएगा।

(गोवर्धन सिंह रावत)

मुख्य महाप्रबंधक

15 सितंबर 2021

FOREWORD

It gives me immense pleasure to present the Potential Linked Credit Plan for the year 2022-23. The document provides a detailed scientific assessment of credit potential for various sectors in the district and also indicates the infrastructural gaps which can be bridged by the State Government for harnessing the potential identified under these sectors of the rural economy. The document also highlights the sector-specific interventions required by all stakeholders.

This document has been prepared through a consultative process involving all the stakeholders at the district level and also incorporates various priority areas identified by central and state government, policy changes and other recent developments that have taken place in the economy.

I express my sincere thanks to the District Collector, Reserve Bank of India, State Level Bankers' Committee, Lead District Manager, State Government Departments, banks, Agriculture Universities/ Institutions, Civil society organisations and all other stake holders for their inputs, suggestions and support in bringing out this document. District Development Manager, NABARD also deserves special appreciation for bringing out this publication.

I am sure that the PLP will serve as a useful resource document for the banks, planners and policy makers and enhance the credit flow in the identified sectors in the district.

(G S Rawat)
Chief General Manager
15 September 2021

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Executive Summary

1. District Characteristics

The Gadchiroli district is situated in the South-East part of Maharashtra. It has 12 blocks with a total geographical area of 14412 sq. km. Out of 14.41 lakh ha. of the total area, the cultivable land is 2.13 lakh ha. The average rainfall of the district is 1502 mm per annum. The district population (2011 Census) is 10.73 lakh with 9.55 lakh (89%) in rural areas. Of the total land holders, 73% are small and marginal farmers (with land size less than 2 ha.) holding only 42% of the total agricultural land indicating disparity in distribution of land. The major crop grown during Kharif is paddy which is fully dependent on monsoon only, and during Rabi, vegetables in case of irrigated land. The cropping intensity is 108%. The CD ratio as on 31.3.2021 was 20.03%. The district has also been identified for paddy grown area and included in Left Wing Extremist (LWE) & aspirational district.

2. Sectoral trends in credit flow

The district has 122 bank branches with 48 branches of Commercial Banks, 19 branches of Gramin Bank, 55 branches of DCCB Gadchiroli, Postal bank besides 254 PACS affiliated to the DCCB, which cater to the credit needs of the rural population. Total GLC of the district under priority sector was ₹832.86 crore during 2018-19, and ₹355.27 crore during 2019-20 and ₹542.29 crore during 2020-21. The total agricultural loans which includes crop loan & agriculture term loans issued during the last three years were of ₹163.05 crore, ₹166.51 crore and 287.40 crore respectively. The disbursements under MSME and other priority sectors during the above period were of ₹669.81 crore, ₹188.76 crore and ₹178.44 crore respectively. The share of agriculture in GLC (PSL) was 53.00% during 2020-21. The CD ratio as on 31 March 2021 was 20.03%. Out of the Total Advances (₹1093.86 crore) disbursed by banks during 2020-21, the disbursements under Priority Sector stood at 49.57 % (₹542.29 crore).

3. Sector / Sub-sector wise PLP projections for 2022-23

The PLP has been designed with an objective of making it a meaningful link between development planning and credit planning processes. The potential under Priority Sector that could be tapped with institutional credit during the year 2022-23 has been assessed at ₹965.42 crore as against ₹952.76 crore projected for the year 2021-22 showing 01.32% increase over the previous year. The projections have been marginally increased keeping in tandem with GLC achievements for last two years which were 63.9 % and 87.7% of the target. Further it is 48.7% greater than the ACP target for the year 2021-22. For the year 2022-23, while the potential under crop loans has been assessed at ₹528.36 crore, that of total agriculture loans is at ₹666.36 crore, MSME ₹207.05 crore and other priority sector at ₹92.02 cr. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 69.02%, while that of MSME to total Priority Sector loans is 21.45%. The sectors such as Education, Housing, Social Infrastructure, Renewable Energy and others are projected at 9.53% of total Priority Sector loans.

4. Developmental initiatives

Three wadi projects have been implemented in Korchi and Kurkheda blocks of Gadchiroli district benefitting 4000 tribal families.

Five FPOs have been formed in Korchi, Armori, Wadsa, Chamorshi and Dhanora blocks with support from NABARD.

One project on formation and credit linkage of 500 JLGs is being proposed by Vidarbha Konkan Gramin Bank through MAVIM.

The initiative taken by DDM resulted increase in coverage of 50% more farmers under the KCC crop loan scheme and hence increase in GLC by 85%. This was duly acknowledged by the District Administration

and NABARD was awarded for outstanding contribution during Independence Day celebrations held on 15th August 2020.

VKGB and Gadchiroli DCCB have been supported by NABARD for operationalizing one mobile ATM van each for providing banking services to the rural population. Various training programmes are being conducted on digital & financial literacy, entrepreneurship development, skill development and WSHG Bank linkage.

5. Thrust areas for 2022-23

The thrust areas in Gadchiroli district for FY 2022-23 are collectivisation of Agricultural produce, High Tech Agriculture, sustainable agricultural practices, timely and adequate Crop Loan disbursement, Capital Formation and Productivity growth in agriculture & allied sectors, Financial Inclusion/ Literacy, Post-Harvest infrastructure, Food and Agro Processing, Skills and Marketing, Producers Organizations and on innovative projects. Storage of agricultural produce and value addition needs to be strengthened to enhance farmers' income. For a balanced economic growth, an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the Priority Sector Lending norms is required.

6. Major constraints and suggested action points

- Inadequate infrastructure facilities like poor connectivity, irrigation, marketing facilities, storage, power supply, health care and education have adversely affected the rural economy and development of various sectors. Capital formation in agriculture and manufacturing sectors as well as skill development of the rural youth on a large scale are need of the hour for utilising the resources available for prosperity of the district.
- Agricultural infrastructure viz. crop management and weather advisories, testing laboratories, farm mechanization, storage, sorting, grading, transportation, marketing tie-ups, etc. need to be promoted.
- Working capital is critical for small and medium enterprises. Banks may extend adequate working capital for these enterprises.
- Capacity building of small and marginal farmers for exports and enhancing bank finance to infrastructure and post-harvest technology on cluster based approach need attention.

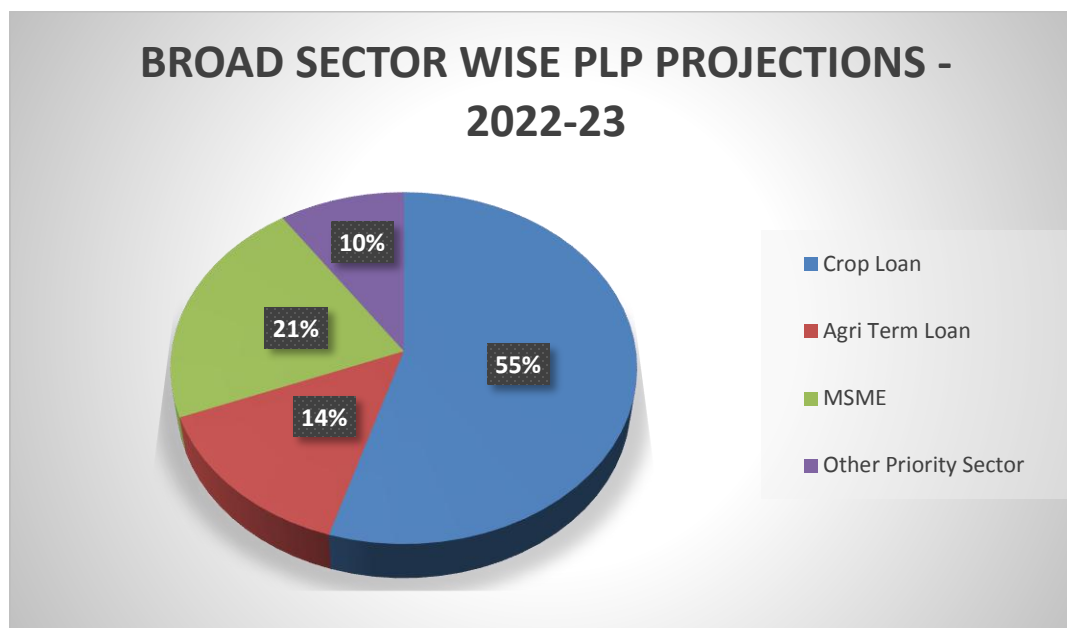
7. Way forward

The district has good potential for sorting, grading, packaging, transportation, storage, processing and marketing of agricultural produce. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology, skills and investments, improving the capabilities of people through technical education and bridging the gaps in agriculture and industrial infrastructure would help in increasing the farm productivity and farmers' income. Banks may play an active role in financing the critical infrastructure through private investment. There is a need for a coordinated approach by all the stakeholders along with strengthening the reporting system by banks under the LBS and regular monitoring and review in BLBC and DLCC meetings.

Broad Sector wise PLP Projections – 2022-23

(₹ lakh)

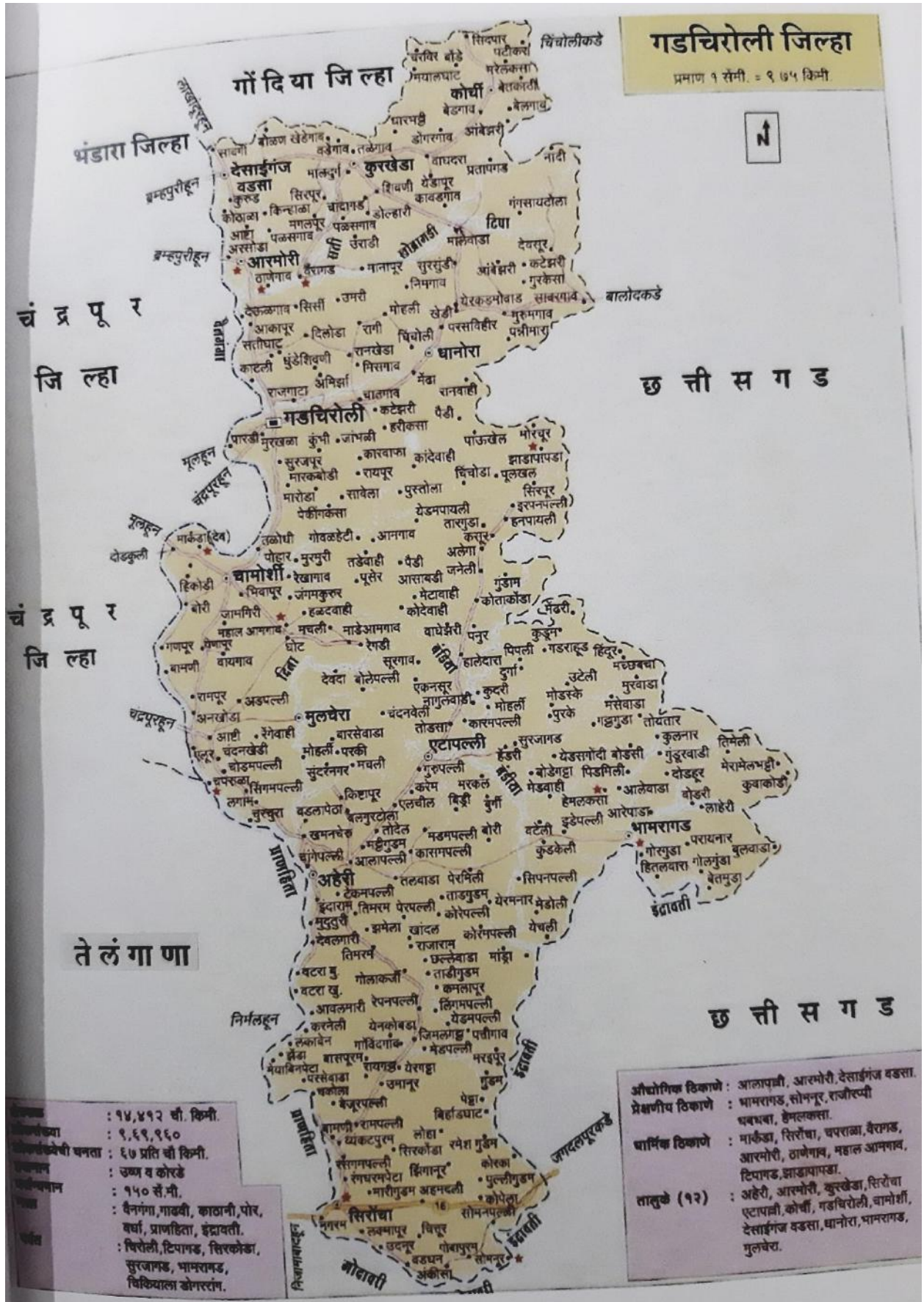
Sr. No.	Particulars	PLP Projection 2022-23
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	52,836.41
ii	Agriculture and Allied Activities	7,368.00
B	Agriculture Infrastructure	3,249.49
C	Ancillary Activities	3,182.23
	Credit Potential for Agriculture (A+B+C)	66,636.12
II	Micro, Small and Medium Enterprises	20,704.95
III	Export Credit	0.00
IV	Education	620.00
V	Housing	2,600.00
VI	Infrastructure involving Bank Credit	2,541.75
VII	Renewable Energy Social	101.10
VIII	Others (Informal Credit)	3,338.75
	Total Priority Sector (I to IV)	96,542.67



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

(₹ lakh)

Sr. No.	Particulars	PLP Projections 2022-23
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	52,836.41
ii	Water Resources	1,617.13
iii	Farm Mechanisation	1,196.33
iv	Plantation and Horticulture (including sericulture)	428.52
v	Forestry and Waste Land Development	287.82
vi	Animal Husbandry - Dairy	786.32
vii	Animal Husbandry - Poultry	732.59
viii	Animal Husbandry - Sheep, Goat, Piggery etc.	1,156.83
ix	Fisheries	968.08
x	Others - Bullock, Bullock Cart etc.	194.40
	Sub-total	60,204.41
B	Agriculture Infrastructure	
i	Construction of Storage facilities (Warehouse, Market Yards, Godowns, Silos, Cold Storage units/chains)	2593.35
ii	Land Development, Soil Conservation, Watershed Development	626.54
iii	Others (Tissues Culture, Agri-biotechnology, Seed Production, Bio-pesticides/fertilizers, Vermi-composting)	29.60
	Sub-total	3,249.49
C	Ancillary activities	
i	Food and Agro Processing	2,000.63
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/ Agri Business Centres, Loans to PACS / FSS/ LAMPS, Loans to MFIs for on lending)	1,181.60
	Sub-total	3,182.23
	Total Agriculture (A+B+C)	66,636.12
II	Micro, Small and Medium Enterprises	
i	MSME -Investment Capital	15,689.70
ii	MSME - Working Capital	5,015.25
	Total MSME	20,704.95
III	Export Credit	0.00
IV	Education	620.00
V	Housing	2,600.00
VI	Social Infrastructure involving Bank Credit	2,541.75
VII	Renewable Energy	101.10
VIII	Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	3,338.75
	Total Priority Sector	96,542.67



District Profile			Appendix - 1					
District -	Gadchiroli		State -	Maharashtra	Division - Vidarbha			
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	14412		Agro-climatic Zone	Eastern Plateau and Hill region Eastern Plains				
No. of Sub Divisions	6		Climate	Dry - sub humid				
No. of Blocks	12		Soil Type	sandy clay, black, loam soil				
No. of Villages (Inhabited)	1509							
No. of Panchayats	457							
3. LAND UTILISATION [Ha]			4. RAINFALL & GROUND WATER					
Total Area Reported	1448000		Rainfall [in mm]	Normal	Actual	2018-19	2019-20	2020-21
Forest Land	1092000			1502	1355	1764	1734	
Area Not Available for Cultivation	75000			Variation from Normal		-147	262	232
Permanent Pasture and Grazing Land	22000		Availability of Ground	Net annual recharge		Net annual draft		Balance
Land under Miscellaneous Tree Crops	2000		Water [Ham]	128223		19236		104643
Cultivable Wasteland	24000		5. DISTRIBUTION OF LAND HOLDING					
Current Fallow	11000		Classification of Holding	Holding		Area		
Other Fallow	13000			Nos.	% to Total	Ha.	% to Total	
Net Sown Area	197000		<= 1 Ha	57342	42	26349	15	
Total or Gross Cropped Area	213000		>1 to <=2 Ha	41466	31	48254	27	
Area Cultivated More than Once	16000		>2 Ha	36025	27	106030	59	
Cropping Intensity [GCA/NSA]	108		Total	134833	100	180634	100	
6. WORKERS PROFILE [in '000]			7. DEMOGRAPHIC PROFILE [in '000]					
Cultivators	178		Category	Total	Male	Female	Rural	Urban
Of the above, Small/Marginal Farmers	152		Population	1073	541	532	955	118
Agricultural Labourers	130		Scheduled Caste	121	65	56	105	16
Workers engaged in Household Industries	7		Scheduled Tribe	415	208	207	398	17
Workers engaged in Allied Agro-activities	102		Literate	798	445	353	686	112
Other workers	77		BPL	830	420	410	780	50
8. HOUSEHOLDS [in '000]			9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Total Households	250		Having brick/stone/concrete houses	102	Having electricity supply	1509		
Rural Households	222		Having source of drinking water	1504	Having independent toilets	54		
BPL Households	113		Having access to banking services	250	Having radio/tv sets	250		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Villages Electrified	1509		Anganwadis	1860	Dispensaries	34		
Villages having Agriculture Power Supply	455		Primary Health Centres	48	Hospitals	14		
Villages having Post Offices	190		Primary Health Sub-Centres	376	Hospital Beds	950		
Villages having Banking Facilities	1509		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Villages having Primary Schools	1652		Fertiliser/Seed/Pesticide Outlets [Nos]	1708	Agriculture Pumpsets (Nos)	18513		
Villages having Primary Health Centres	48		Total N/P/K Consumption [MT]	15411	Pumpsets Energised [Nos]	545		
Villages having Potable Water Supply	1420		Certified Seeds Supplied [MT]	32855	Agro Service Centres [Nos]	35		
Villages connected with Paved Approach Roads	1186		Pesticides Consumed [MT]		Soil Testing Centres [Nos]	3		
13. IRRIGATION COVERAGE [Ha]			Agriculture Tractors [Nos]	3053	Plantation nurseries [Nos]	5		
Total Area Available for Irrigation (NIA + Fallow)	89000		Power Tillers [Nos]	3520	Farmers' Clubs [Nos]	122		
Irrigation Potential Created	230		Threshers/Cutters [Nos]	4522	Krishi Vigyan Kendras[Nos]	1		
Net Irrigated Area(Total area irrigated at least once)	45800		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Area irrigated by Canals / Channels	32200		Rural/Urban Mandi/Haat [Nos]	73	Wholesale Market [Nos]	17		
Area irrigated by Wells	4300		Length of Pucca Road [Km]	9184	Godown [Nos]	114		
Area irrigated by Tanks	NA		Length of Railway Line [Km]	18	Godown Capacity[MT]	171000		
Area irrigated by Other Sources	6300		Public Transport Vehicle [Nos]	3462	Cold Storage [Nos]	Nil		
Irrigation Potential Utilized (Gross Irrigated Area)	67000		Goods Transport Vehicle [Nos]	2824	Cold Store Capacity[MT]	Nil		
15. AGRO-PROCESSING UNITS			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Type of Processing Activity	No of units	Cap.[MT]	Crop	2019-20		2020-21		Avg. Yield [Kg/Ha]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	140			Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Sugarcane (Gur/Khandsari/Sugar)	Nil		Rice	182500	320800	183334	409500	2100
Fruit (Pulp/Juice/Fruit drink)	Nil		Soybeem	100	220	85	1800	1200
Spices (Masala Powders/Pastes)	5		Cotton	14000	86470	14218	88235	700
Dry-fruit (Cashew/Almond/Raisins)	Nil		Maize	1000	2400	443	2400	2400
Cotton (Ginning/Spinning/Weaving)	Nil		Tur	5500	6100	6910	9600	1200
Milk (Chilling/Cooling/Processing)	2		Gram	1900	5800	2896	NA	600
Meat (Chicken/Motton/Pork/Dryfish)	Nil		Jawas	1800	4250	1463	4250	1850
Animal feed (Cattle/Poultry/Fishmeal)	Nil		Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)					
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]	98	Animal Markets [Nos]	2	
Cattle - Cross bred	7	3	4	Disease Diagnostic Centres [Nos]	Nil	Milk Collection Centres	2	
Cattle - Indigenous	508	290	218	Artificial Insemination Centers [Nos]	3	Fishermen Societies Nos	95	
Buffaloes	76	41	35	Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	2	
Sheep - Cross bred	NA	NA	NA	Animal Husbandry Tng Centres [Nos]	2	Fish Markets [Nos]	-	
Sheep - Indigenous	19	NA	NA	Dairy Cooperative Societies [Nos]	116	Poultry hatcheries [Nos]	-	
Goat	240	NA	NA	Improved Fodder Farms [Nos]	Nil	Slaughter houses [Nos]	7	
Pig - Cross bred	NA	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Pig - Indigenous	25	NA	NA	Fish	Production [MT]	4350	Per cap avail. [gm/day]	
Horse/Donkey/Camel	6	NA	NA	Egg	Production [Lakh Nos]	325	Per cap avail. [nos/p.a.]	
Poultry - Cross bred	NA	NA	NA	Milk	Production ['000 MT]	52	Per cap avail. [gm/day]	
Poultry - Indigenous	636	NA	NA	Meat	Production [MT]	2010	Per cap avail. [gm/day]	
Sources (if not mentioned against the respective item):			Item Nos. 1, 6, 7, 9 & 10 - Census 2001; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2007; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.					

District Profile

Predominant economic activities prevalent in the district

The geographical area of Gadchiroli district is 14412 sq. km. and is divided into 6 revenue sub divisions viz, Gadchiroli, Wadsa, Ettapalli, Chamorshi, Kurkheda and Aheri. The population of the district as per 2011 census was 10.73 lakh, of which the share of rural and urban population was at 89% and 11% respectively. Gadchiroli is predominantly district of agriculturists. Out of the total rural population of 9.55 lakh in the district, around 1.45 lakh are having agriculture as the main activity. There are 2.54 lakh land holders of which 95% of land belongs to small & marginal farmers and average land holding in the district being 1 ha. The district is covered by clay, sandy loam, deep black, reddish and yellow soils with portions of black soil and has an annual average rainfall of 1502 mm. The net sown area is 1.97 lakh ha. (13.20%) with net irrigated area at 52800 ha, forming 27% of the net sown area. Major crop in terms of area is paddy which is fully dependent on monsoon only. The climate of the district is also suitable for horticulture and plantation crops like mango, guava and aonla etc.

Other economic activities in the district

The other economic activities of the district are collection of tendu leaves, MNREGA etc. Dairy and poultry has very good potential in the district with market support from nearest places like Nagpur, Gondia and Chandrapur. The district has a number of creeks/rivers and other fresh water bodies which offer very good potential for fresh water fish culture. District is also rich in mineral resources like forest produce as 76% of the total geographical area of the district is covered under forest. The district is not developed with any industry. The Govt. of Maharashtra has allotted plots for industrial purpose at MIDC in the district but not a single industry is established in the district as the entire district is affected by naxal movement. The other economic activities of the district are agriculture and allied activities Dairy and poultry has good potential in the district with adequate infrastructure available in the form of availability of livestock and skilled labour and market support from the adjoining districts. The district is also rich in mineral resources like iron-ore. The district is industrially not developed though there is one MIDC in the district.

Factors affecting the rural economy and development of various sectors:

The fluctuation in rainfall in the district in the past few years has adversely affected the rural economy and development of various sectors. Inadequate infrastructure facilities like power supply, road connectivity and net-connectivity etc., have also affected the rural economy and development of various sectors. Further, industries are reluctant to come in the district due to naxal movement.

Economic Condition:

The Gross State Domestic Product (nominal) at current prices for 2019-20 was ₹2818555 crore and the same is estimated for 2020-21 at ₹2661621 crore. The per capita state income for the year 2019-20 was ₹202130/- and the same is estimated for the year 2020-21 at ₹188784/-. The Gross District Value Added (GDVA) at current prices for the year 2019-20 for the district is ₹ 11057/- crore, whereas the per capita GDVA at current prices for the year 2019-20 for the district is ₹ 97487/-.

(Source: Economic survey of Maharashtra 2019-20)

Banking Profile					Appendix - 2						
District -		Gadchiroli		State -		Maharashtra		Lead Bank -		Bank of India	
1. NETWORK & OUTREACH (As on 31/03/2020)											
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach		
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households in lakh	
Commercial Banks & Private Bank	11	48	35	13	Nil	Nil	Nil	74	NA	Nil	
Regional Rural Bank	1	19	15	4	Nil	Nil	Nil	53	NA	Nil	
District Central Coop. Bank	1	55	47	8	Nil	Nil	Nil	Nil	NA	Nil	
Coop. Agr. & Rural Dev. Bank	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	NA	Nil	
Primary Agr. Coop. Society	254	254	254	Nil	Nil	Nil	Nil	Nil	NA	Nil	
Others	3	3	1	2	Nil	1	Nil	Nil	NA	Nil	
All Agencies	270	379	352	27	Nil	1	14435	127	1679	2.50	
2. DEPOSITS OUTSTANDING											
Agency	No. of accounts					Amount of Deposit [Rs. Lakh]					
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	
Commercial Banks	161246	172549	464393	169.14	42.31	314542	321457	189804	-40.96	34.76	
Regional Rural Bank	51948	59154	85650	44.79	7.80	25546	26627	66252	148.82	12.13	
Cooperative Banks	231254	243658	547530	124.71	49.89	162061	182521	280207	53.52	51.32	
Others	9124	9654	NA	NA	NA	NA	NA	9751	NA	1.79	
All Agencies	453572	485015	1097573	126.30	100.00	502149	530605	546014	2.90	100.00	
3. LOANS & ADVANCES OUTSTANDING											
Agency	No. of accounts					Amount of Loan [Rs.Lakh]					
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	
Commercial Banks	264799	271564	275637	1.50	59.54	79537.00	115764.36	46993.00	-59.41	42.96	
Regional Rural Bank	26451	28415	28926	1.80	6.25	7881.00	8925.00	5103.00	-42.82	4.67	
Cooperative Banks	145123	154213	158377	2.70	34.21	99414.00	89977.64	57290.00	-36.33	52.37	
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
All Agencies	436373	454192	462941	1.93	100.00	186832.00	214667.00	109386.00	-49.04	100.00	
4. CD-RATIO											
Agency	CD Ratio			5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)							
	31-Mar-19	31-Mar-20	31-Mar-21	During 2020-21		Cumulative					
Commercial Banks	28.08	36.01	24.76	Agency	Deposit	Credit	Deposit	Credit			
Regional Rural Bank	30.86	33.52	7.70	Commercial Banks	NA	NA	189804	46993.00			
Cooperative Banks	61.34	49.30	20.45	Regional Rural Bank	NA	NA	66252	5103.00			
Others	NA	NA		Cooperative Banks	NA	NA	280207	57290.00			
All Agencies	30.68	40.46	20.03	Others	NA	NA	9751	NA			
				All Agencies	NA	NA	546014	109386.00			
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021)											
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women		
	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	
Commercial Banks	38287.00	71	19641.00	68	11504.00	78	NA	NA	NA	NA	
Regional Rural Bank	4605.00	8	2689.00	9	3222.00	22	NA	NA	NA	NA	
Cooperative Banks	11337.00	21	6410.00	22	NA	NA	NA	NA	NA	NA	
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
All Agencies	54229.00	100	28740.00	100	14726.00	100.00	NA	NA	NA	NA	
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
Agency	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years	
	Target [Rs.Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]		
Commercial Banks	27896.00	22723.13	81	30039.63	24040.00	80	29515.94	38287.00	130	97	
Regional Rural Bank	7568.00	2903.21	38	7210.49	1538.00	21	8024.14	4605.00	57	39	
Cooperative Banks	21814.00	57659.50	264	18338.35	9949.00	54	24259.91	11337.00	47	122	
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
All Agencies	57278.00	83285.84	145	55588.47	35527.00	64	61800.19	54229.00	88	99	
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
Broad Sector	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years	
	Target [Rs.Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs. Lakh]	Ach'ment [%]		
Crop Loan	23703.00	12383.34	52	18088.17	9564.00	53	19899.99	18545.00	93	66	
Term Loan (Agr)	8517.00	3921.5	46	9808.38	7087.00	72	10899.93	10194.00	94	71	
Total Agri. Credit	32220.00	16304.84	51	27896.55	16651.00	60	30799.92	28739.00	93	68	
Non-Farm Sector	12028.00	9637	80	14304.55	12767.00	89	16500.30	17844.00	108	93	
Other Priority Sector	13030.00	57344	440	13387.37	6109.00	46	14499.78	7645.00	53	179	
Total Priority Sector	57278.00	83285.84	145	55588.47	35527.00	64	61800.19	54229.00	88	99	
9. RECOVERY POSITION											
Agency	2018-19			2019-20			2020-21			Average Rec. [%] in last 3 years	
	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]		
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Cooperative Banks	4420487	4059043	91.82	839779	772513	91.99	NA	NA	NA	NA	
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Sources : Banks, Lead Bank & SLBC											

Sources : Banks, Lead Bank & SLBC

Banking Profile

The district is lagging behind in the good banking network with 48 branches of Commercial Banks, 19 branches of Vidarbha-Konkan Gramin Bank, 55 branches of Gadchiroli DCCB, Postal bank and 254 Primary Agriculture Credit Societies and Large Adivasi Multi Purpose Societies (PACS/LAMPS). However, concentration of branches is in semi-urban areas and rural areas. More than 70% part of the district remains poorly covered in terms of branch network. The other financial intermediaries that also play an important role in channelizing the financial resources is Non-agriculture Cooperative Credit Societies. These institutions also supplement the role of banking sectors in meeting the increasing financial needs of the various sectors. The Bank of India is functioning as Lead Bank in the district.

The ACP targets and achievements under Priority Sector lending during the last three years were as detailed below:

(₹lakh)				
Sr. No.	Year	Targets	Achievements	% ach.
1	2018-19	57278.00	83285.84	146
2	2019-20	55588.47	35527.00	64
3	2020-21	61800.00	54229.00	88

The size of the Annual Credit Plan (ACP) for the year 2021-22 is ₹ 64938.00 lakh which includes ₹33608.00lakh for agriculture (67.7%). The share of District Central Cooperative Bank (DCCB) in ACP stood at ₹57290.00 lakh (52.4%) for the year 2020-21. The total number of KCC/Rupay KCCs issued stood at 1.55 lakh as on 31.3.2021.

CD Ratio

The total deposits of the banks stood at ₹546014.00 lakh whereas the total advances stood at ₹109386.00 lakh. As such the CD Ratio of the district was 20.03% as on 31 March 2021.

Financial Inclusion: Financial inclusion is a key enabler of economic and social development. In India, where a large section of the population still lives outside the ambit of formal financial services, such as credit, deposit, insurance, and pension services. In addition to bank branches, the different kind of financial services are rendered through 127 BCs/BFs/CSPs through 52 ultra-small branches.

Prime Minister Jan Dhan Yojana (PMJDY) : 709958 accounts

Social Security Schemes- (PMJJBY, PMSBY & APY) : 54190, 107121 & 16614 accounts respectively.

CBS project in District Central Cooperative Bank: The District Central Cooperative Bank Ltd., Gadchiroli is working on Core Banking Solution platform since October 2013. As on date, Head Office of Gadchiroli DCCB and its 55 branches are working on CBS platform.

Micro Units Development and Refinance Agency (MUDRA): As on 31 March 2021, the banks had sanctioned loans of ₹9121.00 lakh and disbursed amount of ₹ 8959.04 lakh to 8628 cases.

The commercial banking network in remote blocks viz. Korchi, Bhamragad, Sironcha, Ettapalli, Mulchera are very poor. The major problem of the district is poor net connectivity and staff shortage in the banks.

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 prioritise resource requirement for the purpose.

Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual program for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavoring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers who are District Development Managers of NABARD placed in most of the districts of the country are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

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

The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

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

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern

Sr. No.	Sector	Methodology of estimation of credit potential
		- 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	- 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	- 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	- Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops - Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	- Collection of data on number of milch animals as per the latest census - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation.

Sr. No.	Sector	Methodology of estimation of credit potential
		50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

1	Bankers	i. Provides inputs/information on Exploitable potential vis-a-vis credit available ii. Potential High Value Projects/Area Based schemes iii. Infrastructure support available which can form basis for their business/development plans.
2	Government Agencies/ Departments	i. Developmental infrastructure required to support credit flow for tapping the exploitable potential ii. Other support required to increase credit flow iii. Identification of sectors for Government sponsored programme
3	Individual/ Business entities	i. Private investment opportunities available in each sector ii. Commercial infrastructure iii. 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, Gol:

- ❖ 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 Rs.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 Rs.40,000 crore from Rs.30,000 crore.
- iii. Water conservation commitment stands enhanced as the Micro Irrigation Fund corpus has been increased to Rs.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 **Rs.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 **Rs.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
 - **Rs.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 Rs.30,000 crore, in addition to Rs.90,000 already being provided, for meeting crop loan requirement of Rural Cooperative Banks and RRBs.
2. Rs.2 lakh crore credit boost to 2.5 crore farmers under Kisan Credit Card Scheme.
3. Rs.1 lakh crore under Agri Infrastructure Fund for creation of farm-gate infrastructure for farmers.
4. Rs.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. Rs.20,000 crore for fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY). Rs.11,000 crore for activities in Marine, Inland fisheries and Aquaculture along with Rs.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 Rs.15,000 crore was set up.
7. 10,00,000 ha to be covered under Herbal cultivation in next two years with outlay of Rs.4,000 crore to lead to Rs.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. Rs.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 enhancing farmers' income. 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 Improved 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 Rs.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 Rs.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 Rs.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 Rs.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 Rs. 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 Rs. 9,921 crore.

Initiatives taken during the year (2020-21)

- Disbursement of Rs.25500 crore was made under Special Liquidity Facility (SLF-1) to Cooperative Banks, RRBs and NBFCs (Rs.16800 crore to Cooperative Banks, Rs.6,700 crore to RRBs and Rs.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 Rs.1,567 crore was provided to NBFCs/ NBFC-MFIs with asset size less than Rs.500 crore.
- SLF to SCARDBs of Rs.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:

- i. **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 Rs.1,760.82 crore and estimated loan of Rs.1,568 crore.
- ii. **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 Rs.5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of Rs.126.80 crore has been disbursed under this product.

- iii. **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.
- iv. **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.
- v. Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021
- vi. COVID-19 deferment of loan instalments for client borrowers of NABARD.
- vii. **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 Rs.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 (Rs. 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 Rs. 30,000 crore to Rs. 40,000 crore, as announced in Union Budget 2021-22.
2. Total sanctions of Rs. 34,830 crore and disbursements of Rs. 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 Rs.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 Rs.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 Rs.1128.60 crore was sanctioned and Rs.1827.47 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released under MIF was Rs. 3970.17 crore and Rs.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 Rs.2461.84 crore was sanctioned and Rs.7761.20 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released stood at Rs.84326.60 crore and Rs.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 Rs. 20,000.00 crore was sanctioned and Rs.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 Rs.61,975.00 crore and

Rs.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 Rs. 15,000 crore and Rs. 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 Rs. 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 Rs.2,000/- to Rs.4,000/- per JLG.
- **MEDP/LEDP:** To strengthen NABARD's efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to Rs. 1.00 lakh and for LEDPs to Rs. 8.80 lakh (Farm Sector) and to Rs. 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 Rs.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 Rs.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 Rs.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 Rs.108.00 crore, an amount of Rs.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 Rs.4.06 crore has been utilised under PODF. Under PODF-ID, an amount of Rs.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 Rs.1000 crore with matching contributions from Gol and NABARD under NABSANRAKSHAN, a subsidiary of NABARD.

III. FSPF – Innovations & Technology Transfer

Under Farm Sector Promotion Fund (FSPF), an amount of Rs.17.67 crore was disbursed during 2020-21, as against the budget of Rs.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 Rs.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 Rs.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 Rs.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 Rs.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 Rs.1.00 crore to MABIF, a NABARD supported RBIC and Rs.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 Rs.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 Gol has issued the scheme guidelines to the State Governments

1.4 Policy Initiatives – State Government

Following important announcements have been made in the State Budget 2021-22 for agricultural and rural welfare:

- Zero percent interest on crop loans upto a limit of Rs. 3 lakhs for prompt repayment.
- Provision of Rs. 2,000 crore for strengthening of Agricultural Produce Market Committee (APMC).
- Electrical connection to agriculture pumps through conventional or solar power connection (MSEDCL will be given a share capital of Rs. 1,500 crore every year).
- Under 'Vikel Te Pikel' initiative, Rs. 2,100 crore has been earmarked for the implementation of Hon'ble Balasaheb Thackeray Agribusiness and Rural Transformation Project for the creation of markets and value chain projects.
- A provision of Rs.1000 crore has been made under the Maharashtra Agro Network Business Project (Magnet) to be implemented in the next 6 years to raise the income of the farmers.
- A state-of-the-art orange processing project at Varud Morshi, Amravati and Citrus Estate at Paithan, Aurangabad to enhance the quality and productivity of citrus crop in Marathwada and adjoining areas.
- About 500 new Punyashlok Ahilya Devi Holkar vegetable nurseries (so as to set up at least one new nursery in each taluka)
- Under the Chief Minister Agriculture Research Funda provision of Rs. 600 crore for 3 years (Rs. 200 crore every year) for 4 agricultural universities.
- Sharad Pawar Gram Samrudhi Yojana for providing collective and individual infrastructure in rural areas (such as permanent cowsheds, goat rearing or poultry sheds and composting).
- A state-of-the-art biosafety laboratory at Pune for diagnosis of avian influenza (bird flu).
- Egg production center and other ancillary facilities at Chikhalthana, Aurangabad for promotion of sericulture.
- Undertaking 26 projects under Pradhan Mantri Krishi Sinchan Yojana
- 91 projects undertaken under Baliraja Jal Sanjeevani Yojana. (Out of these, 19 projects have been completed and 1.02 lakh hectares of irrigation capacity has been created. Other irrigation projects which are at the stage of completion in the Water Resources Department will be completed).
- A provision of Rs.1,000 crore for the Gosikhurd National Project, to be completed by the end of December 2023.
- Rehabilitation and improvement of 12 Dams under the World Bank assisted project on "Rehabilitation and Improvement of Dams", at a cost of Rs. 624 crores.
- Implementation of Lakdi-Nimbodi lift irrigation scheme.
- Repairs to existing water sources with irrigation potential up to 600 Hectares under Chief Minister Water Conservation Scheme.
- Financial Development Corporation under the PWD to raise funds for timely improvement and regular maintenance of 3,03,842 km of National/State Highways & other roads.
- Works of 10,000 km rural roads under the Rural Road Development Plan.
- Shivrajya Sundar Gram Abhiyan, to improve the rural solid-waste and sewerage management, cleanliness and sanitation works, tree plantations, environment conservation, child health care programme and improving the overall living conditions of the rural senior citizens, women and children.
- Under Chief Minister's Employment Generation Programme, investment of Rs.1,500 crores in 1 lac industry units to be established in next 5 years to generate direct and indirect employment of 8 to 10 lacs (30% women and 20% SC and ST beneficiaries)
- Honey production centre by MS-KVIB and Gandhi Smruti Nilay Kendra.

- 'One District – One Product' programme, for 2021-22 an outlay of Rs. 321 crores for scheme expenditure and Rs. 3,435 crores for Industry Promotion Grant.
- Non-conventional energy projects with a capacity to generate 25000 Megawatt to be undertaken till 2025, (of which the projects with a capacity of 9305 MW are operational and the projects of 2000 MW are in progress).
- International Funds for Agricultural Development (IFAD) funded "Nav-Tejaswini Maharashtra Gramin Mahila Udyam Vikas (Nav Tejaswini/ Tejaswini Part-2)" for six years with project cost of Rs. 522.98 crores for improving livelihood opportunities and value addition of businesses of the self-help group members.
- For Women and Child Empowerment Scheme, 3% funds from the District Annual Plan will be reserved and around Rs. 300 crores will be available every year.
- In association with NABARD, 280 new godowns are being constructed for storage of agriculture produce like wheat, rice, tur-dal & corn.
- Construction of jetty for tourism at Kashid, Taluka -Murud, Raigad and Cruise Terminal at Bhagwati Port, Ratnagiri.
- Allocation of Rs. 101 crores for Preservation and Conservation of eight ancient temples.
- Integrated colony for the Katkari tribe in Jambhulpada, Tq. Sudhagadh, Raigad, Kolam and Madia Gond primitive tribes with provision of houses, education, health facilities and skill development for employment opportunities for the tribal beneficiaries.
- For developing tourism, fisheries and micro industries in Ratnagiri and Sindhudurg, an outlay of Rs. 100 crores under the Sindhuratna Samruddha Yojana every year for the next three years.
- Under the Human Resource Development project for the empowerment of the female SHGs, SC/ST and for employment generation in 125 underdeveloped talukas in 23 districts of state a total of Rs. 250 crores has been allocated (Rs. 2 crores every taluka). For the improvement in the livelihood of tribals in the aspirational districts of Nandurbar and Gadchiroli, the "Amchur" and "Mohaphul" projects have been sanctioned.
- An allocation of Rs. 1231 crores for the Jawahar wells, horticulture, farm ponds, water conservation works, Panand roads in farm under the Employment Guarantee Scheme.
- "Mazi vasundhara" programme for environment protection and conservation, with a public awareness programme for climate change and environmental problems.
- Aerial seeding and plantation with the help of experts especially on either side of Samruddhi Mahamarg for increasing the Forest Cover.
- Special fund for the development of Pilgrim Centres in Maharashtra.

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

1.5 State Government Sponsored Programmes with Bank Credit

Details of various state government sponsored schemes are given below:

- Dr. Babasaheb Ambedkar Krishi Swavalamban Yojana (100% state sponsored)
- Birsa Munda Krishi Kranti Yojana (100% state sponsored)
- Intensive Cotton Development Program under National Food Security Mission Commercial Crops- 2020-21.
- Benefit scheme of new wells for farmers belonging to Scheduled Castes and Scheduled Tribes under National Agriculture Development Plan
- Orchard Plantation Scheme under Mahatma Gandhi National Rural Employment Guarantee Act
- Bhausaheb Fundkar Orchard Planting Scheme
- Establishment of National Horticulture Mission Protected Agricultural Greenhouse under Integrated Horticulture Development Mission

- Crop Pest Surveillance and Advisory Project (CROPSAP)
- National Food Security Campaign - Coarse Grain (Maize)
- Various Agriculture Awards given by the Department of Agriculture (State Sponsored Schemes)
- Horticulture mechanization
- National Food Security Campaign
- Pradhan Mantri Krishi Sinchan Yojana - More crop per drop
- Integrated Horticulture Development Campaign Post-harvest project management
- Centrally sponsored agricultural mechanization sub-campaign
- National Food Security Campaign- Cereal crops
- Integrated Horticulture Development Campaign Area Expansion
- Collective Farms (under National Horticulture Mission)
- Agricultural Technology Management System - Atma
- Erection of onion storage structure
- Pradhan Mantri Micro Food Industry Upgradation Scheme (PMFME) under Atmanirbhar Bharat Package
- Agricultural Infrastructure Scheme
- Restructured Weather Based Crop Insurance Schemes for 2020-21, 2021-22 and 2022-23
- Prime Minister's Crop Insurance Scheme Kharif 2020-21 to Rabi 2022-23
- Farmers Monthly
- Maha-DBT
- National Food Security Campaign- Cereal crops
- Punyashlok Ahilya Devi Holkar Nursery Scheme Year 2020-21 under National Agricultural Development Plan
- Demonstration Program with Soil Health Magazine Scheme Training under National Sustainable Agriculture Mission 2020-21
- Traditional Agriculture Development Scheme (Organic Farming)
- Dr. Punjabrao Deshmukh Organic Farming Mission
- Intensive Cotton Development Program under National Food Security Mission Commercial Crops- 2021-22
- Gopinath Munde Farmers Accident Insurance Scheme
- Dryland Area Development (RAD) under National Sustainable Agriculture Mission (NMSA)
- Traditional Agriculture Development Scheme (Organic Farming)
- Land Health Magazine Program Year 2021-22

Other State Government Initiatives

Some of the schemes brought out by the State Govt. to impart thrust to agriculture that entail the need for bank finance in a supportive role suiting to the component/features of the scheme are listed below:

- Project on Climate Resilient Agriculture (PoCRA)
- State of Maharashtra's Agribusiness and Rural Transformation (SMART) Project
- Group Farming Scheme
- Maharashtra Agribusiness Network project (MagNet)
- Mahatma Jotirao Phule Shetkari Karj Mukti Yojna 2019 (MJPSKY)
- Digital India Land Records Modernization Programme (DILRMP)

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

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Chapter 2

Credit potentials for Agriculture

The potentials under various sectors covered under “Priority Sectors” has been projected based on parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping patterns, agriculture practices and other developmental indices such as access to markets, etc. In addition, factors such as Govt. priorities, market forces etc. have been considered while arriving at the projections for 2022-23. The same has been presented in this chapter covering major areas in agriculture / allied sector, MSME and Other Priority Sector.

2.1. FARM CREDIT

2.1.1. Crop Production, Maintenance and Marketing

2.1.1.1 Introduction: Out of the total geographical area of 14.48 lakh ha, 10.92 lakh ha. is covered by forest, leaving limited scope for agriculture activity. The gross cropped area and net cropped area of the district is 2.13 lakh ha and 1.97 lakh ha. respectively. The average land holding in the district is 1.6 ha. which have been divided to the 3 - 7 legal heirs of the farmers. Hence, the farmers are holding a small piece of agriculture land having un-irrigated land. Due to lack of irrigation facilities, rabi crops grown in the district are meagre. Paddy is the major crop in the district, which is fully dependant on monsoon.

The credit flow under crop production, maintenance and marketing etc. of the last three years is as under: (₹. lakh)

Particulars	2018-19	2019-20	2020-21
Crop Production, Maintenance and Marketing etc.,	8492.00	9564.00	18546.00

The institutional credit during 2020-21 was increased to ₹ 18546.00 lakh. The main reason in increase in the disbursement of crop loan during that year was on account of MJFKMY benefit made eligible of farmers in the district. Also, the efforts made by the District Administration for providing loans to the farmers have helped in increasing the demand for crop loan in 2020-21.

2.1.1.2. Availability of infrastructure, critical gaps and interventions required action points/issues to be addressed.

- Under Integrated Rice Development Program, training is provided to farmers on farm management practices including pest management. The Agri. Department and KVK also arranges to supply improved agriculture implements at subsidized rates. The farmers have to visit various departments and agencies for getting the information on technology and inputs. Therefore, there is a need for greater co-ordination among different government agencies, input supplying agencies and research departments for effective implementation of extension programs so that the required services are made available through a single window.
- National Oilseeds and Pulses Development Program is under implementation in the district in which crop demonstration, IPM technique, trainings to farmers, use of micronutrients etc. are arranged. The Agri. Department arranges supply of implements, pesticides, bio-fertilizers, sprinklers, seeds and gypsum treatments, etc. The Zilla Parishad provides subsidy for purchase of rotator, paddy ripper, agriculture implements and multi-crop threshers to small farmers specially tribes. Improved seeds, fertilizers, pesticides and insecticides etc., are available in the district.
- The DSAO & KVK arrange crop demonstration, pest management, training to the farmers on nurseries for seed development, micro irrigation, organic manure/ pesticides, vermin compost, create awareness about proper marketing of crops, Agriculture technology information programs, soil testing etc. The district is having Krishi Vigyan Kendra at Sonapur in Gadchiroli under the

agencies of ICAR and Dr. Punjabrao Deshmukh Agricultural University, Akola. The KVK is disseminating area specific technology for various crops. It gives various trainings on improvement in production of crops, uses of fertilizers, lac production, extension services etc.

- A network of 3 APMCs is available in the district for marketing of agricultural produce. Total 48380 MT chemical fertilizers were used during 2020-21.
- GoI / RBI / NABARD have been focusing on the need to streamline credit delivery mechanism to simplify the existing systems to provide timely, and hassle - free credit to the farmers. Kisan Credit Card (KCCs) has emerged, as an innovative credit delivery tool to meet the farmer's needs in a timely and hassle-free manner.

2.1.1.3. Assessment of Credit Potential for 2022-23: Based on the ground assessment and infrastructure development etc., potential for 2022-23 is estimated as under:

(₹Lakh)

Sr. No	Name of the Crop	Scale of Finance	Physical Unit (Ha.)	Bank Loan
1	Paddy	0.374	83807	31343.82
2	Soybean	0.368	327	122.34
3	Arhar / Tur	0.210	7963	1672.23
4	Cotton	0.499	14462	7216.54
5	Sesame	0.184	634.00	116.66
6	Other Crops (Oilseeds, Jowar, Maize etc.)	0.236	728	171.81
	Sub-total		107921	40643.39
	Postharvest/household/consumption requirements (10% of the sub total)			4064.34
	Repairs and maintenance of Farm assets (20% of the sub total)			8128.68
	Total			52836.41

The projection has been made keeping in view good monsoon during 2020-21 and it is expected that similar rainfall situation would prevail during 2022-23 also. Keeping in view the developments in the field of agricultural practices, creation of infrastructure as also the availability of various inputs, potential for the flow of short-term credit for the year to 2022-23 is assessed.

2.1.1.4 Kisan Credit Cards (KCCs)

The performance of banks under Kisan Credit Cards has a direct bearing in timeliness and adequacy of credit support. Implementation of the scheme in its true spirit would augment credit flow and enable farmers to reap the benefits of the scheme. KCCs facilitate hassle free, flexible, timely, and cost effective credit to the farmers. GoI has given instructions that all eligible farmers are to be covered under KCC. There are about 1.35 lakh farmers/cultivators in the district. All had been issued KCCs so far. Around 95% farmers are irregular to use the KCCs and there is a need to create awareness among farmers for proper utilisation of KCCs.

2.1.1.5 PradhanMantri Fasal Bima Yojana (PMFBY) :For protecting the interest of farmers from natural calamities like flood, drought, crop diseases, etc., and for bringing stability to the farm income, GoI has introduced the Pradhan Mantri Fasal Bima Yojna for farmers and non loanee farmers at 2% to 5% annual premium on loan amount. During the year 2020-21, an amount of ₹553.24lakh was deducted from the loan amount of 36000 farmers for Kharif season and remitted to insurance company under the scheme.

GoI & GoM scheme on Interest Subvention for crop loans :GoI and GoM extended the Interest Subvention (IS) @ 2% & 3% respectively to all banks during 2020-21. The farmers who are promptly

repaying the loans were getting KCC crop loan upto Rs.1.00 lakh @ 0% per annum upto 31.03.2021. GoM had increased the said limit to Rs.3.00 lakh during 2021-22.

2.1.1.6 Critical Intervention required

- Development of specialized type of extension services to cater needs of small and other farmers, possibly through Joint Liability Groups/ Self Help Groups and Farmers Clubs. Encourage provision of extension service through ATMA approach, viz., bottom-up planning, farmer-group based, farming system approach, effective coordination through management tools, Public-Private Partnership, location specific and need based and sustainable farming system, processing and marketing.
- Public investment to train farmers in post-harvest technology, infrastructure development both at block and district levels and bringing awareness among farmers for better implementation of government programs. e-linkage enabling Krishi Vigyan Kendras/Village Knowledge Centres/ACABCs to have continuous contact with technology generating institutions and market intelligence.

Suggested action points

Banks

- i. Banks may finance higher scales to eligible farmers including progressive farmers using high technology/ latest techniques of production to realize higher productivity. Farmers may be encouraged to avail marketing credit so that the small farmers may not resort to any distress sale. (Action: All Banks)
- ii. Banks may popularize the KCC scheme amongst the farmers and ensure to cover all eligible / uncovered farmers under KCC scheme.
- iii. SLBC would like to take the initiative to reduce the fresh crop loan processing documents (LDM).
- iv. Exploring possibility to pay stamp duty at RO/ZO or District coordinator level, since farmers located in remote blocks were facing difficulties to get the stamp papers. It was observed that expenditure involved in procurement of stamp paper was much higher than the stamp duty. (LDM).
- v. Allowing proportionate crop loan to a farmers who are facing difficulties in obtaining NOC from the joint land holders of 7/12 (Commerical Bank – LDM)

Govt. Departments

- i. Extension services may further be strengthened and thrust may be given to promote paddy cultivation under SRI method (System for Rice Intensification), multi-cropping system, usage of HYVs and pest resistance seeds, good farm practices including pest management. Farmers may be encouraged to take up multi-cropping / inter-cropping in irrigated areas. Extensive use of bio fertilizers and bio pesticides may be encouraged in order to increase production and at the same time retain the fertility of the soil.
- ii. A large number of applications are pending for energization of agricultural pump sets with the State Electricity Board. Further, there is an erratic electric supply.
- iii. A view may be taken to waive the stamp duty for small and marginal farmers KCC crop loan proposals.
- iv. Issuing 7/12 or revenue certificates to Patta Dharak farmers for obtaining the KCC crop loan.

2.1.2. Water Resources

2.1.2.1. Introduction: Assured water supply is necessary for increasing crop productivity through application of modern inputs like fertilizers, manure and High Yielding Varieties (HYVs) seeds etc. Irrigation projects can be covered under three major headings, viz. minor irrigation (command area up to 2000 ha), medium irrigation projects (command area between 2000 ha to 10000 ha) and major irrigation (command area more than 10000 ha). Minor irrigation holds the key of boosting agricultural production and productivity since these projects are small in nature and thus, are manageable by group of people as well as individuals. Minor Irrigation structures have inherent advantages in distributing the

benefits of irrigation to a wider region to ensure equality in regional development. This sector has been identified as thrust area by Central Government, State Government and NABARD. The geographical area of Gadchiroli district is 14.92 lakh ha, whereas net sown area is 1.97 lakh ha forming 13.20% of the geographical area of the district. Out of this only 0.50 lakh ha area is under irrigation i.e. 3.2% of geographical area and 28% of net sown area.

2.1.2.2. The credit flow under water resources of the last three years is as under:

(₹.Lakh)

	2018-19	2019-20	2020-21
Water resources	727.30	2115.70	3036.13

The institutional credit during last two years has shown an increasing trend from ₹ 2115.70 lakh in 2019-20 to ₹3036.13 lakh in 2020-21. The reason behind the fluctuation was MJP KMY made farmers eligible for formal system loans thus the farmers had demanded for additional loan for raising the crops.

2.1.2.3. Availability of Infrastructure, critical gaps & interventions required, action points / issues to be addressed:

(i) Ground Water: The Groundwater Survey Development Agency has completed their survey on 31 March 2015 and has declared block-wise stage of Ground Water Development assessed by them. They have identified 89 watersheds in the district, out of which 81 watersheds are in safe category and 2 watersheds are in Semi-critical Category.

The details of Taluka-wise ground water resources as on 2007-08 and categorization is as under:

Taluka	Annual Replenishable Ground water availability (ha M)	Natural discharge of groundwater during non-monsoon season (Ham)	Net Groundwater Availability (ha M)	Annual Groundwater Draft (Ham)	Groundwater Availability for future Irrigation (excluding projected demand) (ha M)	Category
Armori	17132	1371	15761	2199	13169	Safe
Wadsa	35579	3424	32154	1211	30590	Un-safe
Kurkheda	8970	448	8521	2526	5648	Safe
Korchi	3857	193	3664	760	2664	Safe
Dhanora	8779	439	8340	2254	5684	Safe
Gadchiroli	6059	303	5756	1464	3970	Safe
Chamorshi	14949	924	14025	2285	10867	Safe
Mulchera	7242	402	6840	940	5635	Safe
Aheri	10118	506	9612	793	8477	Un-safe
Etapalli	11565	578	10987	2048	8485	Safe
Bhamragad	3654	183	3471	229	3149	Safe
Sironcha	9570	479	9092	2527	6305	Safe
Total	137474	9250	128223	19236	104643	Safe

Source : GSDA- Dynamic Water Resources of Maharashtra, Abridged report as on 2015-16

(ii) Surface water:-

(a) Major Irrigation Projects : About 0.20 Lakh ha. area is under irrigation from 2 major irrigation projects. The details of the major irrigation projects are as under :

Name of project	Block	Potential area for irrigation (ha)	Actual area brought under irrigation (ha)	Remarks
Etiyadoh	Bhandara	9378	9535	Completed
Tultuli	Armori	30590	0	Canal work of 56 km. completed. No progress since 1983 for want of Forest Dept. permission

Deena	Chamoshi	12656	10992	Completed
Total		52624	20527	

There is no progress in the work in respect of maintenance, electricity and others for the above projects during the year 2020-21.

(b) Medium Irrigation projects : The details of medium irrigation projects sanctioned in the district are as under:

Name of the project	Block	Potential area (ha.)	Area brought under irrigation (ha)	Remarks
Chichdoh Barrage	Chamorshi	2240	0	Project not yet complete.
Kotgal Barrage	Gadchiroli	1039	0	Project not yet complete.
Karwafa	Dhanora	5250	0	Project not yet complete.
Dongargaon Thanegaon	Armori	2812	0	Project not yet complete.
Kotgal Irrigation	Gadchiroli	4740	0	Project not yet complete.
Talodi Mosaka	Chamorshi	6042	0	Project not yet complete.
Haldi LIS	Chamoshi	6521	0	Project not yet complete.
Chenna	Mulchera	2342	0	Project not yet complete.
Reguntha Irrigation	Sironcha	3283	0	Project not yet complete.
Pohar	Gadchiroli	9738	0	Project not yet complete.
Khobragadi	Korchi	7200	0	Project not yet complete.
Total		51207		

There was no progress in these projects during the year 2020-21. However, the Irrigation Department has received sanction for 7 Lift Irrigation schemes. The work of Yengalkheda project of 695 ha. capacity in Kurkheda block is in progress.

(c) Minor irrigation :

There are various minor irrigation projects in the district. The block wise position of the projects is as under:

Name of Block	Number of projects	Total area (ha)	Name of Block	Number of projects	Total area (ha)
Dhanora	611	4598	Kurkheda	800	6120
Mulchera	596	2779	Etapalli	427	1694
Gadchiroli	947	8397	Bhamaragad	127	723
Korchi	410	1925	Aheri	591	2917
Chamoshi	811	8350	Wadsa	368	5335
Armori	798	6735	Sironcha	588	5021
Total				7074	54594

Dug well and bore well:The major ground water based MI investment activities are dug wells and bore wells. There are 14737 dug wells and 158 irrigation bore wells in the district. There is good potential for financing dug wells in all the blocks as 81 watersheds out of the total 83 have been declared safe.

Farm Ponds:State Government has announced the scheme for construction of farm ponds in all the districts. Accordingly, the Agriculture Department has started construction of farm ponds. It was planned to construct 2500 farm ponds during the year 2017-18. During the year 780 farm ponds have been completed by DSAO under different schemes. As paddy is the main crop, the farm ponds are very useful in providing life savings irrigation to the crop.

Energization :There are 1675 villages in the district. Out of these, 1509 villages are inhabited and all villages have been electrified. MSEDC has provided electricity connection for 20363 pump sets as on 31 March 2021. The use of electricity for agricultural purpose in the district during 2020-21 was 2530 lakh kilowatt-hours. There are 4 sub centres of 66 KV and 5 sub centres of 33 KV in the district.

Other facilities :

a.The Groundwater Survey Development Agency (GSDA), Nagpur provides support services like selection of site of well, issuance of spacing certificate, etc. Central and State Governments are supporting programs for supply of drip irrigation and sprinkler irrigation sets for fruits and vegetable crops. Banks have expertise for appraisal of small individual LIS. For formulation of LIS, services of private consultancy agency can be hired from Nagpur and Chandrapur.

Infrastructure Planned :Irrigation Department is expecting to get funds for constructing Dam at Yengalkheda in Kurkheda block, Chichdoh Barridge, Mahagaon Gera LIS, Haldipuram LIS, Talodhi LIS and other Minor Irrigation projects. As per ground water availability, there is scope for rejuvenation of 73000 new wells in the district. There is need of making efforts to tap the available resources.

Infrastructure Gap :Though there is vast scope for lift irrigation schemes in the District, LIS has not picked up due to various factors, viz., delay in permission from Forest Deptt., delay in providing electricity connection, lack of follow up and organizing skill and lack of Government / Bank Support. Banks should increase the credit flow to the sector by financing lift irrigation schemes through Joint Liability Groups/SHGs.

2.1.2.4.Assessment of Credit Potential for 2022-23: Based on the ground assessment and infrastructure development etc., potential for 2022-23 is estimated as under:-

(₹lakh)						
Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Dug well / new well	No.	1.200	615	738.00	664.20
2	IP Set Electric	No.	0.300	560	168.00	151.20
3	Pump sets–diesel/kerosene	No	0.350	485	169.75	152.78
4	Drip set	Ha	0.500	275	137.50	68.75
5	Sprinter set	ha	0.250	250	62.50	31.25
6	Lift irrigation big	Ha.	1.600	12	19.20	17.28
7	Lift irrigation - small	ha	1.100	60	66.00	59.40
8	Renovation of well	No.	0.450	120	54.00	48.60
9	Pipeline system (100 m)	HM	0.550	215	118.25	106.43
10	Agri. implements	No.	0.750	330	247.50	222.75
11	Energisation of pump sets	No.	0.600	175	105.00	94.50
TOTAL						1617.14

2.1.2.5. Suggested Action Points

State Government / Banks

- More individual Lift Irrigation Scheme are to be encouraged to exploit the surface water potential. (Action : Water Resources Department Govt. of Maharashtra)
- Many of the MI/LI schemes have suffered on account of delayed electric connections, inadequate and erratic power supply. MSEDC/Government may consider availing of financial assistance through RIDF for developing adequate infrastructure.
- There is a need to increase water-use efficiency of lift irrigation schemes by adopting micro irrigation and cultivating high value crops in their command. Especially, flood irrigation crops may be

discouraged so that surplus water can be used for other high value crops. Low water intensive but high value crops should be encouraged in the Lift Irrigation commands. (Action: Department of Agriculture, Govt. of Maharashtra)

- As per the latest Ground Water estimates (2014-15) evaluated by GSDA, both the fluctuation of the groundwater table and stage of groundwater development are considered for categorising of the watershed into Safe, Critical, Semi-critical and Over Exploited. Application of this classification at the field level especially for bank finance may be difficult. Appropriate mechanism should be evolved wherein all new groundwater structures, irrespective of sources of finance, should be permitted for construction through GSDA.
- Bore well construction for irrigation is not eligible activity for institutional credit. However a large number of bore wells for irrigation purpose have been installed in the state which has not been accounted for estimating the groundwater draft. This does not reflect the correct status of groundwater development. GSDA may take steps to include these bore wells in calculation of ground water draft in the survey done for groundwater assessment.
- The average annual rainfall in some areas is to the tune of 1200mm to 1400 mm. Major portion of this rainfall is lost as run off. There is an urgent need to introduce model structures for rainwater harvesting. Department of Agriculture may take the help of Agriculture Universities to formulate model designs and introduce them in selected areas.
- Focus should shift from providing more irrigation to better water management so that the same amount of water is sufficient to cover a larger area. The Water User Associations should be trained in water budgeting to ensure optimum use of available water for select crops.(Action : Department of Irrigation, Government of Maharashtra)
- Delisting of small and medium reservoirs should be taken up to increase storage capacity of the reservoirs. MREGS funds may be used for the labour component. Zilla Parishad may introduce these in their plans for 2022-23.
- Remotely located pumps may be run by use of solar energy. They may also be run on standalone wind mills. The community lift irrigation schemes may include solar energy for running the prime mover. MEDA may identify locations and promote introduction of these units through bank loan.
- More emphasis may be given to install Water meters on MI water supply as well as Lift Irrigation Schemes so that Lapses in flow measurements of these schemes will not affect the data about canal water use. (Action : Department of Agriculture, Govt. of Maharashtra)
- Due to the paucity of water in river, the existing LIs are facing acute water shortage. At such locations, Irrigation Department should construct KT Weirs for this purpose, GoM can avail loan from RIDF. Alternatively, KT weirs can be financed as a part of LI scheme also.
- Artificial recharge measures through construction of rain water harvesting structures like rain water storage tanks, percolation tanks, farm ponds, check dams etc. will have to form an integral part of the minor irrigation development.

2.1.3 Farm Mechanization

2.1.3.1. Introduction: Farm mechanisation is important to accelerate the growth of both production and productivity. “Farm mechanization not only saves time and labour, cuts down crop production costs, reduces post-harvest losses; but also promotes sustainable use of natural resources through machine assisted resource-conservation farming such as zero-tillage, raised-bed planting, precision farming, drip or sprinkler irrigation” Besides facilitating and ensuring timeliness, thoroughness and cost effectiveness of agricultural operations, it contributes to improving the quality of life of rural work force and farm families. There is no separate National Policy on Agricultural Mechanization. This is covered under the regular Agricultural policy of the Government.

Status of Farm Mechanization in Maharashtra State

The total power availability of Maharashtra state was 0.70 kW/ ha during the year 2001 which was less than national average of 1.35 kW/ha during the same year. The food grain production of the state is less than the national average. There is great scope for mechanization in the state and especially horticultural crops and sugarcane. Various equipments of farm mechanization have been developed by the agriculture research universities in Maharashtra. The field testing, patenting and marketing of same need to be addressed. Grapes are being grown and being exported. There is a need to mechanize grape production by introducing machines for its planting, application of biogas slurry, irrigation, spraying and harvesting. Citrus is also grown on large area and its needs mechanization. Cotton occupies large area efforts are being made to develop cotton cultivars suitable for harvesting with self-propelled cotton picker. Area under soybean is on the rise and it also needs to be mechanized. A few newly developed equipment identified are Zero till seed drill, seed cum fertilizer drill, strip till drill, raised bed planter, sugarcane cutter planter, sugarcane harvesters, rice planter, tractor/power tiller operated motivator, sunflower thresher, aero blast sprayer, power weeder, ground nut digger etc.

The timeliness of operations has assumed greater significance in obtaining optimal yields from different crops, which has been possible by way of mechanization. There is tremendous scope for mechanization to maintain timeliness of operation. Operations such as land leveling, irrigation, sowing and planting, use of fertilizers, plant protection, harvesting and threshing need a high degree of precision to increase the efficiency of the inputs and reduce the losses. The time taken to perform sequence of operations is a factor determining the cropping intensity. To ensure timeliness of various operations, it is quite inevitable to use such mechanical equipment's having higher capacity besides reducing the number of operations. Further, there are good chances to reduce the cost of production by reducing labour cost through mechanization. Farm Mechanization reduces the weather risk and risk of non-availability of labour and thus wastage is minimized.

1.Tractor, trailer and implements:In the present model, a 35 hp tractor is considered as it is suited to most of the soils in our country and is sufficient enough for carrying out most of the works. Tractor HP can be changed if any special operation is envisaged. Tractors perform a large number of operations, both mobile as well as stationary. Therefore, along with tractor, provisions of a mould board plough, trailer, cultivator, cage wheel, disc harrow, seed drill and other accessories are necessary.

2. Power Tiller/ Small Tractor :Power tiller is suitable for the paddy cultivation as well as for tilling small fields especially under wet land conditions. What a farmer cannot perform with the help of bullocks and tractors with implements, power tiller can; thus bringing in a new hope to paddy growing farmers. In the present model, a power tiller is considered, which besides performing tillage and puddling operations can perform a variety of other stationary and mobile farm operations. However, when puddling is not important and small distance haulage of smaller quantities dominate the custom line requirements a smaller tractor of 9-18 HP can be incorporated instead of a power tiller. Necessary changes in the outlay can be made accordingly.

3.Pumpset with accessories :Larger number of farmers suffer due to lack of water during the critical periods of plant growth, although water source is available. Availability of a portable pump set with the agriclinics will be a boon to such farmers to meet the critical needs.

4.Power thresher :Quickest collection of clean grains after harvesting is a felt need of all the farmers to avoid post harvest losses. A multipurpose power thresher matching to the HP of the prime mover is envisaged under the scheme.

5. Winnower : Winnowing is the operation to separate grains from straw and chaff. A power driven winnower is considered under the present scheme.

6. Self-Propelled Reaper :Self-Propelled Reaper is a machine equipped with a prime mover and is used for harvesting field crops like paddy, wheat, soybean etc. Under the model, a self-propelled reaper is considered.

7. Sprayers : Sprayers are used to spray insecticides and pesticides on the crops for plant protection. Under the scheme, two manually operated and one power operated sprayers are considered.

8. Tools for repairing of machines : Various tools are necessary for repair and maintenance in the case of failure of any machinery. Accordingly, a provision is made under this head to have a complete set of tools to meet the day-to-day repair works.

9. Insurance : As the agricultural machinery are capital intensive in nature, an insurance provision is made against theft, accident etc.

10. Workshop Shed :Provision of a workshop shed has been made to keep the machinery, tools etc. and to carryout day-to-day repair and maintenance works. A shed area of 300 sq. ft is considered adequate to meet the requirement.

The credit flow under farm mechanization of the last three years is as under: -

	(₹lakh)		
	2018-19	2019-20	2020-21
Farm Mechanization	406.20	813.00	1173.18

The institutional credit has shown increasing trend from ₹ 406.20 lakh in 2018-19 to ₹ 813.00 lakh in 2019-20 and to ₹ 1173.18 lakh in 2020-21. The banks is making efforts to provide loans to suitable farmers/beneficiaries for purchase of agriculture machineries and implements for agriculture and allied activities.

2.1.3.2 Availability of Infrastructure, critical gaps & Interventions required, action points / issues to be addressed:

A. Infrastructure available

(i).During the year 2020-21, 17 tractors and 35 power tillers were reported to have been registered with RTO office, Gadchiroli. Taking into account incoming and outgoing vehicles, there were 3918 tractors and 2876 trailers in the district as on 31 March 2021. The district has 290125 bullocks and 34830 buffaloes, to use as draught animals and bullock carts are 16540. Availability of tractors in the district is 9 per thousand ha. of gross cropped area as against 12 tractors per thousand ha in the State.

(ii).Zila Parishad and Agri. Department provide implements like improved plough, drills, sprayers, dusters, etc., at subsidized rates.

(iii)Authorized dealers of popular brands of tractors, power tillers are not available in Gadchiroli and farmers are purchasing these implements outside Gadchiroli district. Service/repair centres are not available at Gadchiroli. while routine maintenance at taluka places is available. Fuel supply is a major problem in the district because limited service stations are available in the district.

B. Infrastructure Gap

- There is need for releasing the subsidy through banks so that standard equipment's are purchased through authorised dealers. This will also help them meet their fund requirements on time.

- ii. Agriculture Extension workers are required to encourage farmers having irrigated fields for adopting double cropping and mechanization.
- iii. Group loans i.e. WSHGs/SHGs/JLGs may be encouraged to help small/marginal farmers for purchasing farm machinery and equipment.

2.1.3.3. Assessment of Credit Potential for 2022-23: Based on the ground assessment and infrastructure development etc., potential for 2022-23 is as under:-

(₹ lakh)						
Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Tractors	No.	7.000	145	1015.00	761.25
2	Power Tillers	No.	2.500	145	362.50	271.88
3	Threshers	No	1.000	145	145.00	108.75
4	Agri implements to JLGs and SHGs	No.	1.100	66	72.60	54.45
TOTAL						1196.33

2.1.3.4. Suggested Action Points

1. The use of the tractor for custom hiring may be encouraged through legislative measures. The various problems faced by the farmers in this process such as uneven distribution of tractors, uniform cropping pattern in the area, social symbol attached to the ownership of tractors and the payment problems should be further probed into for their minimization. (Action line dept., GoM)
2. To solve the problems of mechanization of smaller holdings, the following possibilities need to be explored:
 - a. Cooperative management of farm machinery (Action line dept., GoM)
 - b. Financing of second hand tractors for small farmers (Action-Banks)
 - c. Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings (Action line dept., GoM)
 - d. Devising smaller machinery suitable for small farms, which constitute the vast majority of farmers, but the machinery has to be effective and less costly. (Action line dept., GoM)
 - e. Promoting purchase of tractors by JLGs (Action : Banks)
 - f. Dovetailing subsidy for small tractors in districts where tractor population is less. (Action : GOM)
3. Suitable crop planning on the farm and in the area can be quite useful to gainfully employ the tractor. The monoculture of crops and varieties in the area results in high seasonal fluctuation in its use. (Action line dept., GoM)
4. There is need to revamp the tenancy legislation so that the land lease market is encouraged and the size of the tractor operated farms is increased to justify the existing farm machinery. (Action line dept., GoM)
5. Technical know-how should be provided to the farmers with respect to appropriateness of farm machinery for the situation and for its proper use. Training relating to farm machinery and equipment should be imparted to the farmers and artisans. (Action line dept., GoM)
6. Service units should be encouraged and mobile service units should be started. Adequate and soft loans for such purposes should be provided. (Action-Banks)
7. Special training programs for repair of small machinery especially seed drills and cultivators. (Action : Agriculture Department)
8. Promote research for development of small tools which are viable on smaller holdings (Action :Agriculture Universities).
9. Separate Schemes may be formulated for financing new and replacement of farm machinery

independent of tractors. Model schemes may be prepared and circulated among member banks.
(Action : Lead Bank).

2.1.4 Plantation and Horticulture including Sericulture

2.1.4.1. Introduction

Horticulture and plantation sector covers a broad spectrum of activities like production, postharvest management, processing, marketing and export of fruits, vegetables, flowers, medicinal & aromatic plants, plantation crops, spices, bamboo, mushroom, apiculture and sericulture. It accounts for about 30% of India's agricultural GDP from 13.08% of cropped area and provides about 37% of the total exports of agricultural commodities. India is the world's second largest producer of fruits (15%) and vegetables (11%).

Maharashtra, with 08 diverse agro-climatic conditions, is a major producer of varied horticultural crops such as fruits, vegetables, flowers, spices, plantation crops, root / tuber crops, medicinal and aromatic crops, etc. Maharashtra contributes 8.14% to the national production of horticulture and plantation crops.

MIDH - Promotion of Kitchen Garden in Tribal Districts

The scheme is being implemented in 14 tribal districts viz. Thane, Pune, Nasik, Dhule, Nandurbar, Jalgaon, Ahmednagar, Nanded, Amravati, Yeotmal, Gadchiroli, Chandrapur, Palghar and Gondia which have been facing the problem of malnutrition. The scheme aims at providing balanced diet, rich in vitamin A & C and other essential minerals like iron and other nutrients, by promoting plantation of fruit trees and vegetables in the backyards of their residence. During 2018-19, an expenditure of ₹ 14.18 lakh was incurred. During 2020-21 grant of ₹ 7.26 lakh sanctioned by state government.

Sericulture

Sericulture is the rearing of silkworms for the production of raw silk which involves food-plant cultivation, feeding the silkworms which spin silk cocoons and reeling the cocoons for unwinding the silk filament for value added benefits such as processing and weaving. Sericulture is ideally suited for improving the rural economy of the country, as it is practiced as a subsidiary industry to agriculture. Mulberry silk development programme is implemented in 24 districts of the State. Details of Mulberry plantation and production are given in the following table :

Intervention	Unit	2018-19	2019-20	2020-21
Area under plantation (new)	Ha	10377	12984	11279
Area under plantation (old)	Ha	9,406	4901	4426
Total area under plantation	Ha	19,783	17885	15705
No. of farmers	No	18,160	16744	14851
Supply of layings	Lakh	54.67	42.22	24.71
Cocoon production	MT	3,230.27	2655.76	1340.61
Production of raw silk	MT	496.37	408.50	206.07
Procurement of cocoon by Govt	MT	0.477	0.093	0.00
Employment generated (mandays)	Lakh	54.60	44.93	22.66

(Source : Economic Survey of Maharashtra 2020-21)

Tasar silk development programme is implemented in four districts of the State viz. Bhandara, Chandrapur, Gadchiroli and Gondia. Area under plantation of Ain and Arjun trees (on which Tasar silkworms are grown) in these four districts is 18,866 ha. During 2019-20 production of raw Tasar silk was 19.06 MT, while during 2020-21 upto October, it was 1.42 MT.

The credit flow under plantation and horticulture of the last three years is as under: -

(₹.Lakh)			
Plantation & Horticulture including sericulture	2018-19	2019-20	2020-21
	553.10	51.00	73.59

The institutional credit during last three years has shown decreasing trend from ₹ 553.10 lakh in 2018-19 to ₹ 51.00 lakh in 2019-20 and thereafter increased to ₹ 73.10 lakh during 2020-21. There are no major changes in infrastructure development. However, taking into account various programs of Government including subsidy under Employment Guarantee Scheme, the potential has been estimated as under:

2.1.4.2 Infrastructure and linkage support available, planned and gaps:

- Under EGS assistance is available for SF/MF/SC/ST (100%) and other farmers (75%) for plantation of most of the fruit crops. Horticulture Department and KVK are arranging for supply of good quality planting material, other inputs and technical advice etc. Farmers can take advantage of subsidy available for drip irrigation from Agriculture Department under Maharashtra Micro Irrigation Program.
- Krishi Vigyan Kendra, Gadchiroli has started training programs in various disciplines. There is a training centre of Central Silk Board and Directorate of Sericulture at Armori and private traders purchase in the district.
- Nabard under wadi project provided plants to nearly 4000 tribal family members in Kurkheda and Korchi Block of Gadchiroli District.

Infrastructure Gap

- Marketing support would lead to development of hi-tech horticulture. A strong cooperative marketing network should be established, to get remunerative price. Bankers in the district should welcome the new developments and encourage financing for hi-tech project in horticulture. A sensitization workshop for bankers on lending to the sector may increase awareness among bankers.
- Government nurseries should be set up at all blocks in the district. For promotion of medicinal and aromatic plants, training to farmers is necessary. Efforts are needed to encourage sericulture activity in potential area. Budgetary and organizational support for Post-Cocoons activities is required.

2.1.4.3. Assessment of Credit potential for 2022-23:- Based on the ground level assessment and infrastructure development etc., potential for 2022-23 is as under:-

(₹ Lakh)						
Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Citrus, Orange and lime	Ha.	1.610	225	362.25	326.03
2	Guava (6 x 7 m)	Ha.	1.080	21	22.68	20.41
3	Green shadenet (10 R)	No	4.500	16	72.00	64.80
4	Aromatic & medicinal plants	Ha.	1.200	16	19.20	17.28
	Total					428.52

2.1.4.4 Critical interventions required for creating a definitive impact

- The available 35,000 ha land which is current fallow / cultivable wasteland can be used for plantation and horticulture purposes. Further, 13,000 ha. of other fallow land can also be gainfully utilised with a minor treatment. Most of these areas are in the possession of Forest Department / Revenue Department / local bodies and need the respective clearances for their utilisation.
- Promoting: a) Area expansion programme for premium fruit crops with adequate backward and forward linkages. b) High density planting for mango, orange, and guava for enhancing productivity

and returns. c) Sericulture on cluster basis through training for skill upgradation and FPO formation for backward & forward linkages.

2.1.4.5 Suggested Action Points

i) Banks

- a) Banks may provide loans to farmers for setting up of Green Houses. For this market facilities are available at block levels and adjoining districts of Maharashtra, Chhattisgarh & Telangana States.
- b) Banks may provide loans for new crops viz., ginger, turmeric, & other medicinal plants.

ii) Development Department of State Government

- a) Horticulture nurseries may be set up at all blocks. Department may facilitate tie up of growers with the herbal medicine manufacture. Technical training & on the spot guidance to farmers should be provided.
- b) Banks should give thrust to the Horticulture programme in view of the various incentives available under the National Horticulture Mission. Progressive farmers may be encouraged for setting up Green House/Poly house.
- c) DSAO and Social Forestry Department may promote medicinal & aromatic plantation by providing training to farmers and making available quality planting material. The Tribal farmers who have been allotted forest land need to be guided on horticulture.

iii. Other issues:

- a) There is no organized market for horticulture crops in the district. Facilities like cold storage are not available in the district. Farm models of plantation leaving scope for production of food grains with improved techniques needs to be developed and propagated among small farmers.
- b) In case of medicinal plants there is a need for proper tie-up between farmers and processors for the growth of the sector and training for good collection practices for minor forest produce.
- c) There is scope for Tasar Sericulture in the blocks of Armori, Gadchiroli, Wadsa & Dhanora. The Department may take help of good NGOs to propagate the activity. In addition bankers may be sensitised to lend to this sector.

2.1.5 Forestry & Wasteland Development

2.1.5.1 Introduction

‘Forestry’ is basically art, science & practice of studying and managing forests & related natural resources and ‘Forest’ by definition can be described as an area covered chiefly with trees and undergrowth covering a large tract with a purpose of both economic as well as ecological gains. Economic gains result from a large number of commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibers, lac, bamboo canes, fodder, medicine, drugs and many more items.

In the State of Maharashtra, the Forest Cover is 50,777.56 sq km (16.50 % of GA) and RFA is 61,579 sq km (20.01% of GA). Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and

Planning Authority (CAMPAs). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

2.1.5.1.1 Agroforestry

Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers (86% cultivating about 47% of the net sown area), limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities only available in 48% of the net sown area, climate risk, etc. Thus, the economics does not gel much in favour of the sector which harbours almost 50% of the population.

For mitigating risks viz. economic as well as environment and for better returns, one of the viable options could be 'Agro-Forestry' which has traditionally been a way of life and livelihood in India for centuries. The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. There can be various elements of Agro-Forestry System. However, the basic element is 'Agriculture' which in broader sense encompasses agronomic crops, horticulture activities & animal husbandry activities integrated with trees or woody perennials. The system can also facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc. A very important feature of Agro-Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system.

2.1.5.1.2 Agroforestry Systems

Agroforestry systems, in addition to the economic benefits provide environmental gains leading to resilience of agriculture through adaptation/mitigation strategies in respect of climate change. Being perennials, the trees provide an element of long-term economic stability to the farmer in the event of a crop failure. Thus, broadly the Agroforestry Systems can be classified on the basis of structure i.e. its components and their arrangement (spatial & temporal) as also the functions they perform. The broad classification would be as under:

Agro-Forestry Systems			
Structural Basis		Functional basis	
Nature of Components	Arrangement of Components	Productive Function	Protective Function
Agri-Silvicultural Systems	Spatial Arrangement	Timber, Fodder & Fuel wood	Wind Breaks & Shelterbelts
Silvi-Pastoral Systems		Food, Fiber & Shelter	Soil Conservation
Agro-Silvi-Pastoral Systems	Temporal Arrangement	Non Timber Forest Produce	Soil Improvement

Agro-Forestry Systems	
Structural Basis	Functional basis
➤ Agri- Component comprises of Food Grains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc. ➤ Silvi - Component comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs ➤ Pastoral - Component comprises of fodder grasses ➤ Agro - Component only comprises of food grain component	

2.1.5.2 Gadchiroli district is predominantly known as forest district and is gifted with rich forest cover of 9916.94 Sq. Km (9,91,694 Ha). forming 78% of the total geographical area. Forest in the district is rich in teak, bamboo, tendu and other minor forest produce. Farm forestry/ captive forest plantation are therefore suitable projects for the district. Plantation of forest species viz., Eucalyptus and bamboo can be taken up on private wastelands, marginal lands, and farm bunds, Community/Panchayat lands. The Ballarpur Paper Mill, which depends upon bamboo supplies from natural forests, has also contributed in a small way to develop agro forestry system in the district. There is 35458 ha of wasteland in the district which has not been, brought under any economic / productive use, which can otherwise be utilized for raising forestry plantation. Forestry and Waste Land Development is an important activity for conservation of natural ecosystem.

District	Geographical Area (GA)	2019 Assessment				% of GA	Change wrt 2017 assessment	Scrub
		Very Dense Forest	Mod. Dense Forest	Open Forest	Total			
Gadchiroli	14,412	4,699.29	3,307.73	1,909.92	9,916.94	68.81	-87.06	24.58

The credit flow under Forestry and waste land development of the last three years is as under:-

(₹lakh)

Forestry and waste land development	2018-19	2019-20	2020-21
	225.20	697.00	1005.79

The credit flow under the sector in the district at the initial period was negligible but in the last 02 years it jumped from ₹. 225.20 lakh in 2018-19 to ₹. 697.00 lakh in 2019-20. Most of the banks are reporting the finance to activities of this sector under plantation and horticulture. The projections are made taking into account the facts and allotment of encroached forest land to tribal and other farmers.

2.1.5.3. Availability of Infrastructure, critical gaps & Interventions required, actions points / issues to be addressed:

Infrastructure available

- Technical guidance to farmers can be made available by Forest Department / FDCM and Social Forestry Department. Seedlings can be made available from departmental nurseries. There are 4 nurseries of social forestry Department. During the year, the Central nursery of Social Forestry Deptt. produce 58000 plants and about 2.01 lakh seedlings were raised under different programs like MGNREP, Vanmahotsav, Amla and Medicinal Plants under National Medicinal Plants Board, etc. by the Deptt. In case of shortfall, the seedlings of required species can be arranged from private nurseries or even from nurseries outside the district.

- ii. Centrally Sponsored Scheme of National Bamboo Mission has been launched by the Govt. of India in Dec. 2006, for holistic development of bamboo sector in the country. A project to develop a Bamboo Cluster through NGO and SHGs has been approved and is under progress.
- iii. The Govt. has announced a back-ended Credit Linked Subsidy Scheme for Promotion of Tree Borne Oilseeds (TBOs) implemented by National Oilseeds and Vegetable Oil Development Board, to encourage growing oil seed bearing trees like, jatropha, karanj, mahua, neem, simarouba, jojoba etc., in the degraded/wastelands.

Infrastructure Gap

- i. There is a need to upgrade the Social Forestry department office by providing suitable office premises, required manpower with computerization of the office. There is a need to upgrade the departmental nurseries by providing facilities like, sufficient manpower, fencing, water storage, irrigation systems, storage place, green house/poly house, electricity connectivity, etc.
- ii. The members of SHGs/WSHGs as workers engaged in farm forestry be established and activated by the department. Bankers need to get acquainted with techno economic parameters of forest development scheme and finance such schemes as per viability and bankability

2.1.5.4. Assessment of Credit potential for 2022-23 :- Based on the ground assessment and infrastructure development etc., potential for 2022-23 is as under:-

(₹ lakh)						
Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Farm forestry (Nilgiri)	Ha.	0.500	24	12.00	10.80
2	Bamboo plantation	Ha.	0.500	606	303.00	272.70
3	Jatropha plantation	Ha.	0.400	12	4.80	4.32
					Total	287.82

Initiatives taken by banks/ State Government/ Various agencies

'Centrally Sponsored Scheme of National Bamboo Mission' has been launched by the Govt. of India in Dec. 2006, for holistic development of Bamboo sector in the country. The scheme offers assistance to Govt., public as also private undertakings for R&D, plantation development, handicrafts, marketing and exports etc.

National Mission on Bamboo Application (NMBA), has been established under the TIFAC (Technology Information, Forecasting and Assessment Council), Department of Science and Technology, New Delhi. The Institute supports technological upgradation, development of indigenous capacities/enterprise and linkages with markets with an aim to promote bamboo sector in the country.

2.1.6 Animal Husbandry - Dairy

2.6.1.1. Introduction :- Dairy Development is an activity, which contributes to nutritional requirement of the family of a farmer in addition to supplementing his income. Dairy is an important subsidiary activity especially for small and medium farmers, women and also a profitable commercial venture. As per 2019 livestock census data the district was 4.59 Lakh cattle consisting of 3.61 Lakh females, 0.98 lakh males and 0.66 Lakh buffaloes with 0.48 Lakh females and 0.16 Lakh males. Population of CB cows was 3404 in the district is negligible. The district accounted for 0.79% of total state milk production (97110 litres per day) and 9.28% of Nagpur region milk production (657822 litres per day). The estimated per capita milk availability was 90 gram /day as compared to 215 gram for the State as a whole. The success of dairy is largely due to the development of appropriate technologies with supporting infrastructure that has

linked the urban consumers and the rural milk producer and brought the benefits of development research in the form of inputs and services to the farmer's doorstep. Most of the women SHGs are taking up dairy as income generating activity. Dairy activity also leads to promotion of NFS activities like milk processing, manufacturing of sweets and other milk products.

The institutional credit during last three years has shown initially decreasing trend from ₹ 627.30 lakh in 2018-19 to ₹ 614.00 lakh in 2019-20. Thereafter it increased to ₹ 886.02 lakh in 2020-21. The sincere efforts needs to be made by the banks for providing loans to the farmers for agriculture allied activities under dairy sector have helped in increasing demand.

2.6.1.2. Infrastructure and linkage support available, planned and gaps:

- As per Statistical Handbook 2017, There are 116 milk societies in the district having 8,069 members (average 69 members/society), all are non-functional. There are 4 milk routes in the district and all are non-functional. There are two chilling plants at Allapalli and Kaneri, each with 5,000 litre capacity, both the plants are closed due to non-availability of required quantity of milk. The total milk production in the district was 97110 ltr per day (organised as well unorganised sector). Two private dairies from Nagpur are collecting about 950 ltr. milk per day from the district.
- Fodder scarcity has not been reported in the district. Crop residues of paddy and forest cover are the main fodder source. The concentrate feed is available in the market.
- There are 6 Veterinary Hospitals, 92 dispensaries with artificial insemination facility, 44 first aid centres, 7 mobile dispensaries and 5 mini polyclinics in the district.
- There is only one cattle breeding farm in the district and a Bull Mother Farm at Wadsa. Adoption of AI technique is satisfactory only in 3 talukas viz., Charmoshi, Armori and Wadsa.
- Kondakosara in Bhandara district and Bramhapuri in Chandrapur district are the nearest cattle markets for the district.
- State Govt. has announced a scheme to provide subsidy @ 75% to SC/ST and 50% to others for setting up dairy units of up to 6 milch animals. Dairy activity has been identified as a key activity in all 12 blocks under NRLM and is taken up by SHGs and also by individuals. District Dairy Development Office is implementing a scheme for supply of animals under DEDS.

2.6.1.3. Assessment of Credit Potential for 2022-23:- Based on the ground assessment and infrastructure development etc., potential for 2022-23 is as under:-

(₹lakh)

Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Fodder cultivation	Ha.	0.250	120	30.00	27.00
2	Cows – Crossbreed	No.	0.660	225	148.50	133.65
3	Buffaloes	No	0.770	130	100.10	90.09
4	Indigenous cows	No	0.350	130	45.50	40.95
5	Calf rearing (Heifers) 20 calves	No	6.500	16	104.00	93.60
6	Mini dairy 05 Animals	No	3.500	65	227.50	170.63
7	Commercial dairy 10 animals	No	6.500	12	78.00	70.20
8	Bulk milk coolers	No	20.500	7	143.50	129.15
9	CB Cows KCC (per cow)	No	0.180	60	10.80	10.80
10	Buffaloes KCC (perbuffaloes)	No	0.180	113	20.25	20.25
TOTAL						786.32

2.1.6.4 Critical intervention required:

The Bull Mother Farm needs revival so that it can act as source for producing Sahiwal and Jersey crossbred Bulls. As per estimates based on assumption of one centre for 5000 adult cattle units, the district requires 32 veterinary graduate centres. Similarly, the district requires 176 AI centres based on the norms of one AI centres /1,000 breed able cattle and 2,000 breed able buffaloes against existing number of 136 centres.

Details of some schemes of Animal Husbandry in Maharashtra (Source: Dept of AH, Maharashtra)

Schemes by Dept of Animal Husbandry, GoM

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (per cent)
1.	Navinypuarn Scheme - 06/04/02 milch animal group distribution scheme	A) 06 Crossbred cows / buffaloes distribution - as per @ 40000/-, per animal cost	Rs. 240000/-	General 50%, schedule cast and schedule tribes 75 %
		Cattle shed (33X35 sq. foot)	Rs. 30000/-	
		Automatic fodder cutting machine	Rs. 25000/-	
		Shed for storing food	Rs. 25000/-	
		Insurance	Rs. 15184/-	
		Total	Rs. 335184/-	
		B) 04 Crossbred cows / buffaloes distribution - as per @ 40000/-, per animal cost	Rs. 160000/-	
		Insurance	Rs. 10125/-	
		Total	Rs. 170125/-	
		C) 02 Crossbred cows / buffaloes distribution - as per @ 40000/-, per animal cost	Rs. 80000/-	
		Insurance	Rs. 5061/-	
		Total	Rs. 85061/-	

Schemes under Mahatma Gandhi National Employment Guarantee Scheme

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1.	In the sheds of cow / buffalo pucca bottom, crib, & tank for storage of	26.95 Sq. meter (For 06 milch	Rs. 35000/-	Limited to Rs. 35000/-

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
	urine	animals)		
2.	Supplementary feed for livestock / animals (Azola)	2 x 2 x 0.2 Meter	Rs. 2000/-	Limited to Rs. 2000/-

Schemes under District Planning Committee Scheme (DPC)

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1.	02 Milch animals group distribution to District's Schedule cast Beneficiary	02 crossbred cows / buffaloes distribution-as per Rs. 40000/- and insurance	Rs. 85061	75 % Subsidy
2	Fooder supply to livestock beneficiary for draught (Bhakad) milch animals of Schedule cast Beneficiary.	Supply of fodder for draught period to the milch animals distributed in government schemes or beneficiaries owns milch animals (crossbred cows/ buffaloes 190 kg and 225 kg respectively, in pregnancy period 90 Kg. feed 100 % Subsidy	In the form of object	100 %
3	Training to schedule cast beneficiaries regarding Animal Husbandry.	By giving training to schedule cast beneficiaries regarding Animal Husbandry, giving them the opportunity of self-employment 3 days daily allowance and travel allowance Rs.1000/- per beneficiary	3 Days training	rs. 1000/- per beneficiary
4	Genetic improvement programme to increase the productivity of cows / Buffaloes of the state	Selection of high yielding/ producing cows /buffaloes of farmers to give priority to the breeding facility and give incentives to the farmers	Rs.5000/- Female calf Rs.25,000/- male calf purchase	100 % Subsidy,
5	Kamdhenu Village adoption scheme (Communal benefit scheme)	Selection of one village from the jurisdiction of dispensary/clinic and implementation of the programme for the increase in milk production	Rs.1,52,500/-	100 % subsidy, Communal benefit scheme

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
		and fodder etc.		
6	Encouraging for the development of fodder.	100 % subsidy limited to Rs.600/- per acre. Fodder seeds / Perennials fodder saplings supply.	Limited to Rs.600/-	100 % subsidy.

2.1.6.5 Suggestion /Action points for Banks / Govt., Dept.

- Banks may encourage dairy development by adopting area based approach for financing in clusters. Calf rearing may be encouraged on a large scale with the help of bank finance by identifying suitable beneficiaries. Financing on the line of Dairy Entrepreneurship Development Scheme may be encouraged. There is need to revive dormant societies.
- Steps may be taken to improve the functioning of the primary milk producers cooperative societies to augment the daily milk collection as well as credit flow. Government support is required for setting up of Breeding Farm in the district so that good quality animals will be available to farmers.

2.1.7. Animal Husbandry - Poultry

2.1.7.1 Introduction : Poultry farming is an important livelihood activity providing animal protein and gainful employment. Poultry products, especially eggs, have an important role in human diet. Development of commercial poultry sector is yet to take root in the district. High temperatures, high rainfall coupled with poor awareness among farmers are the main constraints. The egg production during 2017- 18 was 203.32 lakh numbers (191.60 lakh from desi layers and 11.72 lakh from improved layers) in the district, which accounted for 0.35 % of the state's total egg production. As per ISS 2017-18 report data, the total poultry birds in the district were 1.81 Lakh including 1.77 lakh desi fowls, 0.04 improved fowls. Duckery is popular amongst Bengali population and has scope in the district. There are 3420 ducks and 29 turkeys in the district. The estimated per capita egg availability was 30 eggs /year as against 39 eggs /year for the State as a whole.

The credit flow during last three years has shown first decreased trend from ₹351.10 lakh in 2018-19 to ₹51.00 lakh in 2019-20 and further marginally increased to ₹73.59 lakh in 2020-21. The sincere efforts needs to be made by the banks for providing loans to the farmers would have helped in increasing demand for Poultry sector.

2.1.7.2 Infrastructure and linkage support available, planned and gaps:

Infrastructure available

- Good market for both eggs and meat is available in the district. Backyard poultry is practiced by tribal families. At present, supplies from other districts and neighbouring Telengana State are meeting the demand for eggs and poultry birds. There is no hatchery unit in the District. Day old chicks are brought from hatcheries located at Nagpur, Hyderabad, Aurangabad, Pune etc.
- AH Department has a poultry training centre at Wadsa. A cooperative poultry layer unit was financed by NCDC has become defunct.
- Duck Breeding Farm with a capacity of 500 birds is located at Wadsa. At present the unit is not working. Initially duck units were distributed to SC/ST beneficiaries on 50% subsidy to increase egg production. At present, high egg producing breed viz., 'Khaki Campbell' is being maintained on the

farm. The duck breeding farm has required facilities in terms of brooder, brooder-cum-grower and layer sheds. This farm is being strengthened with Central Assistance. Foundation stock as well as hatching facility is being strengthened. The farm can act as a source for supply of grown up ducks for promoting backyard duckery and duck cum fishery units. Compound duck feed is prepared on the farm using required feed ingredients like wheat, soybean, fishmeal, minerals etc.,

- iv. The Govt. of India through NABARD implementing Poultry Venture Capital Fund Scheme, wherein back ended subsidy of 33.33% for SC/ST and 25% for others is available for different poultry development activities.

Infrastructure Gaps: The details are given under dairy chapter. Feed analytical and Disease Diagnostic Laboratory could be established in the district under Animal Husbandry Department.

2.1.7.3. Assessment of Credit Potential for 2022-23: Based on the ground assessment and infrastructure development etc., potential for 2022-23 is assessed as under:-

(₹. lakh)

Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Commercial Broilers (per birds)	No.	0.006	37000	222.00	199.80
2	Commercial layers	No	0.009	46000	414.00	372.60
3	Backyard poultry	No	0.350	5	1.75	1.58
4	Broiler processing unit 5000 birds	No	2.700	7	18.90	17.01
5	Feed plant	No	5.500	6	33.00	29.70
6	Duckery	No	0.600	5	3.00	2.70
7	Broiler KCC (per 100 birds)	No	0.090	370	33.30	33.30
8	Layers KCC (per 100 birds)	No	0.165	460	75.90	75.90
TOTAL						732.59

Emerging Activities /Activities requiring focused attention: Poultry has good scope in the district. Financing for poultry units in the district under subsidy schemes of State Government and Poultry Venture Capital Fund (Subsidy) Scheme of Central Govt. etc. may increase the credit flow.

Details of some schemes of Animal Husbandry in Maharashtra (Source: Dept of AH, Maharashtra)

Schemes by Dept of Animal Husbandry, GoM

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (per cent)
1.	Navinypuarn Scheme - 1000 starting poultry farming (avocation) in Maharashtra state by rearing 1000 broiler birds	Bird shed, Store room, Electrification etc.	Rs. 200000/-	General 50%, schedule cast and schedule tribes 75 %
		Equipment, Food- water vessels, Brooder	Rs. 25000/-	
		Total	Rs. 225000/-	
		Poor fodder Process materials, Seeds , Saplings	Rs. 2100/-	
		Training / Beneficiary	Rs. 2000/-	
		Total Group cost	Rs. 300000/-	

Schemes under Mahatma Gandhi National Employment Guarantee Scheme

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1.	Poultry farming shed	3.75 x 2 Meter, (For 100 Poultry birds)	Rs. 40000/-	Limited to Rs. 40000/-

Schemes under District Planning Committee Scheme (DPC)

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1	Training to schedule cast beneficiaries regarding Animal Husbandry.	By giving training to schedule cast beneficiaries regarding Animal Husbandry, giving them the opportunity of self-employment 3 days daily allowance and travel allowance Rs.1000/- per beneficiary	3 Days training	rs. 1000/- per beneficiary
		Local breeds per goat - Rs. 4000/- and male goat Rs.5000/-	Rs. 47848/-	
2	Integrated Poultry Development Scheme	Day old 100 chicks group distribution scheme	Rs.16000/-	On 50 % subsidy for a general. From 50 % self-contribution bird shelter and equipment expenditure
		8 to 10 weeks age 25 pullets & 3 cocks group distribution scheme	Rs. 6000/-	

Suggested Action Points**a) Banks**

Banks may provide credit to the sector considering the potential in the district. Banks may explore financing for poultry units to enable the farmers to avail incentives applicable under State and Central Sector Schemes for Poultry. Banks may identify SHGs and unemployed youth to take up the activity.

b) Development Department of Govt.

Animal Husbandry Department may guide/ train the progressive farmers. Small Scale duckery units and as also units with Low Input Technology (LIT) and hybrid birds could be promoted by banks for SHGs in coordination with Animal Husbandry Departments and NGOs. The strengthening of duck breeding farm has to be completed at the earliest.

Other issues: The Joint Liability Groups (JLGs)/ Activity Based Groups (ABGs) may be used for financing the activity which will provide income generating activity to the SF/MF and agricultural labourers.

2.1.8. Animal Husbandry - Sheep, Goat & Piggery etc.

2.1.8.1. Introduction: Sheep, Goat & Pig rearing etc., is a traditional subsidiary activity for small, marginal farmers and landless labourers. The district has large forest/pasture land, fallow land, and a mono-crop system, thereby posing no problems for grazing of sheep/goats. Further these activities do not require any special skill and have a low maintenance cost and easy market accessibility. The district has 42% tribal population and rearing of sheep, goat, pig etc. have been their traditional activities. It is an important activity for landless, women, SF/MF for augmenting income. Piggery has been adopted in the district. However, stall fed piggery is not yet practiced. Goat rearing is an important part of financing. The practice, so far, has been to finance small units of 5+1, 10+1 and 20+1. The wool production was 8940 kg in 2016-17. As per 20 livestock census, 2019, the district has 239587 goats, 18605 sheep and 25210 pigs. The district ranks first in terms of pig population in the state. The credit flow of Nil in 2018-19 has picked up to ₹ 467.00 lakh in 2019-20 and further increased to ₹ 673.89 lakh in 2020-21. The efforts made by the banks for providing loans to the farmers will help in increasing demand for this sector.

2.1.8.2. Infrastructure and linkage support available, planned and gaps:

Infrastructure available /planned

- The district has large forest lands, fallow lands, pastures, with a mono crop system, making available ample grazing area. Marketing of live animals / meat is not a problem. Market for goat meat is also available in the adjoining districts viz., Chandrapur and Nagpur.
- Department of Animal Husbandry is undertaking breed improvement program for sheep by introducing improved rams in different blocks of the district. Animal Husbandry Department can guide in procuring improved quality animals and in training of progressive farmers. Veterinary infrastructure details are furnished in dairy chapter.
- Scheme on supply of Goat units under Tribal Sub Plan (TSP) is being implemented in Gadchiroli District. Under the scheme, 50% subsidy to BPL and Tribal beneficiaries is available. The scheme consists of supply of feed and incentives for construction of Goat house. Centrally Sponsored Schemes: Integrated Development of Small Ruminants and Rabbits is also being implemented through NABARD under which subsidy of 33.33% for SC/ST and 25% for others is available.

Infrastructure Gap :Facilities for veterinary and vaccination services could be further strengthened.

2.1.8.3. Assessment of Credit Potential for 2022-23: Based on the ground assessment and infrastructure development etc., potential for 2022-23 as under:-

(₹ lakh)						
Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Sheep rearing 20+1	No.	2.600	70	182.00	163.80
2	Goat rearing 20+1	No.	2.900	60	174.00	156.60
3	Pig rearing	No.	1.300	185	240.50	216.45
4	Commercial piggery 100 pigery	No.	5.700	46	262.20	235.98
5	Goat/Sheep KCC	No	0.300	1280	384.00	384.00
TOTAL						1156.83

Details of some schemes of Animal Husbandry in Maharashtra (Source: Dept of AH, Maharashtra)

Schemes by Dept of Animal Husbandry, GoM

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (per cent)
1.	Navinypuarn Scheme- Semi: Stallfed 10 goats and 1 male goat group distribution	10 + 1 goat group rates (Osmanabadi / Sangamneri breed per goat - Rs.6000/- and male goat Rs. 7000/-)	Rs.67000/-	General 50%, schedule cast and schedule tribes 75 %
		Local breeds per goat - Rs. 4000/- and male goat Rs.5000/-	Rs.45000/-	
		insurance 4 per cent of the cost of livestock including service charges (Osmanabadi / Sangamneri breeds per goat Local breeds Per Goat	Rs. 2957/- Rs.1986/-	
		Goat Wada	Rs. 15750/- (for 225 Sq. foot)	
		Goat management	Self beneficiary	
		Feeding utensils and water pots	Rs.1000/-	
		Health facilities and treatment	Rs.1150/-	
		Total(For Osmanabadi / Sangamneri)	Rs.87857/-	
		Total Local breeds	Rs. 64886/-	

Schemes under Mahatma Gandhi National Employment Guarantee Scheme

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1.	Goat farming shed	3.75 x 2 Meter, (For 10 goats)	Rs. 35000/-	Limited to Rs. 35000/-

Schemes under District Planning Committee Scheme (DPC)

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
1	Training to schedule cast beneficiaries regarding Animal Husbandry.	By giving training to schedule cast beneficiaries regarding Animal Husbandry, giving them	3 Days training	rs. 1000/- per beneficiary

Sr. No.	Name of the scheme	Project phase wise	Project cost (Rs)	Subsidy (percent)
		the opportunity of self-employment 3 days daily allowance and travel allowance Rs.1000/- per beneficiary		
2	10 Goats & 1 male goat group distribution to the beneficiaries of schedule cast	10 + 1 goat group rates (Osmanabadi / Sangamneri breed per goat - Rs.6000/- and male goat Rs. 7000/-)	Rs. 71239/-	75 % subsidy for schedule cast
		Local breeds per goat - Rs. 4000/- and male goat Rs.5000/-	Rs. 47848/-	
		8 to 10 weeks age 25 pullets & 3 cocks group distribution scheme	Rs. 6000/-	

Suggested action points

Banks

- The banks may adopt cluster approach for financing these activities.
- Banks may take help of NGOs and AH Department in promoting stall fed piggery.
- Banks may finance for stall fed goatery by identifying progressive beneficiaries in coordination with Sheep and Goat Development Corporation, NGOs and AH Deptt.

State Govt.

- AH Dept. should ensure proper guidance to beneficiaries for sustaining the units.
- Problems faced by borrowers and banks regarding insurance need to be solved.
- DRDA may adequately cover the activities under NRLM.
- Training to goat entrepreneurs may be given on stall fed goatery by involving institutions like AH Dept., SELF Nagpur and Sheep & Goat Development Corporation.
- Stall fed piggery is required to be introduced in the district.

Other Issues

- JLGs/ABGs may be encouraged to take up small ruminant developmental activities.
- For promotion of stall fed goatery and piggery, there is no demonstrative unit in the district. AH Department/DRDA may arrange exposure visits of selected entrepreneurs /groups to agencies, viz., Sheli/Mendhi Vikas Mahamandal, Nagpur, Nimbkar Agricultural Research Institute (NARI), Phalanx in Satara District, Rural Agricultural Institute, Narayangaon in Pune District, Bosco Gamin Vikas Sanstha, Ahmednagar, etc.

2.1. Fisheries

2.1.9.1. Introduction : Fisheries play a prominent role in the socio-economic set up, as it provides cheap animal protein, generates employment and earns valuable foreign exchange to the State. The potential

resources of inland fisheries in the district are in the form of village ponds, waterlogged areas, reservoirs, irrigation tanks and rivers etc. Inland fish culture plays an important role in development of the economy of Gadchiroli district with more than 5,000 tanks/ reservoirs and water bodies spread over 9,000 ha area. These water bodies offer scope for promotion of inland fisheries. The district is gifted with four perennial Rivers viz. Vainganga, Godavari, Pranhita and Indravati. Fishery is providing employment opportunities directly to 12000 fishermen and indirectly to 5,500 fishermen in the district. The fish fauna found in the water bodies are *Mystus singala*, *Wallago attu*, *Clarius batrachus*, *Channa maurilius*, *Channa punctatus*, *Channa gachwa*, *Notopterus* etc. The major carp varieties like Catla, Rohu, Mrigal and exotic carp like *Cyprinus Carpio*, grass carp and silver carp are cultured in small tanks and reservoirs.

The credit flow of ₹ 201.00 in 2018-19 has decreased to ₹81.00 lakh in 2019-20 and thereafter increased to ₹ 116.89 lakh in 2020-21. The efforts made by the banks for providing loans to the farmers will help in increasing demand for this sector.

2.1.9.2. Infrastructure and linkage support available, planned and gaps:

A. Infrastructure available /planned

- Two agencies viz., District Fisheries Development Office (DFDO) and Fish Farmers Development Agency (FFDA) are mainly responsible for extension services, technical guidance, input supply, providing incentives, leasing water spread areas to fish farmers.
- The FFDA has a mandate to develop 100 ha, water spread area every year, of which 90 ha, for Semi Intensive Fish Culture and 10 ha, for new pond construction through individual farmers.
- There are 96 Fisherman Cooperative Societies in the district having 11406 members. Out of these societies, 82 are functional. There is a District Fisheries Coop. Federation which mainly helps in input supply, providing incentives, leasing water spread area, development of cooperative societies, allotment of area in reservoirs to societies, fish seed production and fish seed supply.
- There are two fish seed rearing centres in the district, one in Govt. Sector at Murkhala and another in private sector at Deulgaon with seed stocking capacity of 72 lakh fish spawn and 50 lakh fish spawn respectively. There is no fish seed hatchery in the district.

2.1.9.3. Assessment of Credit Potential for 2022-23: Based on the ground assessment and infrastructure development etc., the potential expected as under:

(₹ lakh)						
Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Construction of new ponds	No.	1.500	125	187.50	168.75
2	Fishing nets	No.	0.900	215	193.50	174.15
3	Reservoir fishing	Ha.	0.600	24	14.40	12.96
4	Fish culture	Ha.	4.200	24	100.80	90.72
5	Fishery - Pond KCC	No	2.000	245	490.00	490.00
6	Fishery - Reservoir KCC	No.	0.300	105	31.50	31.50
	TOTAL					968.08

Availability of subsidy under different activities:

	Activity	Subsidy to SC/ST % Maximum limit	Subsidy to others % Maximum limit
1	Construction of New tank (1ha)	25% ₹75000/-	20% ₹.60000/-
2	Renovation of tank	25% ₹.18750/-	20% ₹.15000/-
3	Supply of inputs	25% ₹.12500/-	20% ₹.10000/-

- The FFDA is providing subsidy towards the use of aerator for fish farmers who have achieved a production of 3,000 kg per ha, per annum, to raise the production further, the farmers are provided

subsidy at the rate of 25% of the unit cost of ₹50,000 each (maximum subsidy ceiling of ₹. 12,500/-) for all categories of farmers. Subsidy for establishing fresh water fish hatchery with a capacity of 10 million is available with a ceiling of ₹.80,000/- to all categories of fish farmers.

- Subsidy is also available for integrated fish farming with poultry and duck rearing at the rate of 20% of the unit cost of ₹.80,000/- with subsidy ceiling of ₹.16,000/- per ha. for all categories of farmers, except SC/ST for whom it is 25% with maximum of ₹ 20,000/ ha. Against production potential of 23640 MT, the current fish production is 4274 MT being a huge gap. A scheme has been prepared by Fisheries Department to increase the area under water bodies by deepening of existing tanks, construction of new tanks, farm ponds, etc., under MREGS.

2.1.9.4 Critical interventions required for creating a definitive impact :

1. The wild growth of “Eichhornia crassipes” weed in storage side of Gose Khurd dam and along Wainganga river has adversely effected fish production to a large extent since past three to four years. This weed needs to be eradicated for utilizing the vast potential of fish production available.
2. Identification of reservoir fisheries for scientific stock management and development.
3. Encouraging fishermen to undertake fresh water prawn farming.
4. Strengthening of inland fish marketing by providing infrastructure facilities.
5. Encourage private farmers for construction of new fish ponds in low lying area for providing employment and providing self-employment to them
6. The projects on Mograbandh for breeding of fish and their storage in tanks needs to be promoted.

2.1.9.5 Suggested Action Points

a) Bank

Banks may provide loans for fisheries as it is a viable activity. Many SHGs are coming forward for undertaking fisheries. More such groups need to be encouraged. Activity Based Groups and Joint Liability Groups for the activity may be formed and financed on large scale.

(b) Development Dept. of Govt.

- i. Adequate marketing arrangements for fish and prawns may be developed. Cold storage unit may be established under Government promotional programs.
- ii. The private owned ponds may be considered for development under composite fish culture and fresh water prawn culture after renovation. Ensure regular and timely supply of carp seed (fry/finger lings) to fish farmers and owners of the existing fishponds and tanks.
- iii. The extension agencies may submit the proposals on fisheries involving subsidy and bank loan in time to the banks for timely sanction of loan.

2.1.10. Farm Credit - Others-Bullocks, carts, two wheelers etc.,

2.1.10.1. Introduction: Bullocks and bullock-carts are very important for the farming community. Bullocks are used as draught power for ploughing and for transportation of rural/agricultural produce. Bullocks and bullock carts are the most economical and easily available, operationally feasible multipurpose modes of farm power and transportation in remote/interior areas, especially for small and marginal farmers. The other relevant advantages of bullocks are that it is a source of organic manure, biogas generation and income generation by custom- hiring during lean seasons. This activity is generally financed under Government sponsored programs like NRLM/MPBCDC/ASDC and programs under ADO-ZP.

2.1.10.2. Infrastructure and linkage support available, planned and gaps :

- i. The local bullock population is not sufficient to meet the long term potential as well as demand. The availability of animals in the market remains good due to high turnover/ replacement. Gadchiroli being a forest district (78%), availability of timber for bullock cart is not a problem. Local artisans /carpenters can manufacture carts.
- ii. Veterinary aid is available in the district at select places through veterinary centres of Animal Husbandry Department. Details are furnished in Chapter on Dairy Development. Subsidy is available to farmers under programs implemented by the Mahatma Phule Backward Class Corporation. Subsidy is also available for acquiring bullocks and carts by farmers belonging to economically backward section of the community under Tribal Sub Plan (TSP) and other programs implemented by the SC/ST Corporation.

2.1.10.3. Assessment of Credit Potential for 2022-23: Based on the ground assessment and infrastructure development etc., potential for 2022-23 is assessed as under:-

(₹ lakh)

Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Bullocks	Pair	0.600	330	198.00	178.20
2	Bullock carts	No.	0.300	60	18.00	16.20
TOTAL						194.40

2.1.10.4 Critical interventions required for creating a definitive impact :

Konda Kosara in Bhandara district and Bramhapuri in Chandrapur district are the nearest cattle markets for the district.

2.1.10.5 Suggested Action Point

a) For better recovery performance under Government sponsored program, the selection of borrowers should be made carefully to ensure that only the genuine and needy cases are identified for financing.

b) Development Dept. of Govt.

Awareness should be created among farmers about improved tyre carts. AH department can identify proper sources for procuring bullocks.

c) Other Issues

Gadchiroli being forest district the use of draught animals like horse, donkey, ponies (khechar) may be suitable for certain villages in hilly area. Hence, there is potential in the district for supply of such animals which can be used to reduce the drudgery of the tribal women and also can be used as source of income by using the animals for transportation of material.

2.1.11 Integrated Farming Systems for sustainable income and climate resilience

2.1.11.1 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:

- Soil fertility and productivity enhancement through organic waste recycling and increased sustainable farm income
- Integrated farming system shall meet the energy and timber needs of rural households and also timber needs of construction sector in a cost effective manner.
- Higher food production to equate the demand of the exploding population

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like mixed/intercrop, multi-tier crops. The livestock components may be milch animals, goat, sheep, poultry and the tree components include fruits, timber, fuel and fodder. The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season.

2.1.11.2 Policy Support/Models

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders, which can be accessed from the link -

http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf

The Maharashtra specific models for IFS for Agricultural Diversification, Enhanced Income and Employment brought out by the Indian Council of Agricultural Research (ICAR) are presented below in the table 2.1.11.4.

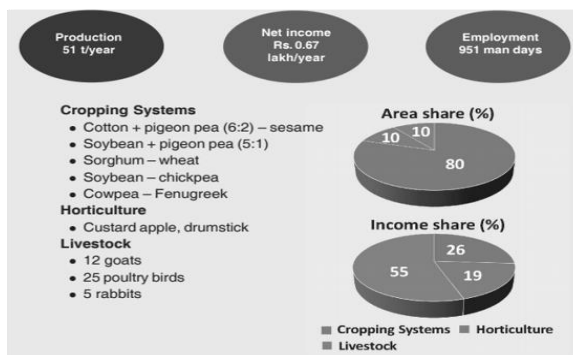
The credit potential for IFS is projected under respective sectoral chapters.

2.1.11.3 Issues and Suggestions

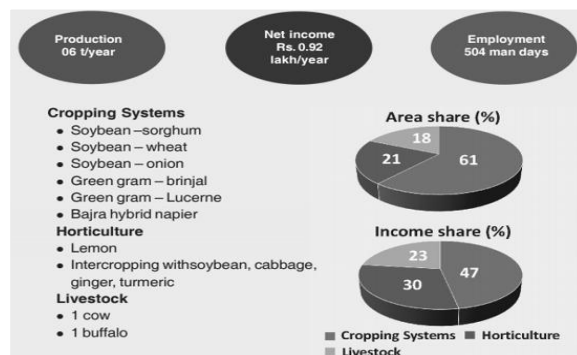
- i. Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.
- ii. Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.
- iii. Banks may explore possibility of financing IFS models in cluster mode.

2.1.11.4 The models for Integrated Farming Systems for Agricultural Diversification, Enhanced Income and Employment are as follows:

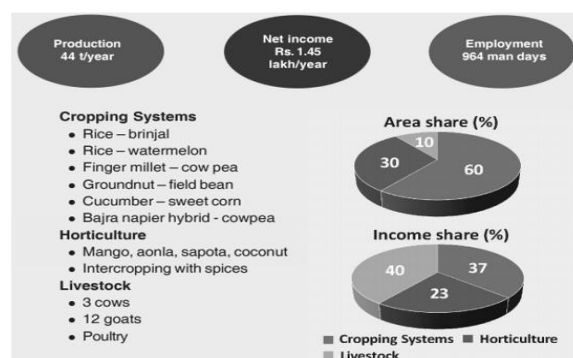
Goat + crop IFS (1 ha) for rainfed areas



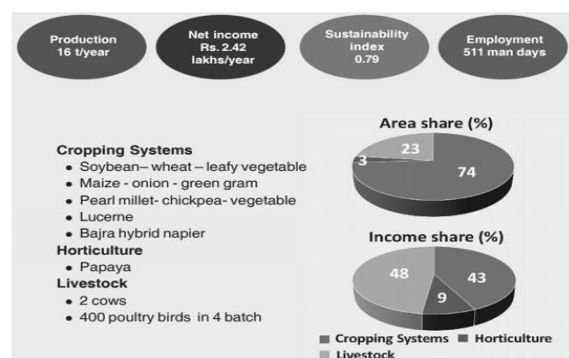
Crop + dairy IFS (1 ha) for Marathwada region



Crop + livestock IFS (1 ha) for North Konkan coastal area



Crop + livestock IFS (1 ha) for sustainable income



Chapter 2.2 Agriculture Infrastructure

2.2.1. Construction of storage and Marketing Infrastructure

2.2.1.1. Introduction: Agriculture plays a vital role in employment generation in the Indian economy, with nearly half of the Indian population being dependent on agriculture and allied activities for livelihood. As per the National Sample Survey Office (NSSO), in 2011–12, the share of agriculture in employment was 48.9 per cent. In 2015–16, agriculture contributed 17.4 per cent to India's Gross Domestic Product (GDP), as compared to 18.3 per cent in 2013–14.

Indian agriculture sector, despite its high potential is constrained by supply chain inefficiencies and huge post-harvest losses arising out of inadequate storage. The rural-urban supply chain is not only crucial for food security but also for the income of those employed in the urban and rural areas, be it farmers, wholesalers, truckers, processors and retailers that are part of the supply chain. Fruit and vegetable growing hubs with marketable surpluses have potential for a sustainable supply. Therefore, there is need to develop and strengthen supply chain for perishable farm produce to connect production, processing and consumption centers.

The Ministry of Food Processing Industries (MoFPI) is the Nodal Ministry of the Government of India to provide policy support, and support for creation of infrastructure, capacity expansion/ Upgradation and other supportive measures that can contribute to the growth of the food processing sector. The MOFPI has a credit linked subsidy scheme for cold chains. The objective of the scheme is to provide integrated cold chain and preservation infrastructure facilities without any break from the farm gate to the consumer. It covers pre-cooling facilities at production sites, reefer vans, mobile cooling units as well as value addition centers which includes infrastructural facilities like Processing/Multi-line Processing/ Collection Centers, etc. for horticulture, organic produce, marine, dairy, meat and poultry etc. Individuals, Groups of Entrepreneurs, Cooperative Societies, Self Help Groups(SHGs), Farmers Producer Organizations (FPOs),NGOs, Central/State PSUs etc. with business interest in Cold Chain solutions are eligible to setup integrated cold chain and preservation infrastructure and avail grant under the Scheme.

The Maharashtra State Warehousing Corporation (MSWC) owned by the Government of Maharashtra and Central Warehousing Corporation has created storage infrastructure in the State with around 193 centers with a total capacity of 15.73 Lakh M.Ts.(as on 31st March 2016). MSWC has introduced measures for providing economical services to the farmers to store their primary produce and encourages farmers to avail the facilities of scientific storage by giving rebate up to 50% to them. Besides this, rebate up to 50% is also given to the farmers from S.C./S.T. categories and notified tribal areas. Warehousing activities of MSWC include scientific storage of food grains, fertilizers, industrial goods, cotton bales, cement, and at some places it runs custom bonded warehouses and container freight stations.

The area under vegetables and horticulture crops is very small in the district. Hence, the production is consumed in local market itself. The requirement of storage facility depends upon the arrivals in the market which is determined by production, pricing policy, marketable surplus etc. Land holding pattern in the district shows that the majority of the land owners are small and marginal farmers. Out of the total land holdings of 145170 ha, the land holdings below two ha numbered 106329 (73%). Due to this, farming has become an occupation for sustenance to a majority of farmers. About 65% of the food grains production and 60% of pulses and oilseeds production is utilized for own consumption as well as for the purpose of seed. It is expected that about 20 % of the agricultural produce required storage. Based on the above production figures, the quantum of agriculture produce available for marketing and

storage has been estimated as below :

Crops	Total production	Own consumption	Direct marketing to industries /retail outlets	Available for storage	Available for marketing at APMC
Field crops	(MT)	(MT)	(MT)	(MT)	(MT)
Foodgrains	212300	80000	8000	70000	54300
Pulses and Oilseeds	10300	7000	3300	0.00	0.00
Cotton	2400	0.00	0.00	0.00	2400
Spices	1053	600	200	0.00	253
Total	226053	87600	11500	70000	56953

The productivity of agriculture crops is low and efforts are being made to increase the productivity. This may increase production and the storage requirement will also be more.

The ground level credit flow for the activity decreased from ₹ 222.10 lakh in 2018-19 to ₹ 97.00 lakh during 2019-20 and further increased to ₹ 139.97 lakh during 2020-21.

2.2.1.2. Infrastructure and linkage support available, planned and gaps:

- In Gadchiroli district, there are 3 main APMCs market yards and 13 sub-market yards. The Chamorshi Market yard committee has planned to establish six sub market yards in the area of operation. Similarly other two Market Yards have also received funds for expansion and development works.
- The major crop traded in these markets is paddy. The share of other crops in the total trading in the APMCs is 10%, which includes pulses oilseeds, spices, etc. During 2016-17 the market yards traded 1287000 MT paddy, 1520 MT tur and 3840 MT soybean. APMCs is purchasing paddy in district at support price ranging from ₹.1800.00 to ₹. 2400.00 per quintal depending upon the variety/quality and availability of the paddy. But they do not have sufficient storage space.
- Construction of 78 private godowns having a total capacity of 22500 MT has been completed under the Gramin Bhandaran Yojna (GBY). These godowns are mainly used for storage of food grains, oilseeds, fertilizers, etc. The Maharashtra State Warehousing Corporation is operating through godowns on rent. Availability of land may not be a problem for MSWC to construct own godowns.
- Guidance of DDR / Director of Marketing is available for planning of godowns, market yards in the district by APMCS, societies. Competent engineers, architects, contractors are available in the district and the construction material is locally available.

2.2.1.3. Assessment of Credit Potential for 2022-23: Based on the ground assessment and infrastructure development etc., the potential for 2022-23 is as under:-

(₹ lakh)

Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Rural Godown	MT	0.500	7500	3750.00	2250.00
2	Cold storage	MT	105.000	3	315.00	236.25
3	Market Yard / Rural haat	No.	12.000	3	36.00	21.60
4	AMIGS	No.	38.000	3	114.00	85.50
	TOTAL					2593.35

2.2.1.4 Critical interventions required for creating a definitive impact

- Finance construction of warehouses, godowns, cold storages, cold chains and market yards in coordination with line departments and DIC for creation of agri-infrastructure.

2. Finance against pledge of stored commodities/ Negotiable Warehouse Receipts.
3. The Fisheries Department of State Government should work in coordination with banks, NABARD and Farmers for propagating importance of scientific storage facilities.
4. APMCs in the district should consider setting up commodity trading terminals to enable farmers to avail of the benefits of price discovery, etc.
5. Information regarding market arrivals, prices of various commodities, etc. should be made available to the farming community by establishing adequate number of information kiosks at strategic places.
6. There is a need to improve the power supply position to facilitate cold storage in the district.

2.2.2. Land Development, Soil Conservation and Watershed Development

2.2.2.1 Introduction: -Soil and water are the two basic natural resources in agriculture. Therefore they must be conserved well and used scientifically to ensure sustained level of production and productivity. Any agriculture production program can be successful only if the soil maintains fertility and has sufficient moisture to support plant growth. Land development activities include Soil Conservation, Land Reclamation, On Farm Development, etc. On- farm development activities are important for increasing water use efficiently and avoiding ill effects of excess water in case of irrigation and other projects. One of the important recommendations of National Commission on Farmers headed by Dr. M.S. Swami Nathan is on soil health and productivity enhancement. Land provides food, fuel, fodder and shelter besides supporting other economic life supporting systems. However, the quality of land is deteriorating due to various factors like soil erosion caused mainly due to shift in cultivation, deforestation, reckless mining activities, overgrazing, etc. The district has 23371 ha of cultivable wasteland which can be reclaimed for plantation/cultivation of crops. The agronomic productivity of land is highly dependent on effective soil and plant nutrition management. In addition to suitable climatic conditions, plants require a suitable medium for physical support and anchoring of the root system and also the availability of water and essential nutrients. While crop yield depends on the complex interaction of plant growth and all other development factors, the role of prudent soil and plant nutrition management is particularly important to ensure a sustained level of productivity for any given cropping system. Thus land development is a vast sector comprising various activities, undertaken to prevent soil erosion as also for improving productivity of land.

As per the data submitted by LDM, the institutional credit during last three years has shown increasing trend from ₹ 306.10 lakh in 2018-19 to ₹1997.30 lakh in 2019-20 and ₹ 2867.30 lakh in 2020-21. The banks should make efforts to identify such beneficiary and provide loans to eligible beneficiaries.

2.2.2.2. Infrastructure and linkage support available, planned and gaps:

The District Superintending Agriculture Office (DSAO) carries out major land development works in the district with one divisional and 4 sub divisional offices. Land development activities like, farm ponds, bunding, construction of drainage line structures, etc. are undertaken in the district. The Department is promoting farm ponds of various sizes. Grant assistance is provided to farmers for construction of farm ponds. Various watershed development programs are also under implementation. The DSAO is implementing all watershed based works except those under modified DPAP in which NGOs are involved. All necessary infrastructure is available/ being established at DSAO. For executing soil/water conservation works, the required labour, implements, machinery, contractors etc., are available. Required supervisory mechanism and executing machinery have been established as envisaged. The details of watershed programmes under implementation in the district are as under: -

- i. **Integrated Watershed Development Program:** Under this program 745 watershed areas are identified covering 1070 villages and 2.05 lakh ha. area. So far works in 62000 ha area has been completed.
- ii. **National Watershed Development Programme for Rain fed Areas (NWDPR)** -This program was sanctioned for 8 watersheds from 5 blocks viz., Aheri (2), Etapalli (2), Dhanora(2), Kurkheda (1) and Chamorshi (1) with financial allocation of ₹.106.22 lakh.
- iii. **Modified DPAP** was implemented in 2 blocks viz., Aheri and Sironcha and 20 villages were covered for which funds of ₹.363.00 lakh was received and utilized till March 2018.

Infrastructure Planned:-The Commissionerate of Agriculture will continue to provide subsidy (for threshers, sprinklers, etc.,) for the farmers in the rain fed areas. Zilla Parishad will continue to extend its program of supplying seeds, fertilizer, mini kits and tractor driven implements to the farmers. DSAO is implementing a scheme of Maharashtra Jalsudhar Project since 2006-07 for a period of 6 years with 100% grant to create awareness.

Gaps in infrastructure:

- i. Watershed development programs are being implemented without dovetailing with institutional credit. Small and marginal farmers who cannot depend only on cultivation and landless labourers have to be provided with non-farm activities to generate sufficient income for subsistence.
- ii. There is also scope for new activities like Bio- pesticides, bio- fertilizers, etc. Some units under these activities are to be set up for demonstrative purpose.
- iii. KVK is providing support for training, demonstration, transfer of technology, etc. KVK can arrange training program for banks, before sanction of credit.
- iv. NABARD's farmer clubs and JLGs can be used for spreading the message on need of land development.

2.2.2.3. Assessment of Credit Potential for 2022-23: Based on the ground assessment and infrastructure development etc., potential for 2022-23 is as under:-

(₹ lakh)

Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Soil conservation	Ha.	0.330	205	67.65	60.89
2	Land levelling	Ha.	0.280	275	77.00	69.30
3	Organic farming	Ha.	0.380	115	43.70	39.33
4	Vermi-compost	Ha.	0.550	95	52.25	47.03
5	Farm pond	No.	2.000	410	820.00	410.00
					TOTAL	626.55

2.2.2.4 Emerging Activities:There is need to undertake land levelling work on a large scale in Gadchiroli District. There is a need for developing formal market for vermin-compost; vermin-compost financing may be done on cluster basis. Banks need to support these initiatives, initially through SHGs, WSHGs, JLGs and Farmer Clubs etc.,

2.2.2.5. Suggested Action Points

a) Banks

- i. Joint efforts with departments in assessing credit needs of farmers in watershed are needed. Banks may accordingly make adequate provision in their service area plan. Concerned

departments should coordinate for development, including joint recovery measures of bank dues.

- ii. Banks may form Joint Liability Groups/User Groups in completed command area and train them to complete distribution network. In view of the increase in water level in wells within the treated watersheds, banks may orient their branch staff towards financing for dry land farming and assess credit requirement and accordingly develop credit plans for treated watershed villages.

b) Development Dept. of Govt.

- i. Extension agencies may have to put in intensive efforts to create awareness among the farmers about land development and benefits being accrued thereof. Land Development works like farm bunding may be carried out in command areas. Agriculture Department may prepare a plan with the help of Water users associations and train them to complete the project through bank loan.
- ii. DSAO should encourage farmers to construct Rain Water Harvesting structure in their field on large scale and to take second crop viz., horse gram, other pulses, etc. Technical knowledge in this regard may be made available by Agriculture Deptt. Krishi Vigyan Kendra should prepare Farm Models for different crops using wells, Micro Irrigation and Ponds for pisciculture etc. Success stories of treated watersheds may be documented by the State Government.
- iii. Farmers in developed watershed villages may be continuously trained on improved technology packages/ farming practices and NFS activities. Micro Irrigation System coupled with ponds may be mooted.

© **Other issues:** Publicity needs to be given to GoI's Capital Investment Subsidy Scheme for Commercial Units of Organic Inputs under "National Project on Organic Farming". NGOs involvement in implementing development programs on watershed basis need to be increased. Implementing agencies may identify credit needs of the farmers during the post development phase of the watersheds.

2.2.3. Agriculture Infrastructure - Others

2.2.3.1 Introduction : Biotechnology is modern technology that encompasses techniques such as molecular biology, plant tissue culture, animal tissue culture, microbial and enzyme biotechnology, agri-biotechnology, genetic engineering/Molecular Biology for developing better plant varieties, superior livestock, quality seed production, process and product development. Biological processes and product development for benefit of mankind is the focus of this science. Hence commercialization, business development, environment concerns and Intellectual Property Right (IPR) are key features of biotechnology. In addition use of bio-fertilisers, bio-pesticide, rhizobium biotechnology, bio-control agents needs to go up to replace use of chemicals by natural components. The department of biotechnology (DBT), GoI looks after and formulates policies under biotechnology in the country. A well developed field testing trial policy for introducing genetically modified (GM) varieties of commercially important fruits and vegetables is in place.

Tissue Culture: A popular biotechnology method involves micro-propagation through plant tissue culture using micro-extracts of plant tissue from mother plant. The mother plant is an identified elite plant for its special trait such colour, vigour, taste etc having market demand. In animal tissue culture animal cell-lines are developed where numerous studies for effect of nutrients, heavy metals, reagents on the cells lead to studies involving animal health.

Plant tissue culture: Plant tissue culture venture requires laboratory set-up with laminar flow, incubation room etc where plant tissue culture extracts are processed for multiplication in special

designed nutrient media with agar base. The extract is provided with optimum temperature, light and pH so as to enable shooting and rooting. Hence from a small tissue extract one can get millions of 'true to type' tissue culture plantlets (TCP), due to the quality of totipotency. The true to type TCPs have the same properties/traits as that of the mother plant. Vegetative multiplication has limitations due to variability in the progeny; however through tissue culture one can ensure qualitative and quantitative plantlet production at laboratory.

The plantlets then undergo hardening in protected green house with controlled temperature and relative humidity, light etc so as to develop tissue culture plants, ready for sale to farmers. In our nation most of the banana tissue culture plants are popularly grown by farmers and is a proven technology.

BT Cotton: BT cotton is the best example of translating laboratory results to field level, the BT gene is inserted at molecular level of BT cotton enabling protection from bollworm attack. Today all the cotton growing states are using BT cotton, which was introduced in 2002. India is next to China in the use of BT cotton. Genetically modified (GM) fruits and vegetables have been one of the concerns for the acceptance levels are still at nascent stage. The State Government has plans to field test GM-brinjal, rice, cotton and gram.

Seed Production: Infrastructure for seed production, in the district with seed replacement rate (SRR) may include major kharif crops. The SRR for gram, wheat is more than 45 percent in the State, in general. Seed bank, farmers field seed production plot and participation in production of certified seed through Mahabeej, if so undertaken may be commented.

Biofertilisers: The use of bio-fertilisers is on the rise as also bio-compost, bio-pesticides and bio-agents, vermin-compost to increase the natural micro flora in the soil to sustain the soil quality for production of crops with low levels of chemical usage. Bio-fertilisers that are Crop Specific are the need of the hour for promoting chemical free farming.

Vermin-compost: Credit flow to animal husbandry in particular cattle may have to be used for accessing potential for vermin-compost units (say 1 vermin-compost unit per 10 animal unit).

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- i. The Daftri seed production unit is a wellknown seed production company at Seloo which has developed biotechnology based seed production unit for paddy, cotton, soyabean. They have GI for basmati rice varieties popular in eastern UP. However finance to support the research works/scale up necessary- to develop seed varieties is not available from banks. This needs to be supported through contract research.
- ii. Government of India has identified micro-propagation industry as a priority area. NABARD is providing refinance at 100% quantum to this sector.
- iii. Lead crop productivity is one of the concerns and biotechnology has solutions that address these issues through providing ways and means to generate quality seeds and processes that increase productivity.
- iv. Bio-technology involves patent rights and Geographical Indicators (GI) is part of IPR, in this sphere, the Waigaon (Haldi) is identified under GI list for turmeric. The turmeric processing zone in this region is being developed with Waigaon (haldi) as the brand name under GI. The district authorities have come forth to promote and commercialise through SHGs.
- v. Big biotech houses are providing banana tissue culture at reasonable price, however the area under banana is on a decline in the district.
- vi. Biofertilisers specific to crop need to be promoted for which KVK Selsura has developed a biofertiliser plant. There is need to provide exposure visits to progressive farmers to successful biofertiliser plant to increase the use of biofertilisers in structured way. A few states such as Madhya Pradesh, Tamil Nadu and Karnataka are in forefront in biofertiliser production.

- vii. The nutraceutical sector is of crucial importance to our country today, due to various health issues being faced by the citizen. In this regard spirulina production if taken through micro-enterprise mode will generate a livelihood activity in the health sector. In this regard we are in contact with a few training centres for providing skill development training to women.
- viii. Use of enzymes in food and agro-processing, conversion of bio-mass into compost, paper and pulp industry, animal health–disease control, leather processing, modern fish feed development etc are in the purview of this sector.
- ix. Crop-based developments in disease control, superior livestock, seed production can be provided through exposure visits of farmers to such institutions. The seed replacement rate in tur is 45%, however an higher SRR will ensure healthy seed. Under NABARD FTTF, Natueco project farmers were encouraged to conserve local varieties of vegetable seeds.

2.2.3.3. Assessment of credit potential for 2022-23 : The details of activity wise projection under PLP for the year 2022-23 is furnished below: (₹ lakh)

Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Other – Tissue Culture	No.	0.500	74	37.00	29.60
	TOTAL					29.60

2.2.3.4 Critical interventions required for creating a definitive impact

- i. KVK has a full fledged soil testing laboratory and two soil testing mobile vans.
- ii. Laboratories for certifying and arrangement of marketing facilities for organic farming products needs to be developed.
- iii. To educate farmers for use of organic fertilizers.
- iv. The Seed Replacement Rates for major crops in the district are 48% for Paddy, 33% for Soyabean, 35% for Wheat and 35% for Tur.

2.2.3.5 Suggested Action points

- i) Biofertiliser production plant to be set up and to be supported to meet the growing demand of biofertiliser from farmers.
- ii) SAU to have promotion programme through women SHGs for of spirulina production as a microenterprise. ACABC to be promoted in this sphere.
- iii) Awareness programmes on the media to generate awareness amongst farmers, NGOs.
- iv) Banker have financed Seed production units however there is a need to part-finance applied research through contract research so as to develop better varieties of onion, chillies, soybean, cotton with longer fibre strength and drought tolerant semi-arid cereals, fodder etc.

Others

Biotechnology is significant in integrated management of natural resources, under adverse climate conditions and precision farming for an 'evergreen revolution' advocated by Dr. M.S. Swaminathan, which will lead to enhance marketable surplus and meet the ever growing demand for food from available land.

2.3. Agriculture - Ancillary Activities

2.3.1 Food and Agro Processing

2.3.1.1.Introduction: - Agricultural sector by itself is not capable of creating sufficient opportunities of employment due to increasing population and limited natural resources. Due to single cropping pattern in most of the areas in the district, rural population remains unemployed for more than 7 months in a year. Rural Non-FarmSector activities can provide opportunities for income generation, utilizing local raw materials, local labours and require low investments is a solution for this problem. The significance of the non-farm sector is even more pronounced in the agriculturally backward and low productivity district like Gadchiroli. The twin problems of poverty and unemployment in rural / semi urban areas can be combated by promoting various activities under non-farm vigorously. As per the registration data with District Industries Centre, 433 industrial units have been registered in the district, out of which 205 are micro and 228 are small and medium size industrial units. Out of these, 258 units are functional with capital investment of ₹. 92.25 crore and are providing employment to 2468 persons. 168 new units with investment of ₹. 32.50 crore are proposed which will provide employment to more than 2500 persons. The major investment is in rice mills (17 units) and Poha mills (12 units). The other activities include wooden furniture, fabrication works, printing press, chilli powder making, etc.

Status of Production of various crops :

(Area in ha / production in MT)

Sr. No.	Type of Crop	Area sown	Annual production	Produced consumed / marketed in Raw form	Produce Available for Processing
1	Paddy	75400	78500	72000	6500
2	Pulses	5200	3850	1050	2750
3	Oilseeds	3800	1850	800	1050
4	Fruits				
a	Mango	150	1200	1100	100
B	Guava	130	3840	3840	0
c	Custard Apple	70	930	930	0
5	Vegetables				
a	Tomato	200	3530	3500	30
b	Brinjal	150	3450	3450	0
c	Cauliflower	70	1230	1230	0
d	Cabbage	80	1050	1050	0
e	Peas	130	520	520	0
f	Turmeric	30	300	---	300

(Source : Agriculture Department)

It can be observed from the table that though paddy is the main crop here, the district has good crop diversity in fruits, pulses, oilseeds, vegetables and fruits. The support for various activities under National Horticulture Mission would also provide boost to the horticulture crops. However, the processing of the these items is still to take place in the district in a significant manner, except for rice milling.

2.3.1.2 Infrastructure and linkage support available, planned and gaps:

(a) Existing infrastructure for promotion of agro & food processing industry

- In a few rice milling units has extensive facilities for processing like sorting, grading, milling, polishing, and packing. The district is covered with better infrastructure like roads, almost all villages are connected with roads, and most of the villages have been electrified.

- DIC implements industrial policy and schemes for industrial development in the district. Several schemes are implemented by DIC/ KVIB / KVIC for development of small industries in the district. Special capital incentive for setting up new SSI is provided by the State Govt.
- The district is, gifted with rich forest resources (tendu, teak, bamboo timber, Gum, fruits and flowers of mahua, hirda, charoli, aonla, behada, karanja, amaltara, tamrind, palas lac, kusumlac, vanerand, takada, nirmaki, buggul, bapachi bee, kunchala kasi, shikakai, ritha, biba, gunj bee, broom grass, amba bee, wavading bafali, honey, leaves of palas, sitaphal, kajunar). However no processing units have come up in the district. There is vast scope for forest based industries, for which entrepreneur skill of the rural youth is required to be enhanced.
- Good water resources are available from four major Rivers viz., Wainganga, Pranhita, Wardha and Godavari. The district has rich deposits of minerals viz., iron ore, lime stone, white clay, granite, etc.
- The State Government has categorized Gadchiroli district in D+ Zone, which indicates underdeveloped stage of industrialization in the district. The existing large and medium industrial unit comprises 1 paper mills, 1 Metal unit and a fertilizer unit.
- There is one industrial estate (MIDC) of 119.21 ha area at Gadchiroli; where 95 out of 130 plots have been allotted. Two more industrial estates are proposed in the district. Not a single plot allotted for food processing unit in Gadchiroli district.
- No small, medium and or big industrial unit has come up due to power and transportation problems. Four industrial companies have been allotted land on lease for iron and cement industries in the district. Due to security reasons the industries have not started so far.
- District Industries Centre extending subsidy to the entrepreneurs under PMEGP, CMEGP and KVIB soft loan assistance. The details are as follows :

Scheme	Units	Margin Money (MM) Sanctioned (Rs. In lakh)	Units	MM claimed by bank (Rs. In lakh)
PMEGP	44	42.88	28	36.12
CMEGP	1095	54.42	500	26.34
KVIB	459	16.64	247	8.06
Total	1598	113.94	775	70.52

- A bamboo cluster development proposal has been prepared by DIC and with approval of State Government it has been sent to GoI for sanction. The proposed bamboo cluster will help in providing employment to 1500 persons. Also three more cluster development proposals on rice mills in Wadsa and Chamorshi blocks and readymade garments cluster in Chamorshi are under consideration of State Govt.
- Maharashtra State Financial Corporation provides assistance under National Equity Fund Scheme.
- KVIB is also promoting various types of craft and rural industries. ITI, Polytechnics, MITCON, MCED and other Non - Government organizations are some of the agencies that provide training to the rural entrepreneurs.
- Recently one Agriculture College and an Engineering College have been established in the district. This will increase the strength of local human resource. The engineering college has planned to start a course on bamboo technology.
- Excise duty exemption is available to units with investment up to ₹1.00 crore. Food processing industries are completely exempted from excise duty.

- Bank of India has established RUDSETI, with the grant support from Govt. of India. During the year 2018-19 twenty eight training programs were conducted and it is planned to conduct 25 programmes during 2019-20.
- Loans and loan/grant are also available for development of rural tourism to the NGO/ SHGs and individuals through NABARD to Cooperatives including PACS, companies, Govt. agencies etc.
- Gadchiroli District has a rural population of 903000 forming 86 % of the total population and 42% of the population is engaged in agricultural operation. Only 9% are working in other sectors. About 49% of the population remain unemployed or under employed and also the 42% population engaged in agriculture is under employed. Suitable self-employment opportunities in the form of non-farm activities need to be provided, to reduce the unemployment and enhance the economic status.
- NABARD has sanctioned one project on bamboo processing to Gadchiroli Zila Adivasi Bamboo Prakriya Samiti, Gadchiroli during 2015-16 for ₹20 crore, out of which NABARD has sanctioned ₹.5 crore as term loan. The unit yet to be functional.

Critical Gaps in Infrastructure and suggested Action Points

- MIDC areas in each block may be developed at the earliest and more weightage may be given for allotting of plots/ lands for establishment of agro & food processing units.
- Huge quantities of agriculture waste like paddy shells / rice bran plants, shells of pulses provide scope for power generation, hard boards, etc.,
- More chilling plants/ bulk coolers/ milk routes may be established.
- Improvement in the areas of packaging and adequate publicity for the products to increase volume of sales is required.

2.3.1.3Based on the ground assessment and infrastructure development etc., potential of food and agro processing for 2022-23 is as under :-

(₹ lakh)

Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
Food & agro processing – Term Loan						
1	Rice mill	No.	65.000	12	780.00	585.00
2	Dal mill	No.	6.500	12	78.00	58.50
3	Floor mill	No.	1.550	60	93.00	69.75
4	Spice processing	No.	2.100	12	25.20	18.90
5	Meat processing	No.	15.500	19	294.50	220.88
6	Forest produce	No.	4.700	60	282.00	211.50
	Sub Total					1164.53
Food & agro processing – Working capital						
1	Rice mill	No.	22.000	31	682.00	511.50
2	Dal mill	No.	5.500	16	88.00	66.00
3	Floor mill	No.	0.600	60	36.00	27.00
4	Spice processing	No.	1.100	15	16.50	12.38
5	Meat processing	No.	5.200	34	176.80	132.60
6	Forest produce	No.	2.100	55	115.50	86.63
	Sub Total					836.11
	Grand Total					2000.63

Suggested Action Points:**For Banks / Govt., Dept.**

- Banks may finance rural industries on cluster basis. SHGs of rural artisans may be formed and linked with bank finance. Bank may also finance JLG on their own and also JLG formed by NGO on priority basis. Bank may ensure to sanction 70% loans to rural artisans through GCC, ACC, and SCC.
- Bank may sanction loan projects sponsored by government agencies within specific time period. Organised marketing facilities may be arranged particularly for the rural artisans. Necessary assistance may be extended to the bankers in their recovery efforts. Delay in formation of cluster, approval of nodal agencies and preparation of DPR may be avoided.
- Government department may ensure speedy approval of projects and also submission of project to banks in time for sanction and disbursement of loan to entrepreneurs. Need for creation of awareness amongst the prospective entrepreneurs about the potential and scope for setting up of agro processing units. There is need for conducting the orientation programmes for the banks for looking into the food and agro processing other than rice mills as economically viable activity. There is need for preparing the model schemes at the district level for commodity specific projects so that the agro-processing becomes viable.

Other issues:

i. Gadchiroli is one of the major producer of rice in Vidarbha region of Maharashtra State. In addition to this, producer of forest products like Tendu leaves, Mahuwa flowers, etc. which have high potential in processing. It can generate large scale employment and income to people, but no processing unit of Tendu or Mahuwa is in Gadchiroli. All out efforts are required to start processing of Tendu leaves, mahuwa and other forest produce in the district instead of transporting raw products to other districts/states. Entrepreneurs should be encouraged for setting up oil extraction plant, and animal feed plant from mahuwa and bidi making from tendu leaves in the district. There are many other forest minor forest produce which can be used as raw material for NFS units. At present all such raw materials are being used by NFS units from other districts. With proper guidance and encouragement to village youth this can bring prosperity to the tribal families of the district. The district Administration has planned to tap these opportunities through the funds available to districts affected by Left Wing Extremism. It is proposed to provide training on various activities to the interested villagers at their doorstep. This will create large number of trained entrepreneurs and give boost to the non-farm sector in the district.

2.3.2. Agriculture Ancillary Activities - Others**2.3.2.1 Introduction:**

RBI has vide its circular No. RBI/2014-15/573/FIDD.CO.Plan.BC.54/ 04.09.01/2014-15 dated April 23, 2015 on targets and classification of priority sector put the following as qualifying for priority sector

- i. Loans up to ₹500.00 crore to co-operative societies of farmers for disposing of the produce of members. Loans for setting up of Agri.Clinic and Agribusiness Centres (ACABCs).
- ii. Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system. Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- iii. Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in above circular.

In this context, the loans to the above areas should get focused attention of the Banks in the district.

1. Loans to PACS/ FSS/ LAMPS :Primary Agricultural Cooperative Credit Societies (PACS) undertake a wide variety of operations such as lending, inputs sales, consumer goods sales, farm produce purchase and processing, and deposits collections. Following the implementation of Prof. Vaidyanathan Committee reforms PACS are eligible to avail of credit facility from any financial institution other than the apex institution to which these are affiliated. PACS which are otherwise performing well but are affiliated to weaker higher financing institutions may be identified and credit linked to commercial banks for their credit needs. Farmer's Service Society (FSS) is the sole agency for all developmental needs of weaker sections, either directly or by special arrangements with other agencies. The Large Sized Adivasi Multi-purpose Co-operative Societies (LAMPS) were set up in the tribal areas with the specific objectives; (a) to provide all types of credit, i.e., short, medium and long term loans including consumption loan (b) technical guidance for intensification and modernization of agriculture, and (c) arrangements for the package of services including supply of consumer goods marketing of agricultural goods including forest as well as other subsidiary. Though the numbers of such societies have declined over the years, these can be identified and linked to the Banks for credit especially in view of the clientele which mainly consist of weaker sections.

2.Agri-clinic/ Agri Business Centres (ACABC) : NABARD had circulated detailed guidelines to the Banks on ACABC scheme vide circular No.145/ ICD-35 /2011, dated 2 August 2011. The objectives of the scheme are as under :

- Supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agriprenuer, local needs and affordability of target group of farmers;
- Support agricultural development. Create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders and intermediate in agriculture and biological science graduates with PG in agri.-related courses. An indicative list of agri. ventures under the ACABC scheme can be accessed at <http://agricoop.nic.in/imagedefault/extension/ACABC.pdf>.

3. Loans to MFIs for on-lending to agriculture :As far as credit to agriculture is concerned, the NSSO survey reveals that 45.9 million farmer households in the country (51.4%), out of a total of 89.3 million households do not access credit, either from institutional or non-institutional sources. Only 27% of total farm households are indebted to formal sources (of which one-third also borrow from informal sources). In other words, 73% of farm households do not have access to formal credit sources. To extend outreach of credit to farm households, RBI has made the loans to MFIs for on-lending eligible as priority sector in its guidelines dated 23 April 2015 which are as under:

Bank credit to MFIs extended for on-lending to individuals and also to members of SHGs / JLGs will be eligible for categorization as priority sector advance under respective categories viz., Agriculture, Micro, Small and Medium Enterprises, and 'Others', as indirect finance, provided not less than 85 percent of total assets of MFI (other than cash, balances with banks and financial institutions, government securities and money market instruments) are in the nature of "qualifying assets". In addition, aggregate amount of loan, extended for income generating activity, should be not less than 50 percent of the total loans given by MFIs.

4. Farmers' Producer Organization :Indian producers are unable to realize optimal value from their produce and progress further due to fragmentation of land holdings and lack of organization. India has over 12.5 crore farmer households of which over 85% are small and marginal farmers with land holdings of less than 2 hectares. The average size of land holding is 1.17 hectare/farmer household. Due to this fragmentation and disorganization, it is not economically viable for the farmers not only to adopt latest technology but also to use high yielding varieties of inputs like seeds and fertilizers. They are also unable to realize good value from their marketable surplus by individually selling their produce. Through better organization, producers can utilize scale to procure inputs at a lower price and gain more selling power for their produce/product. Forming a producer organization can also provide access to timely and adequate finance, build capacity and provide linkages to markets. Typically, the producer organization

refers to any registered legal entity of primary producers engaged in farm/ off-farm economic activities. They work for the benefits of shareholder members and share portion of profits among the members.

2.3.2.2 Infrastructure and linkage support available, planned and gaps:

- There are about 40% good working PACS in the district. Most of these PACS are engaged in short term finance to the members and which is not a full year business activity. There is an immense need to develop these PACS as Multi Service Societies as they are directly connected to the rural people most of who are not still connected to the other financial institutions. PACS can be a very effective tool for reaching the financially excluded and for better financial inclusion. Government may utilize the PACS as a delivery mechanism for various subsidy programs for rural people.
- Bankers may come forward to finance AC-ABC subsidy scheme as there is less finance against the potential available in the district.

2.3.2.3 Assessment of Credit Potential for 2022-23

This is a new item included by RBI in revised Priority Sector Lending guidelines, it was not covered earlier under Base PLP projections. Assessment of Potentials for the Year 2022-23 (Physical and financial terms) is given as under :-

(₹ lakh)						
Sr. No.	Activity	Unit (No./Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	ACABC	No.	5.200	95	494.00	444.60
2	FPO	No.	11.000	22	242.00	242.00
3	FSS/PACS/LAMPS	No.	5.500	90	495.00	495.00
	Total					1181.60

CHAPTER 3

Credit Potential for Micro, Small and Medium Enterprises (MSME)

Majority of people living in rural areas draw their livelihood from agriculture and allied sectors. However, the growth of other sectors such as manufacturing and services is also necessary to sustain the balanced development of the economy. Development of MSME helps in capital formation, growth of entrepreneurship among local people, reduced migration and ensures inclusive growth. Post Covid-19, Government has taken a number of initiatives under AatmaNirbhar Bharat Abhiyan to support the MSME Sector in the country especially in Covid-19 pandemic.

Studies conducted by National Small Industries Corporation (NSIC) and Khadi and Village Industries Commission (KVIC) to assess the impact of COVID-19 Pandemic on MSMEs including units set up under Prime Minister's Employment Generation Programme (PMEGP), revealed that

1. 91% MSMEs were found to be functional.
2. Most critical problems faced by MSMEs were Liquidity (55% units), Fresh Orders (17% units), Labour (9% units), Logistics (12% units) and availability of Raw Material (8% units.)
3. 88% of the beneficiaries of PMEGP scheme reported that they were negatively affected due to Covid-19.
4. Majority of the beneficiaries expressed the need for additional financial support, relaxation of waiver of interest and marketing support for their products

The Central Government has notified the following criteria for classification of micro, small and medium enterprises w.e.f 1st July 2020:—

- (i) A micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
- (ii) A small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;
- (iii) A medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

An ICT based system called CHAMPIONS was also launched by the Ministry of MSME. The portal is not only helping and handholding MSMEs, but is also providing guidance to grab the new business opportunities and in the long run, become national and international Champions.

Three basic objectives of the CHAMPIONS portal are as follows:

1. To help the MSMEs in this difficult situation in terms of finance, raw materials, labour, permissions, etc.
2. To help the MSMEs capture new opportunities including manufacturing of medical items & accessories.
3. To identify the sparks, i.e., the bright MSMEs who can withstand at present and become national and international champions.

As per the revised Priority Sector Lending guidelines by the RBI, all the loans to MSME would be classified as priority sector lending by banks. All the loans to units in the Khadi and Village Industries sector are classified under the sub-target of 7.5% prescribed for the micro enterprises. Loans to entities involved in assisting the decentralized sector, in the supply of inputs to and marketing of outputs of artisans, village and cottage industries form part of MSME. The priority sector guidelines also state that in order to ensure that the MSMEs do not remain Small or Medium units merely to claim eligibility for

priority sector status, the MSME units will continue to enjoy the priority sector lending status upto three years, even after they grow out of the MSME category concerned.

Removal of Cap of loan limits per borrower to MSME-Services Sector- With the increasing prominence of services sector in the economy, RBI has issued guidelines in respect of removal of the loan limits of ₹.5 crore and ₹. 10 crore per borrower to Micro/ Small and Medium Enterprises (Services) respectively, to Scheduled Commercial Banks for classification under priority sector. Accordingly, all bank loans to MSMEs, engaged in providing or rendering of services as defined in terms of investment in equipment under MSMED Act, 2006, shall qualify under priority sector without any credit cap. (Ref- RBI/ 2017.18/ 135 FIDD.CO.Plan.BC.18/ 04.09.01/2017.18 dated 1 March 2018)

Regarding the relief for MSME Borrowers registered under Goods and Services Tax (GST), the RBI Cir No. RBI/2019-20/160DOR.No.BP.BC.34/21.04.048/2019-20, may please be seen.

Government of India has announced major schemes like Start up India, MUDRA, Stand up India, Make in India and Skill India to develop much required entrepreneurship in the country

For ease of access to credit for MSMEs, Government has introduced providing of loans upto ₹ 1 crore for MSMEs within 59 minutes through a dedicated online portal, www.psbloansin59minutes.com.

Retail and Wholesale trades as MSMEs - As per the Circular number 5/2 (2)/2021-E/P & G/Policy (E-19025) of Ministry of Micro, Small and Medium Enterprises (Policy Division) of GoI, on the subject “Activities (NIC code) under MSMED Act, 2006 for Udyam Registration - Addition of Retail and Wholesale Trade”, it has been decided to include “Retail and Wholesale trades as MSMEs” and they are allowed to be registered on Udyam Registration Portal. However, benefits to Retail and Wholesale MSMEs are to be restricted to Priority Sector Lending only.

Loans up to Rs. 50 Crore to Start-ups, NBFC-MFIs and other MFIs (societies, trusts, etc.) will also be classified as PSL by banks, as per the revised priority sector guidelines issued by RBI on 4th September 2020.

Critical Interventions and Suggested Action Points:

- Motivation of entrepreneurs and availability of expertise / technical manpower in banks may synergetically result in better outcome.
- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- Awareness may be created by various agencies amongst the entrepreneurs about the opportunities in the MSME sector and about the government incentives for promoting this activity.
- Banks to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.
- Working capital is critical for the small enterprises. Assessment of working capital requires data on production capacity, annual turn-over, operating expenditure, production cycle, etc. Banks may extend adequate working capital for the small scale enterprises. Adequate and timely availability of working capital is the most important factor for successful working of any enterprise.
- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- An Integrated infrastructure package for rural tourism with all the necessary components such as travel, transport, lodging, boarding, communication, power supply, advertisement, security, sight-specific characteristic facilities for exploration/ trek/ adventure/ sports etc would impart a thrust to service sector
- Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector

- Banks / Government Departments may provide information to the customers about various schemes / facilities provided under service sector
- For facilitating the Stand-up India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. Handholding support is available through various institutions listed in the portal. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs. The banks and the branches of Commercial Banks and Regional Rural Banks should keep the target of Stand-Up India in focus to cover one SC/ST and one Woman per bank branch through provision of loans from ₹ 10 lakh to ₹ 100 lakh and sanction the cases.

The aspects such as the significance of the MSME sector, the perspectives- directives- initiatives of GoI- RBI- NABARD , the major GoI schemes like Start up India, MUDRA, Stand up India, Make in India and Skill India to enhance entrepreneurship, the support available from NABARD, the State Scenario, the GLC Flow in the state showing the extent of disbursement under MSME sector vis-à-vis other priority sectors, the ACP targets and achievements related to the sector, major activities under the sector financed in the state, a gist of the Industrial/ MSME/ Innovative Start Up policies of the State Government, District-wise Clusters with potential for MSME which entail bank finance, the new ideas being contemplated etc. have been presented on the NABARD website-

<https://www.nabard.org/plp-guide.aspx?id=698&cid=698>

3.2. Assessment of credit potential for 2022-23 : Based on the ground level credit flow assessment and infrastructure development etc., potential for 2022-23 is assessed as under :-

(₹ lakh)					
Sr. No.	Activity	Unit Cost	Physical Units	Total Financial Outlay	Bank Loan
A	Term Loans				
(a)	Manufacturing sector – MICRO enterprises				
1	Rural Cottage and Village industries	5.000	1135	2383.50	5107.50
2	Rural artisans	2.500	2850	3135.00	6412.50
3	SSI	5.500	550	2805.00	2722.50
4	Other - NFS	10.000	120	1320.00	1080.00
5	Tiny Sector	3.200	135	432.00	367.20
	Sub Total				15689.70
(b)	Service sector - MICRO enterprises				
1	Transport Operators	10.000	145	797.50	1305.00
2	Retail Trade and Small Business	5.000	90	288.00	405.00
3	Prof/Self Employed	5.000	135	432.00	607.50
	Sub Total				2317.50
	Term loan - total				18007.20
B	Working capital				
(a)	MICRO enterprises				
1	Manufacturing/Service sectors	5.500	545	2997.50	2697.75
	Sub Total				2697.75
	MSME Grand total				20704.95

Chapter 4

Credit Potential for Exports, Education and Housing

4.1 Export Credit

As per latest reports, India made it to the top 10 list of agricultural produce exporters in 2019 with a sizeable share in the export of rice, cotton, soybeans and meat. According to World Trade Organization (WTO) report on the trends in world agricultural trade in the past 25 years, India with 3.1% share in agri exports replaced New Zealand to take the No.9 spot.

A The Foreign Trade Policy for 2015-2020 announced by the GoI on 1 April 2015 (presently extended up to 30 Sep 2021, due to COVID-19 exigencies), aims at increasing India's export of merchandise and services from \$466 billion in 2013-14 to around \$900 billion by 2019-20 and to raise India's share in world exports from 2% to 3.5%. The new Foreign Trade Policy- 2021-2026 will set the goals for the sector for the next five years.

B. Banks play an important role in providing the much needed credit for financing exports. Export credit by banks is an eligible item in the revised priority sector guidelines issued by the RBI since 2015-16. Bank assistance as an export credit is mainly under two categories.- 1 Pre-shipment credit, also known as 'Packing credit', is a loan granted to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment. Packing credit can also be extended as working capital assistance to meet expenses such as wages, utility payments, travel expenses etc; to companies engaged in export or services. 2. 'Post-shipment credit' refers to any loan or advance granted or any other credit provided by a bank to an exporter of goods and services from India from the date of extending credit after shipment of goods / rendering of services to the date of realization of export proceeds.

Further, as per RBI directives on Priority Sector Lending-Targets And Classification, Export credit includes pre-shipment and post-shipment export credit (excluding off-balance sheet items) as defined in Master Circular on Rupee / Foreign Currency Export Credit and Customer Service to Exporters issued by the RBI and in case of Domestic Banks incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, effective from April 1, 2015 subject to a sanctioned limit of up to ₹40 Crore per borrower will be classified as priority sector lending.

C. Signing of MoU between NABARD and APEDA

As per MoU entered between NABARD and APEDA during December 2020, the role of NABARD and APEDA would be: a. To work towards capacity development of various stakeholders; b. To organize outreach programs, awareness programs and workshops for stakeholders; c. To work together for doubling the farmers' income, as set out by the Government of India; and d. To strengthen FPOs for attaining the desired outcomes of Agri. Export Policy.

D. Agriculture Export Facilitation Centre (AEFC) by Mahratta Chamber of Commerce, Industries and Agriculture (MCCIA)

NABARD has sanctioned grant assistance of ₹38.04 lakh to Mahratta Chamber of Commerce, Industries and Agriculture (MCCIA) in March 2021 for setting up of Agriculture Export Facilitation Centre (AEFC) at Pune, which is a 'one-stop-shop' for exporters.

The objectives of the AEFC are: a. Capacity building of Agri-food exporting and processing entrepreneurs; b. To be a knowledge centre and disseminate need-based information to all concerned to guide, accelerate the export and processing activities in the state; c. To provide instant service,

guidance required by exporters exporting farmers; and d. To organize need-based training courses in different export-related issues.

The beneficiaries of the centre would be the existing exporters/ importers, new aspirants, progressive farmers, FPOs, MSME in Agro food processing & commodity growers' association.

E. Critical Interventions and Suggested Action Points

- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, packing houses, pre-cooling units, cold storages, etc., need to be ensured.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to make them aware about current export regulations/policies of importing countries, domestic and international demand and supply situation, price competitiveness, quality concerns, various certifications required, Sanitary & Phytosanitary (SPS) requirements, etc.
- Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- A nodal agency for exports needs to be created which can disseminate trade related useful information to exporters, identify buyers' market and take up exporters' queries.
- Lack of awareness about overseas buyers is one of main reasons for fewer exports from various districts despite the potential. There are more traders and less number of direct exporters. There is very little awareness about international exhibitions. In many districts, only a few bank branches have forex facility, as a result of which exporters at times have to rush to bigger cities for getting their formalities done.
- Organization of exports through consolidation of production data, identification of target markets and authentication of foreign buyers needs to be attempted.
- Concerns on the issues such as Certification becoming expensive to small exporters have been expressed.
- Industries may be set up for value added product of agricultural produce (like Soybean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.).
- Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries.
- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.
- Cluster based approach in financing by bankers for enhancing exports.
- There is a need for diversification of export products as the present range is mostly limited to rice, marine products, buffalo meat and cotton.
- There is a need for transition from low value unprocessed/semi-processed and bulk material (which has 85% share in the total agricultural exports) to sophisticated value added products.
- There is a need for diversification of export destinations as 40% of agri-exports are only to US and Vietnam.
- Capacity building of SF & MF for exports.
- Enhancing bank finance towards infrastructure and post-harvest technology.
- Integration of bank finance with contemporary developments like Mega Food Parks and promotion of various clusters.

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

4.2 Education

Literacy and Education level are the basic indicators of the level of development achieved by a society. Spread of literacy is generally associated with important traits of modern civilization such as modernization, urbanization, industrialization, communication and commerce.

In terms of RBI guidelines on Priority Sector advances (RBI/FIDD/2020-21/72 Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21 Updated on 11 June 2021), loans to individuals for educational purposes, including vocational courses, not exceeding ₹20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

Gol has developed a portal known as Vidya Lakshmi (www.vidyalakshmi.co.in) which is a first of its kind portal for students seeking Education Loan developed by Gol. Students can view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal. The portal also provides linkages to National Scholarship Portal for the benefit of deserving students.

Indian bankers Association (IBA) has formulated a scheme for providing collateral free loans up to 7.5 lakh under the sector for students belonging to economically weaker sections.

To provide financial support to meritorious students who secure admission in institutes for pursuing higher education, including vocational courses in India or abroad, education loan is available from financial institutions.

The Economic Survey of Maharashtra 2020-21 covers the Social Sector of Education with the detailed scenario in the State encompassing School education, Samagra Shiksha, Inclusive Education for Divyang, Schemes to encourage education, Girls education, Sports education, Higher and Technical education, Self-financed Universities, Rashtriya Uchchatar Shiksha Abhiyan (RUSA), Technical Education Quality Improvement Programme (TEQIP), RSCM tuition fees scholarship scheme etc.

Action Points

- Proper coordination between college management and bankers in the district will help in guiding /assisting students to enrol for professional courses. This will help students avail hassle free timely education loan.
- Conducting campus recruitment drives/ensuring maximum placement of students graduating from specialised/vocational institutions, etc will encourage many students for availing education.
- Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans, subsidies, scholarships etc.
- Banks may assess the employability and expected remuneration attached to the course and also the institution's standing in a realistic manner to ensure that repayment of loan is ensured.
- There is a mismatch between the higher cost of education and the potential income levels of students after completion of education in some professional courses, which needs to be addressed.

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

4.2.1 Assessment of Credit Potential for 2022-23: Based on the ground assessment and infrastructure development etc., potential for 2022-23 is as under:-

						(₹ lakh)
Sr. No.	Activity	Unit (No.)	Unit Cost	Physical Unit	TFO	Bank Loan
1	Education Loans	No.	5.000	155	651.00	620.00
Total						620.00

4.3 Housing

The housing sector is one of the prime engines of economic growth as it satisfies the social needs, generates employment and stimulates economy with its spill-over effects. GoI has resolved 'Housing for all by 2022' and accordingly has encouraged the Housing Sector through budgetary announcements related to various initiatives such as Affordable Housing that gives tax relief and Pradhan Mantri Awas Yojana – Gramin (PMAY-G) that aims at providing 1.95 crore houses in the second phase of PMAY-G (2019-20 to 2021-22)

As per the RBI guidelines on Priority Sector Lending, updated on 11 June 2021, Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:

- Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively.
- Loans up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit as prescribed above.
- Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.
- Bank loans for affordable housing projects using at least 50% of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m.
- Bank loans to HFCs (approved by NHB for their refinance) for on-lending, up to ₹20 lakh for individual borrowers, for purchase/construction/ reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to conditions specified.
- Outstanding deposits with NHB on account of priority sector shortfall.

The Economic Survey of Maharashtra 2020-21 covers the Social Sector of Housing with the detailed scenario in the State encompassing Urban and Rural Housing featuring Pradhan Mantri Awas Yojana, State Schemes for ST/ SC. Assistance for purchase of land etc. that can be referred at <http://mahades.maharashtra.gov.in>.

Banks may adopt a flexible approach in relation to credit appraisal and ensure speedy processing of the loan applications. While the banks may proactively finance new deserving cases, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases.

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

4.3.2. Assessment of Credit Potential for 2022-23 : The potential physical numbers that could be covered under bank finance during the year 2022-23 is given as under.

(₹ lakh)						
Sr. No.	Activity	Unit (No.)	Unit Cost	Physical Unit	TFO	Bank Loan
1	Housing Loans	No.	10.000	325	1690.00	2600.00
Total						2600.00

4.3.3. Suggested action points:

(i) Banks may grant loans to individuals for purchase/construction of dwelling unit per family and loans given for repairs to the damaged dwelling units of families. Bank may extend finance to a person who already owns a house in town/village where he resides, for buying/ constructing a second house in the same or other town/ village for the purpose of self-occupation. Bank may extend finance for purchase of

a house by a borrower who proposes to let it out on rental basis on account of his posting outside the headquarters or because he has been provided accommodation by his employer.

(ii) Bank may extend finance to a person who proposes to buy an old house where he is presently residing as a tenant. Banks may finance for construction meant for improving the conditions in slum areas for which credit may be extended directly to the slum-dwellers on the guarantee of the Government, or indirectly to them through the State Governments. Bank may provide credit for slum improvement schemes to be implemented by Slum Clearance Boards and other public agencies. Banks are advised to also adhere to the following conditions, in the light of the observations of Delhi High Court on unauthorized construction:

(iii) (a) Banks may consider requests for additional finance within the overall ceiling for carrying out alterations/ additions/repairs to the house/flat already financed by them. In the case of individuals who might have raised funds for construction/ acquisition of accommodation from other sources and need supplementary finance, banks may extend such finance after obtaining paripassuor second mortgage charge over the property mortgaged in favour of other lenders and/or against such other security, as they may deem appropriate.

(b) Banks may consider for grant of finance to:

(i) The bodies constituted for undertaking repairs to houses, and

(ii) The owners of building/house/flat, whether occupied by themselves or by tenants, to meet the need-based requirements for their repairs/additions, after satisfying themselves regarding the estimated cost (for which requisite certificate should be obtained from an Engineer / Architect, wherever necessary) and obtaining such security as deemed appropriate.

CHAPTER 5

Credit Potential for Infrastructure

5.1 Infrastructure – Public investments

Physical infrastructure investments are important determinants of economic growth and are one of the main United Nations Sustainable Development Goals (SDGs). However, estimating the causal effects of infrastructure on the local economy is often very challenging especially when it comes to rural, remote, and low-income households, where the effects of infrastructure is especially complicated. Growth of rural infrastructure is important from the perspective of agriculture and agro-based industries, poverty alleviation and better access to markets and job opportunities in rural regions.

5.1.1 Rural Infrastructure Development Fund (RIDF)

The Rural Infrastructure Development Fund (RIDF) which was set up within NABARD by way of deposits from Scheduled Commercial Banks operating in India, to the extent of shortfall in their agricultural lending / priority sector/ weaker sections started with initial corpus of Rs.2000 crore. The scheme has been continued with substantial allocations in the successive Union Budgets and NABARD has partnered with various State Governments in the creation of rural infrastructure. Initially, the mandate under the Fund was to support projects in the irrigation sector where substantial investments had been made but which could not be completed owing to resource constraints of the State Governments. In successive budget announcements, further contributions were made to the corpus and with the allocation of Rs.30,000 crore for FY 2020-21 under RIDF XXVI, the cumulative allocation has reached Rs.368875 crore including Rs.18,500 crore under Bharat Nirman.

Over the years, the coverage under RIDF has been made more broad based in each tranche and at present, a wide range of 37 sectors under RIDF are being financed. RIDF has emerged as NABARD's major partnership with the state government for creation of variety of rural infrastructure covering activities under rural connectivity (roads & bridges), irrigation (micro, minor, medium and major), kharland development, warehouses and fisheries (fish jetties).

5.1.2 Status of RIDF in Maharashtra

The cumulative purpose wise number of projects against which RIDF loan sanctioned and disbursed from Tranche I to XXVI are given below :-

Sector/ Activities/ Projects	Projects sanctioned (No.)	RIDF loan sanctioned (₹ crore)	RIDF loan disbursed (₹ crore)
Irrigation (MI, Check dams, etc.)	872	8979.50	6658.06
Rural Water Supply Schemes	240	304.34	279.98
Anganwadi	5000	170.00	126.70
Salinity Reclamation Kharland	104	84.55	76.19
Watershed	30	162.80	88.04
Fisheries	43	408.41	227.77

Roads and Bridges	15211	8295.82	6968.72
Warehousing	621	615.38	344.17
Waste Water Management	21	67.48	47.65
Total	22142	19088.28	14817.28

The cumulative sanctions under RIDF has reached Rs.19088.28 crore and the utilisation accounted for 78% of the sanctions.

5.1.3 Status of RIDF in the district

As on date, Tranches I to XIX under RIDF have been closed. The ongoing tranches are from XX. The cumulative purpose wise number of projects and amount sanctioned, in respect of **ongoing tranches** (i.e., RIDF XX to XXVI) in the **district** is given hereunder :

(₹Crore)

Sl. No.	Sector	Sanctioned	
		No. of Projects	Loan
1	Roads (PWD)	16	1235.52
2	Bridges (PWD)	18	2781.66
3	Rural Roads (Rural Devt Dept)	10	1985.02
4	Irrigation (MI, LI, checkdams, etc.)	3	15277.38
	Total	47	21279.58

5.1.4 Long Term Irrigation fund (LTIF)

Under the Long Term Irrigation Fund (LTIF) set up in NABARD under PMKSY, 26 projects in the State were prioritized and targeted for completion, through availability of Central Assistance and State share. In Maharashtra, State Government was sanctioned a state share of Rs.18021.31 crore under the AIBP (headworks) component for completion of 25 projects. Of these 9 projects have been reported as complete. NABARD has so far released Rs.11360.35 crore for implementation of these projects. Out of these 25 projects, or command area development of 22 projects, an amount of Rs.112.07 crore was also released. It is expected that the projects, when completed, would bring an additional area of 8.50 lakh ha under irrigation.

5.1.5 NABARD Infrastructure Development Assistance (NIDA)

Nabard Infrastructure Development Assistance (NIDA), a new window of funding support opened by NABARD is designed to fund directly to State Governments /State owned institutions/ corporations on both on-budget as well as off-budget for creation of rural infrastructure outside the ambit of RIDF borrowing. NIDA offers customized long-term loans to state governments/well-managed state entities for financing infrastructure in rural areas and benefitting rural people.

Aligning with the state government requirements to complete the irrigation projects under the special scheme of Baliraja Jal Sanjeevani Yojana, 68 identified projects were sanctioned under NIDA during 2018-19 with an aggregate term loan of Rs.6655.00 crore. Loans amounting to ₹ 2563.70 crore has been disbursed so far.

5.1.6 Rural Infrastructure in Maharashtra - Looking Ahead

Potential Sectors for Support in Maharashtra

The potential sectors in the district needing support under RIDF are upgradation of rural connectivity (roads and bridges), drinking water supply schemes, minor irrigation, grain godowns, primary health centers, sanitation and primary education..

5.2 Social Infrastructure involving Bank Credit

The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Qualitative services through public participation provide the best results in the social sector development. In addition to the public investment, these infrastructure covering schools, health care facilities, drinking water and sanitation can also be improved by people's participation in convergence with govt schemes and bank credit. Therefore, RBI has, in its Priority Sector Lending Master Direction issued by RBI and updated as on 11 June 2021, stipulated that

Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres. In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh are eligible for priority sector classification.

Bank loans to MFIs extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities subject to the criteria laid down in the Master Directions of RBI under priority sector lending (not applicable to RRBs, UCBs and SFBs).

(₹ lakh)

Sr. No.	Activity	Unit (No.)	Unit Cost	Physical Unit	TFO	Bank Loan
1	School	No.	55.000	7	385.00	288.75
2	Health center	No.	55.000	13	715.00	536.25
3	Drinking water - RO Plant	No.	16.000	120	1920.00	1440.00
4	Sanitation - toilet	No.	0.180	2050	369.00	276.75
Total						2541.75

5.3 Action Points at District Level

State Govt:

- Regular review may be undertaken at the district level to ensure timely completion of the projects and accrual of benefit to the expected beneficiaries / farmers.
- Projects prioritized under RIDF, LTIF and NIDA may be completed as per phasing and to ensure the same, implementing departments may ensure that adequate budgetary allocation may be provided for completion of the projects to ensure benefits at the right time.
- Budgetary allocation for maintenance of assets may also be ensured so that the infrastructure projects can be put to use for a longer period of time.

- Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, ie., DPC, BLBC, etc.
- People's participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to strengthen WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.

Banks

- NABARD has sanctioned majority of connectivity and irrigation projects under RIDF, LTIF and NIDA. These projects are expected to create accelerated benefits and credit potential in the areas where it is sanctioned. Banks may increase their lending presence in these areas.

5.4. Renewable Energy

5.4.1. Introduction: Renewable energy effectively utilises natural sources such as sun light, wind, tides, and geothermal heat which are naturally replenished. Renewable energy technologies range from solar power, wind power and hydroelectricity to biomass and bio-fuels for transportation. About 13 per cent of primary energy comes from renewable, with most of this coming from traditional bio-mass like wood-burning. Hydro-power is the next largest source, providing 2-3 per cent and modern technologies like geo-thermal, wind, solar and marine energy together produce less than 1 per cent of total world energy demand. Potential for their use is very large exceeding all other readily available sources. The contribution of renewable energy to the power sector has increased and is expected to increase in the future. MNRE is targeting a huge capacity of renewable energy in India and aims to add almost four times the present capacity by 2019. It is reported that wind energy will continue to dominate the future capacity addition from RE in India and India is expected to harness around 88% of its available potential of wind by 2022. The potential of Small Hydro Power (SHP) is also expected to be harnessed up to 43% of its potential. However, the potential for each of the RE Technologies is expected to change (increase) in future with more resource assessments and technological advancements. Promoting renewable energy resources also has a positive impact on the net creation of jobs. Rough estimates indicate that a 4000 MW ultra-mega power project (thermal power) would create employment for approx. 300 people. 1 MW of RE necessitates the employment of minimum 5 people thereby implying that about 20,000 people would get employment through 4000 MW of RE (*Source: IDFC*)

The Ministry of New and Renewable Energy, GoI had in February 2011 prepared a Strategic plan for New and Renewable Energy Sector for the period 2011-17. The Ministry has since revised its target of renewable energy capacity to 1,75,000 MW till 2022, comprising 1,00,000 MW Solar, 60,000 MW Wind, 10,000 MW Biomass and 5,000 MW Small Hydro (as announced in Union Budget 2015-16). The Jawaharlal Nehru National Solar Mission aims to generate 20,000 MW of solar power by 2022, creating a positive environment among investors keen to tap into India's potential. The Ministry of New and Renewable Energy, GoI also provides financial support for installation of Micro Hydro Power projects upto 100 KW capacity in the country set up by Government dept., agencies, co-operative societies, local bodies, tea gardens, NGOs, entrepreneur etc. for the benefit of villagers living in the remote & inaccessible hilly areas to meet their local electricity needs in decentralized manner. support of Rs.1.25 Lakh per KW is provided for installation of these projects.

Department of Financial services has instructed to all Public Sector Banks to encourage home loan/home improvement loan seekers to install rooftop solar PV plants and include cost of system in their home loan proposals. The rooftop solar systems from 1 kWp upto 500 kWp or in combination can be set up on the roofs. About 10sq.m area is required to set up 1 kWp grid connected rooftop solar system. GoI Subsidy Schemes under Jawaharlal Nehru National Solar Mission (JNNSM) solar home lighting CFL and LED lamps during 2014-15. The non-conventional energy sources are one of the trusts areas for which

NABARD extends 100 % refinance of the bank loans extended by banks as per the refinance policy for 2015-16 and 2016-17.

Bio-fuels: Biofuel is one that does not add to the stock of carbon dioxide in the atmosphere. These are plant forms that, typically, remove carbon dioxide from atmosphere and give up the same amount when burnt. Biofuels such as ethanol and biodiesel are renewable liquid fuels from biological raw material such as sugar cane, sugar beet, corn, Jatropha and Karanja. Among these, Jatropha, because of several positive features in it has emerged as the leading biofuel source.

Bio-gas: Due to rising population and greater use of wood as fuel by the rural masses, the forest cover in India is fast decreasing. To reverse this trend, greater emphasis on biogas is needed. Besides providing fuel for cooking and organic manure to rural households, biogas also helps in mitigating drudgery of rural women, recycles animal/human waste. This also helps in cleanliness and better sanitation. Apart from being eco-friendly it is also one of the cheapest sources of energy today.

Solar Energy: India is blessed with long hours of sunshine throughout the year and this can be tapped for generation of energy. Solar water heaters have proved to be the most popular solar equipment so far and photovoltaic cells are fast becoming popular for decentralised power supply especially in rural and remote areas.

Agro Waste Utilisation : Agro waste can be judiciously utilized for making compost and vermin culture which will increase the fertility of agriculture land. Govt. of India has already announced a scheme for the same and subsidy @ 25% of project outlay is available.

Charcoal Briquette : Agriculture based countries like India produce huge quantities of biomass in the form of agro residues and forest residues. These are used inefficiently causing wastage of energy and polluting the environment. Due to low bulk density, collection and transportation becomes quite expensive. Besides, wastage of energy and pollution, there is a shortage of woody biomass residue or charcoal in rural areas due to depleting forests. This loose biomass can be converted into charcoal briquette.

The key drivers for renewable energy are the following:

- The demand-supply gap, especially as population increases
- A large untapped potential
- Concern for the environment
- The need to strengthen India's energy security
- Pressure on high-emission industry sectors from their shareholders
- A viable solution for rural electrification

5.4.2. Infrastructure and linkage support available, planned and gaps:

The State Govt. provides subsidy to farmers @ ₹.3500/- for SC/ST, SF/MF and land less laborers and ₹2700/- for other categories of farmers for Biogas plants. ZP gives additional subsidy of ₹.500/- to the farmers for toilet-attached plants. An incentive of Rs.1000/- is also given to all beneficiaries under the scheme. The extension services to motivate people for installation of biogas plants are provided by ZP/KVIB. The repairs/maintenance of Biogas plants is looked after by ZP. As advised by the Ministry of Non-Conventional Energy Sources, GoI, a 'District Advisory Committee for Renewable Energy' has been set up in the district under the Chairmanship of the District Collector. The main objective of the Committee is to create Awareness about various renewable energy devices and systems in the district.

5.4.3. Assessment of credit potential taking into account of infrastructure for the year 2022-23 worked out as under :-

(₹ lakh)

Sr. No.	Activity	Unit (No.)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bio gas	No.	1.600	60	96.00	81.60
2	Solar systems, Solar off-grid (Photo Voltaic and thermal)	No.	0.600	65	39.00	19.50
Total						101.10

5.4.4. Critical Intervention Required: To create awareness among the farmers and promotional efforts from the various agencies and banks is needed to boost the growth of the very important sector. The initial cost of the solar equipment is generally very high and this necessitates to provide efficient and cost effective design of the solar equipment at an affordable cost. The general awareness about the State and Central government agencies for new and renewable sources of energy and their programmes needs to be widely popularized.

Constraints: There is a feeling amongst the farming community that there is no direct monetary benefit if one opts for this venture. Easy availability of LPG also acts as a deterrent. The implementing agencies have to initiate necessary steps to motivate the people and propagate the use of renewable source of energy. Inadequate availability of animals for selected size of the plant, water scarcity, defective designing of the plant, and lack of scientific approach by the farmers and poor extension service are a few constrain in the way of the growth of the sector.

5.4.5. Suggested Action Points

- The Implementing agencies may initiate necessary steps to motivate people and propagate the use of this alternative source of energy. In order to ensure success of the project, while selecting beneficiaries, availability of adequate number of animals, inclination of the beneficiaries, etc.,
- Banks may consider financing this activity along with Dairy units so as to enable better use of animal dung and creation of additional source of energy. Banks may look at this activity as supporting to agriculture and finance for construction of Biogas plants, other renewable sources of energy such as wind energy, solar energy, bio-fuel/ bio-diesel, mini hydro project on channels, electric generation from rice husk, agriculture waste utilization etc. Banks may consider financing solar lanterns to SHGs in remote villages.
- Defunct plants of biogas are required to be renewed / restarted with the extension machinery by concerned agencies. Vigorous extension services to motivate people to install biogas plants may be undertaken in the district. All line departments, banks, NGOs/VAs are required to be involved for propagating the program.

Chapter 6

Informal credit Delivery System

6.1. Introduction:

The importance of the microfinance sector as an effective tool for policymakers to reach out to the grassroots level cannot be overemphasized. It has been consistently playing a pivotal role in complementing the efforts of the Government of India and various state governments in addressing issues like financial exclusion, creation of livelihood and empowerment of people in general, and women in particular. The bank led SHG-BLP, pioneered and orchestrated by NABARD over more than two decades, has grown from a small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world, with an outreach covering more than 12.4 crore rural households. It is the most cost-effective and fast-growing microfinance initiative positively touching the socio-economic lives of millions of people in rural hinterland of the country.

Status of SHG BLP : All India vis-a-vis Maharashtra

As on 31 March 2021, there are more than 112 lakh SHGs with aggregate bank deposits of about ₹37,477 crore and loans outstanding at nearly ₹1,03,000 crore in the country where as in Maharashtra, there are 12.13 lakh SHGs with savings of ₹3,295 crore which accounts for 8.80% of total SHGs in the country.

During 2020-21, 1,46,378 SHGs were disbursed loan to the extent of ₹2,136 crore in Maharashtra which accounts for 3.67% of the total loans disbursed in the country. Women Self Help Group Programme (WSHG) was implemented in 6 districts of the State viz. Nandurbar, Gadchiroli, Chandrapur, Dhule, Nanded and Gondia since June 2012. The interest subvention scheme under NRLM for eligible women SHGs in identified districts is being implemented by NABARD for RRBs and Cooperative banks.

6.2 On-going Initiatives- Micro Finance Profile in the District: A comparative position of SHGs formed in the district vis-à-vis Maharashtra is as given in under:

	a	b	c
Position as on	No. of SHGs in Maharashtra	No. of SHGs in the district.....	Share of total SHGs indistrict to Maharashtra position (b/a*100)
31/3/2021	1213093	19027	1.57%

As can be seen in the table, the total number of SHGs formed constituted 1.57 % of Maharashtra State as on 31 March 2021. Since majority of the rural women are roped into the project. There was no need to form the new SHGs. Instead of how to motivate them for economic activity is the focus of MSRLM and MAVIM.

Total No. of blocks in the district	12
No. of blocks where SHGs exist	12
Total No. of blocks where SHGs are linked	12
Total No. of bank branches in the district	CBs – 48 Coops. - 55 RRBs 19
Of which No. of branches participating in linkage program	All banks are participating
No. of additional branches to be roped in	All are participating

No. of Govt. / other agencies participating	MSRLM, MAVIM, GDCCB, VKGB, NABARD and various NABARD WSHG NGOs. Foundation is IFAD assisted MRCP project implemented by NABARD and GoM .
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The salient features of SHG- BLP in the district are as under:

Sr. No	Particulars	As on 31 March 2021
1	No. of SHGs promoted in the district	19027
2	No. of SHGs credit linked in the district	13668
3	Amount of Bank loan availed (Rs lakh) in the district	12011.63
4	Percentage of women SHGs in the district	91.70
5	Average loan disbursed per SHG (Rs.) in the district (2020-21)	88000.00
6	Average loan disbursed per SHG (Rs.) in the State (2020-21)	145000.00
7	Average loan disbursed per SHG (Rs.) in the Country (2020-21)	201118.00
8	NPA position in the district (2020-21)	5%
9	NPA position in the State (2020-21)	10.10%
10	NPA position in the Country (2020-21)	4.73%
11	Loan outstanding per SHG (2020-21) district	88000.00
12	Loan outstanding per SHG (2020-21) State	110031.20
13	Loan outstanding per SHG (2020-21) Country	178694.40

6.4 Financing of Joint Liability Groups

Extending bank loans through Joint Liability Groups (JLGs) is a major initiative of NABARD for purveying collateral free credit through the banking system in the rural areas. Despite the scheme being in vogue for more than a decade, the progress has not been very heartening. However, during the last 2-3 years, there has been some progress mainly due to the participation of some Private Sector Banks. JLG guidelines of November 2014 had specifically provided for and clearly suggested that “incentive to banks will now be available for using BCs / BF also in promotion and financing of JLGs. By availing of services of BCs / BF in financing JLGs, the banks can not only increase the credit flow to the targeted population, but also improve their overall asset quality in JLG financing.” Still, only few PSU banks and RRBs are utilizing the services of BCs as BF (JLGPI) for deepening their JLG portfolio with good results.

It is felt that the RRBs due to their sheer rural presence and penetration in backward areas are at an advantageous position and can easily scale up financing of JLGs if the required thrust and focus is provided. A huge opportunity is available with RRBs to easily rope in BCAs/ CSPs for taking on a business facilitator role and persuade them for formation, monitoring and extending hand-holding support to the JLGs as an add-on function. This will not only externalize some of the bank's functions viz., mainly of monitoring, ensuring hand-holding and following up for timely repayments but will also enable the BC Agents to get additional income from managing the JLGs.

In order to scale up the JLG performance NABARD has entered into an MOU with RRBs with assured support to such banks from NABARD, where the concerned bank shall take the onus of extending credit support to JLGs on terms and conditions mutually decided. Besides the grant assistance to banks for passing on to Corporate BC/ NGO-JLGPIs for formation, nurturing and financing of new JLGs @ Rs.4,000 per JLG, NABARD would also consider extending capacity building support to bank staff, the CSP/ or NGO and may also consider provision of hand-holding support from professionals for a period of up to 1 year.

In cases where it is convenient to engage identified NGOs to act as JLGPI, a tripartite agreement between bank, NGO and NABARD may be entered into. It may be kept in mind that the intention of this initiative is to rope in RRBs to replicate the successful business model of Private Banks with suitable modifications on a sustainable basis. 100% refinance support is available to banks for JLG financing.

Bank Loan Disbursed and Outstanding - Joint Liability Groups as on 31 March 2021 (Amt. ₹ lakh) in the state of Maharashtra.

Cumulative No. of JLGs promoted as on 31.03.2020	690947
Cumulative Loan disbursed as on as on 31.03.2020 (₹ Lakh)	1178135.19
No. of JLGs promoted during 2020-21	341125
Loan Disbursed during 2020-21 (₹ Lakh)	457910
Cumulative No. of JLGs promoted as on 31.03.2021	1032072
Cumulative Loan disbursed as on as on 31.03.2020 (₹ Lakh)	1636045.62

(Source: Status of Microfinance in India 2020-21 by NABARD)

During 2020-21, total number of JLGs credit linked in Maharashtra are 341125 with an amount of Rs. 457910 lakh as compared to 4126882 JLGs financed in India with an amount of Rs.5831178 lakh. The GDCCB, Gadchiroli had formed 304 JLG having total membership of 1511 out of these 213 are women. The bank had disbursed ` 352.75 lakh to 174 JLG.

With a view to sensitising the stakeholders of the JLG programme, NABARD has been arranging training programmes and exposure visits to successful JLGs.

The JLG mode of financing serves as a collateral-substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share-croppers, entrepreneurs etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessess through JLG mode of financing. Considering the number of farmers with less than one hectare of land in the district as 57342 , there is potential for formation / promotion of 240 JLGs which can be credit linked in phased manner in the district.

6.5 Issues related to Micro finance

In Maharashtra, there are 12.13 lakh SHGs but only 2.66 lakh SHGs are having outstanding loans as on 31 March 2021 which is a matter of concern. Nearly 80% groups are still outside the purview of the scheme in the state.

Relatively high level of NPA of SHGs in Maharashtra is a matter of concern. Bankers are not able to supervise the SHGs financed due to staff constraints. They are also finding it difficult to rate the SHGs by themselves due to paucity of time at their end. Bankers have to depend on the rating done by NGOs. But on some occasions, their rating falls short of objectivity. Monitoring mechanism of SHGs by NGOs has to be strengthened.

All the above issues have been addressed to a great extent with implementation of EShakti.

6.6 SHG Linkage Programme -Goals and Strategy for the year 2021-22

- NABARD as a corporate goal has set for itself a target of formation of 82,300 groups, Credit linkage of 1,60,000 SHGs and Credit linkage of 3,75,000 JLGs in the state during the year 2021-22.

6.7 Future Strategy

- While continuing with its goal of spreading its outreach, SHG-BLP needs to re-invent itself to cover more poor people so that the programme may be an effective platform to expand their economic activities and improve their income levels. This calls for identification of appropriate

livelihood opportunities, improvement of their skills, mentoring, market development and many such development initiatives.

- Skill development is an important tool for improving the employability and enhancing productivity of the working poor and thereby reducing poverty and exclusion. Rural poor women typically face difficulties or discrimination in accessing good quality training. Keeping the above in view, NABARD continued with Micro Enterprise Development Programme (MEDP) to nurture the entrepreneurial talents of members of mature SHGs.
- NABARD has introduced another initiative viz., Livelihood and Enterprise Development Programme (LEDP) with a view to creating sustainable livelihoods among SHG members. These programmes are implemented in small batches for a maximum of 150 SHG members in a cluster of contiguous villages on a project basis covering 15 to 30 SHGs. The programme provides for livelihood creation in agricultural & allied activities as well as rural off-farm sector activities.

6.8 Enhancement in credit flow – capital formation

Establishment of micro-units by SHGs members will translate into investment credit business of banks thereby increasing capital formation in agriculture and off-farm sector. *(mention some of the units set up so far creating employment opportunities in villages)* This will surely lead to enhancement in credit flow in priority sector and empowerment of women. The small and micro units will create employment opportunities for women in villages which would result in arresting the trend of urban migration.

6.9 Scheme for promotion of women SHGs (WSHGs) in backward district of India- *(name of WSHG district)* – For WSHGs districts

- A scheme in association with Govt. of India was formulated to bring out a viable and self-sustainable model for promotion and financing of Women Self Help Groups by involving an anchor NGO in each of the selected backward districts of the country. The scheme was implemented in 30 selected backward districts of the country and Gadchiroli has been identified as one of them. The objective of the scheme is:
 - To provide access to banking services to poor household.
 - Facilitate sustained financial inclusion through bank loans.
 - Converge delivery of social development programme aimed at poor women:
 - Promote livelihood development for poor.
- The programme has been extended up to 31 March 2021 in a limited way to give emphasis for additional interventions i.e. training, capacity building & other WSHGs empowering interventions, marketing, exhibitions, exposure visits, documentation through films, publications studies etc.
- The broad strategy would focus on the following:
 - Capacity building of existing SHGs for ensuring quality of books of accounts.
 - Graduating of SHGs from microcredit to micro enterprises and impart intensive training.
 - More focus on activity based groups to ensure livelihood.

6.10 Assessment of Potential

A rough estimate of number of SHGs required to be formed and credit linked so as to achieve the mission that every household in rural areas is covered under SHG is worked out as under:

1	Population of the district	1072942
2	Rural population	954909
3	No. of households (2 above / 5*)	190982
4	No. of SHGs required (3 above / 10**)	19098
5	No. of SHGs already credit linked	13668
6	Balance no. of SHGs for credit linkage(4-5)	5430

*average members per household

**average members per SHG

6.11 Assessment of credit potential taking into account of infrastructure for the year 2022-23 worked out as under :- (₹ lakh)

Sr. No.	Activity	Unit (No.)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Loans to SHGs	No.	1.250	1997	1696.00	2496.25
2	Loans to JLGs	No.	2.500	240	300.00	600.00
3	Overdraft to PMJDY	No	0.050	1850	15.00	92.50
4	Consumption loan	No	0.250	600	60.00	150.00
Total						3338.75

M-PESA Act. Maharashtra - Panchayat Extension to Scheduled Areas Act, 1996

The Secretary to Hon'ble Governor, Maharashtra vide his letter dated 19.08.2013 has conveyed Hon'ble Governor's concern about meeting Priority Sector targets not only in the state but also in the Scheduled Area blocks coming under PESA Act. Accordingly, the percentage target of credit projected should not be less than the percentage of the population of that block to the total population of the district.

In Gadchiroli district, all the 12 blocks are covered under PESA Act and accordingly Total Priority Sector projections of ₹ 96542.67 lakh for the district as presented in this PLP 2022-23 is shown below.

Sr.No.	District Population	Name of the block under PESA	Block Population	% of Block Population to District population	PLP 2022-23 projections for the district in lakh (Rs)	PLP 2022-23 projections for the block in lakh (Rs)	% of block projection to district projection in the PLP 2022-23
1	1072942	Gadchiroli	145963	13.60	96542.67	9726.31	10.07
2	1072942	Armorli	97097	9.05	96542.67	9351.30	9.69
3	1072942	Kurkheda	86073	8.02	96542.67	8175.67	8.47
4	1072942	Dhanora	82698	7.71	96542.67	8256.51	8.55
5	1072942	Chamorshi	179120	16.69	96542.67	18755.44	19.43
6	1072942	Aheri	116992	10.90	96542.67	7367.24	7.63
7	1072942	Etapalli	81713	7.62	96542.67	4063.44	4.21
8	1072942	Sironcha	74756	6.97	96542.67	10202.96	10.57
9	1072942	Wadsa	83607	7.79	96542.67	6807.07	7.05
10	1072942	Korchi	42811	3.99	96542.67	4957.47	5.14
11	1072942	Mulchera	45787	4.27	96542.67	4700.56	4.87
12	1072942	Bhamragad	36325	3.39	96542.67	4178.70	4.33
	Total		1072942	100.00	96542.67	96542.67	100.00

**District specific action plan to improve credit flow in Gadchiroli
(Gadchiroli is an Aspirational District, though LWE affected & Credit starved)**

1. Exploring more avenues for financing under MSME sector in view of the average GLC of Rs. 239.20 Crore in the last three years (Source: SLBC) in the background of low credit flow during the year 2020-21 attributed to the pandemic situation.
2. The benefit of the schemes such as AIF, PMFME, DIC (PMEGP & CMEGP, KVIB may be extended to the genuine enterprenuers on priority basis.
3. Hassle free credit delivery may be extended esp. under KCC - crop loan, Dairy and Fisheries.
4. Subsidy schemes like DEDS, NLM, DMI etc woud trigger credit flow in the district. A few special subsidy schemes may also be brought out looking at the disadvantageous position of the LWE affected district.
5. For converting Government sponsored schemes (GSS) into bankable projects, continuous guidance / support from Govt. deptts/SLBC/Zonal - Regional Offices of the banks to all the bankers/branch managers in the district may be extended. Further, proactive follow-up and monitoring will help to improve the GLC in the district.
6. To incentivise the bankers who are doing remarkable work in GSS and aspirational district parameters, the District Administration may consider to frame a policy to place the government CASA deposits in such banks.
7. Inviting successful borrowers / beneficaiaires and implementors of successful finance models to share their experiences at BLBC & DLCC fora for cross learning about various opportunities.
8. To create awareness about various state government sponsored schemes.
9. To promote and finance JLGs/SHGs/FPOs in coordination between the developmental agencies and banks together to push the credit for potential activities in group mode.
10. Exploring possibility by inviting those agencies / corporates who are keen on entering into tripartite agreement with bank and borrowers with arrangements for marketing, linkage recovery to impove the proactive financing.
11. Gadchiroli district has the CD Ratio of 20.03% as on 31.03.2021, which is far less than 40 percent. Therefore, a Special Sub-Committee (SSC) of the DCC/DLCC may be set up to monitor the CD Ratio as per the RBI guidelines.

ANNEXURE I																
ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2022-23																
STATE :- MAHARASHTRA.				DISTRICT : GADCHIROLI						(₹. Lakh)						
ACTIVITY	UNIT COST	UNIT SIZE (% Assist.)		Gadchiroli	Armori	Kurkheda	Dhanora	Chamorshi	Aheri	Etapalli	Sironcha	Wadsa	Korchi	Mulchera	Bhamragad	TOTAL
AGRICULTURE FARM CREDIT																
crop production, maintenance & marketing																
Paddy	0.374	Ha.	Phy	9201	9534	8096	10459	15910	4845	2946	4208	5547	5077	3908	4076	83807
		100.00%	BL	3441.17	3565.72	3027.90	3911.67	5950.34	1812.03	1101.80	1573.79	2074.58	1898.80	1461.59	1524.42	31343.82
Soyabean	0.368	Ha.	Phy	0	2	0	0	139	136	0	29	0	0	21	0	327
		100.00%	BL	2.00	0.74	0.00	0.00	51.15	50.05	0.00	10.67	0.00	0.00	7.73	0.00	122.34
Arhar / Tur	0.210	Ha.	Phy	1263	804	685	897	2846	153	158	111	723	60	191	72	7963
		100.00%	BL	265.23	168.84	143.85	188.37	597.66	32.13	33.18	23.31	151.83	12.60	40.11	15.12	1672.23
Cotton	0.499	Ha.	Phy	40	9	0	0	6870	651	0	6727	0	0	163	2	14462
		100.00%	BL	19.96	4.49	0.00	0.00	3428.13	324.85	0.00	3356.77	0.00	0.00	81.34	1.00	7216.54
Sesame	0.184	Ha.	Phy	67.00	79.00	86.00	2.00	126.00	153.00	0.00	0.00	104.00	17.00	0.00	0.00	634.00
		100.00%	BL	12.33	14.54	15.82	0.37	23.18	28.15	0.00	0.00	19.14	3.13	0.00	0.00	116.66
Others (Oilseed, Jowar,maize)	0.236	Ha.	Phy	0	12	2	102	0	275	0	190	3	47	11	86	728
		100.00%	BL	0.00	2.83	0.47	24.07	0.00	64.90	0.00	44.84	0.71	11.09	2.60	20.30	171.81
Sub-toal of Crop Loan			FA	3740.69	3757.15	3188.05	4124.48	10050.47	2312.11	1134.98	5009.39	2246.25	1925.62	1593.36	1560.84	40643.39
Postharvest/household/consumption requirements (10% of the sub total)			FA	374.07	375.72	318.81	412.45	1005.05	231.21	113.50	500.94	224.63	192.56	159.34	156.08	4064.34
Repairs and maintenance of Farm assets (20% of the sub total)			FA	748.14	751.43	637.61	824.90	2010.09	462.42	227.00	1001.88	449.25	385.12	318.67	312.17	8128.68
Total - Crop Loan				4862.90	4884.30	4144.47	5361.82	13065.61	3005.74	1475.48	6512.20	2920.13	2503.30	2071.37	2029.09	52836.41
WATER RESOURCES																
Dug wells/ New well	1.200	Nos.	Phy	50	50	50	25	100	75	25	50	50	50	50	40	615
		90.00%	FA	54.00	54.00	54.00	27.00	108.00	81.00	27.00	54.00	54.00	54.00	54.00	43.20	664.20
IP set electric	0.300	Nos.	Phy	50	50	50	50	75	70	40	50	40	30	25	30	560
		90.00%	FA	13.50	13.50	13.50	13.50	20.25	18.90	10.80	13.50	10.80	8.10	6.75	8.10	151.20
Petro start kerosene PS	0.350	No	Phy	50	50	45	35	70	60	40	40	30	20	25	20	485
		90.00%	FA	15.75	15.75	14.18	11.03	22.05	18.90	12.60	12.60	9.45	6.30	7.88	6.30	152.78
DRIP set	0.500	Ha.	Phy	40	30	20	20	30	25	20	25	20	20	15	10	275
		50.00%	FA	10.00	7.50	5.00	5.00	7.50	6.25	5.00	6.25	5.00	5.00	3.75	2.50	68.75
Sprinkler set	0.250	Ha	Phy	30	25	20	20	40	30	20	20	15	10	10	10	250
		50.00%	FA	3.75	3.13	2.50	2.50	5.00	3.75	2.50	2.50	1.88	1.25	1.25	1.25	31.25
Lift Irrigation (Big)	1.600	Ha.	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12.00
		90.00%	FA	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	17.28
Lift Irrigation (Small)	1.100	Ha.	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
		90.00%	FA	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	59.40
Deep / Renovation of well	0.450	No.	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
		90.00%	FA	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	48.60
Pipeline system	0.550	100 m	Phy	20	20	15	20	20	25	20	25	15	15	10	10	215
		90.00%	FA	9.90	9.90	7.43	9.90	9.90	12.38	9.90	12.38	7.43	7.43	4.95	4.95	106.43
Agri Implements	0.750	Nos.	Phy	30	30	20	20	70	50	20	25	20	20	15	10	330
		90.00%	FA	20.25	20.25	13.50	13.50	47.25	33.75	13.50	16.88	13.50	13.50	10.13	6.75	222.75
Energisation of pumpsets	0.600	Nos.	Phy	20	10	20	10	25	20	15	15	10	10	10	10	175
		90.00%	FA	10.80	5.40	10.80	5.40	13.50	10.80	8.10	8.10	5.40	5.40	5.40	5.40	94.50
Total of Minor Irrigation			FA	148.39	139.87	131.34	98.27	243.89	196.17	99.84	136.64	117.89	111.42	104.54	88.89	1617.13
FARM MECHANISATION																
Tractors	7.000	Nos.	Phy	10	10	10	10	20	15	15	15	15	5	15	5	145
		75.00%	FA	52.50	52.50	52.50	52.50	105.00	78.75	78.75	78.75	78.75	26.25	78.75	26.25	761.25
Power tilers	2.500	Nos.	Phy	10	10	10	10	20	15	15	15	15	5	15	5	145
		75.00%	FA	18.75	18.75	18.75	18.75	37.50	28.13	28.13	28.13	28.13	9.38	28.13	9.38	271.88

ANNEXURE I																
ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2022-23																
STATE :- MAHARASHTRA.				DISTRICT : GADCHIROLI					(₹. Lakh)							
ACTIVITY	UNIT COST	UNIT SIZE (% Assist.)		Gadchiroli	Armori	Kurkheda	Dhanora	Chamorshi	Aheri	Etapalli	Sironcha	Wadsa	Korchi	Mulchera	Bhamragad	TOTAL
Thresher	1.000	Nos.	Phy	10	10	10	10	20	15	15	15	15	5	15	5	145
		75.00%	FA	7.50	7.50	7.50	7.50	15.00	11.25	11.25	11.25	11.25	3.75	11.25	3.75	108.75
Agri Implements to SHGs / JLGs	1.100	Nos.	Phy	10	10	5	5	5	5	5	5	5	5	3	3	66
		75.00%	FA	8.25	8.25	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	2.48	2.48	54.45
Total of Farm machanisation			FA	87.00	87.00	82.88	82.88	161.63	122.25	122.25	122.25	122.25	43.50	120.60	41.85	1196.33
PLANTATION /HORTICULTURE																
Citrus-Orange,Lime	1.610	Ha.	Phy	30	10	20	10	20	20	10	30	20	25	15	15	225
		90.00%	FA	43.47	14.49	28.98	14.49	28.98	28.98	14.49	43.47	28.98	36.23	21.74	21.74	326.03
Guava	1.080	Ha.	Phy	0	0	4	0	3	2	0	5	2	5	0	0	21
		90.00%	FA	0.00	0.00	3.89	0.00	2.92	1.94	0.00	4.86	1.94	4.86	0.00	0.00	20.41
Green polyhouse	4.500	Nos.	Phy	2	2	2	1	2	1	1	1	1	1	1	1	16
		90.00%	FA	8.10	8.10	8.10	4.05	8.10	4.05	4.05	4.05	4.05	4.05	4.05	4.05	64.80
Aromatic / medicinal plants	1.200	Ha.	Phy	2	2	2	1	2	1	1	1	1	1	1	1	16
		90.00%	FA	2.16	2.16	2.16	1.08	2.16	1.08	1.08	1.08	1.08	1.08	1.08	1.08	17.28
Total of P & H			FA	53.73	24.75	43.13	19.62	42.16	36.05	19.62	53.46	36.05	46.22	26.87	26.87	428.52
FORESTRY & WASTE LAND DEVELOPMENT																
Farm Forestry-Pvt.Waste Lands	0.500	Ha.	Phy	2	2	1	2	2	2	2	3	4	2	1	1	24
		90.00%	FA	0.90	0.90	0.45	0.90	0.90	0.90	0.90	1.35	1.80	0.90	0.45	0.45	10.80
Bamboo plantation	0.500	Ha.	Phy	1	1	100	100	1	100	100	1	1	1	100	100	606
		90.00%	FA	0.45	0.45	45.00	45.00	0.45	45.00	45.00	0.45	0.45	0.45	45.00	45.00	272.70
Jathropa plantation	0.400	Ha.	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
		90.00%	FA	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	4.32
Total forestry & waste land.			FA	1.71	1.71	45.81	46.26	1.71	46.26	46.26	2.16	2.61	1.71	45.81	45.81	287.82
AH - Dairy																
Fodder cultivation	0.250	Ha.	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
		90.00%	FA	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	27.00
Cows(crossbreed)	0.660	Nos.	Phy	20	20	20	20	30	20	20	20	10	15	10	20	225
		90.00%	FA	11.88	11.88	11.88	11.88	17.82	11.88	11.88	11.88	5.94	8.91	5.94	11.88	133.65
Buffaloes	0.770	Nos.	Phy	10	10	10	10	20	10	10	10	10	10	10	10	130
		90.00%	FA	6.93	6.93	6.93	6.93	13.86	6.93	6.93	6.93	6.93	6.93	6.93	6.93	90.09
Indigenous cows	0.350	Nos.	Phy	10	10	10	10	20	10	10	10	10	10	10	10	130
		90.00%	FA	3.15	3.15	3.15	3.15	6.30	3.15	3.15	3.15	3.15	3.15	3.15	3.15	40.95
Calf Rearing(Heifer) 20 Calves	6.500	Nos.	Phy	2	2	1	1	2	1	1	1	2	1	1	1	16
		90.00%	FA	11.70	11.70	5.85	5.85	11.70	5.85	5.85	5.85	11.70	5.85	5.85	5.85	93.60
Mini Dairy Unit (10 Animals)	3.500	Nos.	Phy	5	5	5	5	5	5	10	5	5	5	5	5	65.00
		75.00%	FA	13.13	13.13	13.13	13.13	13.13	13.13	26.25	13.13	13.13	13.13	13.13	13.13	170.63
Commercial Dairy (10 Animal Unit)	6.500	Nos.	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
		90.00%	FA	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	70.20
Bulk milk coolers	20.500	Nos.	Phy	1	1	1	0	1	1	0	1	1	0	0	0	7
		90.00%	FA	18.45	18.45	18.45	0.00	18.45	18.45	0.00	18.45	18.45	0.00	0.00	0.00	129.15
CB Cows KCC (per 02 nos.)	0.180	Nos.	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	60
		100.00%	BL	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	10.80
Buffaloes KCC (per 02 nos.)	0.180	Nos.	Phy	10.00	10.00	10.00	10.00	15.00	10.00	10.00	10.00	5.00	7.50	5.00	10.00	113
		100.00%	BL	1.80	1.80	1.80	1.80	2.70	1.80	1.80	1.80	0.90	1.35	0.90	1.80	20.25
TOTAL-Animal Husbandry (D)			FA	76.04	76.04	70.19	51.74	92.96	70.19	64.86	70.19	69.20	48.32	44.90	51.74	786.32
AH - Poultry																
Commercial Broiler	0.006	Nos.	Phy	3000	3000	4000	3000	5000	4000	2500	3000	3000	2000	2500	2000	37000
		90.00%	FA	16.20	16.20	21.60	16.20	27.00	21.60	13.50	16.20	16.20	10.80	13.50	10.80	199.80
Commercial Layer	0.009	Nos.	Phy	5000	5000	5000	3000	7000	5000	3000	4000	2500	2500	2000	2000	46000

ANNEXURE I																
ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2022-23																
STATE :- MAHARASHTRA.				DISTRICT : GADCHIROLI							(₹. Lakh)					
ACTIVITY	UNIT COST	UNIT SIZE (% Assist.)		Gadchiroli	Armori	Kurkheda	Dhanora	Chamorshi	Aheri	Etapalli	Sironcha	Wadsa	Korchi	Mulchera	Bhamragad	TOTAL
		90.00%	FA	40.50	40.50	40.50	24.30	56.70	40.50	24.30	32.40	20.25	20.25	16.20	16.20	372.60
Backyard poultry	0.350	Nos.	Phy	1	1	0	0	1	1	0	1	0	0	0	0	5
		90.00%	FA	0.32	0.32	0.00	0.00	0.32	0.32	0.00	0.32	0.00	0.00	0.00	0.00	1.58
Broiler Processing / Retail Dressing Unit	2.700	Nos.	Phy	1	1	1	0	1	1	0	1	1	0	0	0	7
		90.00%	FA	2.43	2.43	2.43	0.00	2.43	2.43	0.00	2.43	2.43	0.00	0.00	0.00	17.01
Feed plant	5.500	Nos.	Phy	1	1	0	0	1	1	0	1	1	0	0	0	6
		90.00%	FA	4.95	4.95	0.00	0.00	4.95	4.95	0.00	4.95	4.95	0.00	0.00	0.00	29.70
Duckery	0.600	Nos.	Phy	1	1	0	0	1	0	0	1	1	0	0	0	5
		90.00%	FA	0.54	0.54	0.00	0.00	0.54	0.00	0.00	0.54	0.54	0.00	0.00	0.00	2.70
Broiler KCC (per 100 birds)	0.090	Nos.	Phy	30.00	30.00	40.00	30.00	50.00	40.00	25.00	30.00	30.00	20.00	25.00	20.00	370
		100.00%	BL	2.70	2.70	3.60	2.70	4.50	3.60	2.25	2.70	2.70	1.80	2.25	1.80	33.30
Layers KCC (per 100 birds)	0.165	Nos.	Phy	50.00	50.00	50.00	30.00	70.00	50.00	30.00	40.00	25.00	25.00	20.00	20.00	460
		100.00%	BL	8.25	8.25	8.25	4.95	11.55	8.25	4.95	6.60	4.13	4.13	3.30	3.30	75.90
Total - Poultry				FA	75.89	75.89	76.38	48.15	107.99	81.65	45.00	66.14	51.20	36.98	35.25	732.59
AH -Sheep & Goat & piggyery etc.																
Sheep Rearing (20+1)	2.600	Nos.	Phy	5	5	5	5	10	10	5	5	5	5	5	5	70
		90.00%	FA	11.70	11.70	11.70	11.70	23.40	23.40	11.70	11.70	11.70	11.70	11.70	11.70	163.80
Goat Rearing (20+1)	2.900	Nos.	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
		90.00%	FA	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	156.60
Pig Rearing (3+1)	1.300	Nos.	Phy	15	15	15	10	20	20	20	20	15	15	10	10	185
		90.00%	FA	17.55	17.55	17.55	11.70	23.40	23.40	23.40	23.40	17.55	17.55	11.70	11.70	216.45
Commercial Piggery	5.700	Nos.	Phy	5	5	5	2	8	10	2	2	1	2	2	2	46
		90.00%	FA	25.65	25.65	25.65	10.26	41.04	51.30	10.26	10.26	5.13	10.26	10.26	10.26	235.98
Goat/Sheep KCC	0.300	Nos.	Phy	135.00	135.00	135.00	60.00	215.00	265.00	60.00	60.00	35.00	60.00	60.00	60.00	1280
		100.00%	BL	40.50	40.50	40.50	18.00	64.50	79.50	18.00	18.00	10.50	18.00	18.00	18.00	384.00
Total of SGP				FA	108.45	108.45	108.45	64.71	165.39	190.65	76.41	76.41	57.93	70.56	64.71	1156.83
FISHERIES- INLAND																
construction of new ponds	1.500	No.	Phy	10	10	10	10	10	10	10	15	10	10	10	10	125
		90.00%	FA	13.50	13.50	13.50	13.50	13.50	13.50	13.50	20.25	13.50	13.50	13.50	13.50	168.75
Fishing nets	0.900	No.	Phy	20	20	20	20	25	20	20	20	10	20	10	10	215
		90.00%	FA	16.20	16.20	16.20	16.20	20.25	16.20	16.20	16.20	8.10	16.20	8.10	8.10	174.15
Reservoir fishing without OB engine.	0.600	ha	Phy	2	2	2	2	2	2	2	2	2	2	2	2	24
		90.00%	FA	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	12.96
Fish Culture	4.200	Ha.	Phy	2	2	2	2	2	2	2	2	2	2	2	2	24
		90.00%	FA	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	90.72
Fishery - Pond KCC	2.000	Nos.	Phy	20.00	20.00	20.00	20.00	20.00	20.00	20.00	25.00	20.00	20.00	20.00	20.00	245
		100.00%	BL	40.00	40.00	40.00	40.00	40.00	40.00	40.00	50.00	40.00	40.00	40.00	40.00	490.00
Fishery - Reservoir KCC	0.300	Nos.	Phy	5.00	5.00	5.00	5.00	50.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	105
		100.00%	BL	1.50	1.50	1.50	1.50	15.00	1.50	1.50	1.50	1.50	1.50	1.50	1.50	31.50
Total of Fisheries- Inland				FA	79.84	79.84	79.84	97.39	79.84	79.84	96.59	71.74	79.84	71.74	71.74	968.08
OTHERS - BULLOCK / BULLOCK CART																
Bullocks/drought animals	0.600	Pair	Phy	20	20	25	25	50	30	25	30	30	25	30	20	330
		90.00%	FA	10.80	10.80	13.50	13.50	27.00	16.20	13.50	16.20	16.20	13.50	16.20	10.80	178.20
Bullock carts	0.300	Nos.	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
		90.00%	FA	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	16.20
Total of Others				FA	12.15	12.15	14.85	28.35	17.55	14.85	17.55	17.55	14.85	17.55	12.15	194.40
STORAGE GODOWN/MARKET YARD																
Storage Units (Rural Godowns)	0.500	MT	Phy	1000	500	500	500	1000	500	500	500	1000	500	500	500	7500
		60.00%	FA	300.00	150.00	150.00	150.00	300.00	150.00	150.00	150.00	300.00	150.00	150.00	150.00	2250.00

ANNEXURE I																
ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2022-23																
STATE :- MAHARASHTRA.				DISTRICT : GADCHIROLI							(₹. Lakh)					
ACTIVITY	UNIT COST	UNIT SIZE (% Assist.)		Gadchiroli	Armori	Kurkheda	Dhanora	Chamorshi	Aheri	Etapalli	Sironcha	Wadsa	Korchi	Mulchera	Bhamragad	TOTAL
Cold Storage Units	105.000	MT	Phy	1	0	0	0	1	0	0	0	1	0	0	0	3
		75.00%	FA	78.75	0.00	0.00	0.00	78.75	0.00	0.00	0.00	78.75	0.00	0.00	0.00	236.25
Others-MY/ Rural H.	12.000	No	Phy	1	0	0	0	1	0	0	0	1	0	0	0	3
		60.00%	FA	7.20	0.00	0.00	0.00	7.20	0.00	0.00	0.00	7.20	0.00	0.00	0.00	21.60
AMIGS	38.000	No	Phy	1	0	0	0	1	0	0	0	1	0	0	0	3
		75.00%	FA	28.50	0.00	0.00	0.00	28.50	0.00	0.00	0.00	28.50	0.00	0.00	0.00	85.50
Total of Storage Gdown/ M yards			FA	414.45	150.00	150.00	150.00	414.45	150.00	150.00	150.00	414.45	150.00	150.00	150.00	2593.35
LAND DEVELOPMENT																
Soil conservation	0.330	Ha.	Phy	25	15	15	10	40	30	15	15	10	10	10	10	205
		90.00%	FA	7.43	4.46	4.46	2.97	11.88	8.91	4.46	4.46	2.97	2.97	2.97	2.97	60.89
Land leveling	0.280	Ha.	Phy	30	30	20	15	40	30	20	25	15	20	15	15	275
		90.00%	FA	7.56	7.56	5.04	3.78	10.08	7.56	5.04	6.30	3.78	5.04	3.78	3.78	69.30
Organic farming	0.380	Ha.	Phy	10	10	5	10	5	10	10	15	10	10	10	10	115
		90.00%	FA	3.42	3.42	1.71	3.42	1.71	3.42	3.42	5.13	3.42	3.42	3.42	3.42	39.33
Vermi compost	0.550	ha	Phy	10	5	5	5	5	15	10	15	10	5	5	5	95
		90.00%	FA	4.95	2.48	2.48	2.48	2.48	7.43	4.95	7.43	4.95	2.48	2.48	2.48	47.03
Farm Ponds (30 x 30x 3 m)	2.000	No	Phy	40	40	30	30	40	40	30	40	30	30	30	30	410
		50.00%	FA	40.00	40.00	30.00	30.00	40.00	40.00	30.00	40.00	30.00	30.00	30.00	30.00	410.00
Total of Land Development			FA	63.36	57.91	43.68	42.65	66.15	67.32	47.87	63.31	45.12	43.91	42.65	42.65	626.54
Agriculture Infrastructure - Others																
Others - Tissue	0.5	No	Phy	15.00	15.00	5.00	5.00	10.00	5.00	2.00	5.00	5.00	1.00	5.00	1.00	74.00
		0.8	FA	6.00	6.00	2.00	2.00	4.00	2.00	0.80	2.00	2.00	0.40	2.00	0.40	29.60
Total				6.00	6.00	2.00	2.00	4.00	2.00	0.80	2.00	2.00	0.40	2.00	0.40	29.60
TOTAL AGRICULTURE TERM CREDIT				1127.00	819.60	848.54	700.95	1426.05	1059.91	767.60	856.69	1007.98	647.68	726.61	628.90	10617.49
Credit potential for Agri - Ancillary activities																
Food & Agro processing - Term Loan																
Rice Mill	65.00	No.	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
		75%	FA	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	585.00
Dal Mill	6.50	No.	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
		75%	FA	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	58.50
Floor Mill	1.55	No.	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
		75%	FA	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	69.75
Spice processing	2.10	No.	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
		75%	FA	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	18.90
meat processing	15.50	No.	Phy	2	2	2	1	2	2	1	2	2	1	1	1	19
		75%	FA	23.25	23.25	23.25	11.63	23.25	23.25	11.63	23.25	23.25	11.63	11.63	11.63	220.88
Forest produce	4.70	No.	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
		75%	FA	17.63	17.63	17.63	17.63	17.63	17.63	17.63	17.63	17.63	17.63	17.63	17.63	211.50
Sub total				101.89	101.89	101.89	90.26	101.89	101.89	90.26	101.89	101.89	90.26	90.26	90.26	1164.53
Food & Agro processing - Working Capital																
Rice Mill	22.00	No.	Phy	5	5	2	1	5	2	1	2	5	1	1	1	31
		75%	FA	82.50	82.50	33.00	16.50	82.50	33.00	16.50	33.00	82.50	16.50	16.50	16.50	511.50
Dal Mill	5.50	No.	Phy	2	2	1	1	2	2	1	1	1	1	1	1	16
		75%	FA	8.25	8.25	4.13	4.13	8.25	8.25	4.13	4.13	4.13	4.13	4.13	4.13	66.00
Floor Mill	0.60	No.	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
		75%	FA	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	27.00
Spice processing	1.10	No.	Phy	2	2	1	1	2	1	1	1	1	1	1	1	15
		75%	FA	1.65	1.65	0.83	0.83	1.65	0.83	0.83	0.83	0.83	0.83	0.83	0.83	12.38

ANNEXURE I																
ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2022-23																
STATE :- MAHARASHTRA.				DISTRICT : GADCHIROLI							(₹. Lakh)					
ACTIVITY	UNIT COST	UNIT SIZE (% Assist.)		Gadchiroli	Armori	Kurkheda	Dhanora	Chamorshi	Aheri	Etapalli	Sironcha	Wadsa	Korchi	Mulchera	Bhamragad	TOTAL
meat processing	5.20	No.	Phy	5	4	2	1	5	4	2	2	5	1	2	1	34
		75%	FA	19.50	15.60	7.80	3.90	19.50	15.60	7.80	7.80	19.50	3.90	7.80	3.90	132.60
Forest produce	2.10	No.	Phy	3	5	5	3	8	5	4	5	3	5	5	4	55
		75%	FA	4.73	7.88	7.88	4.73	12.60	7.88	6.30	7.88	4.73	7.88	7.88	6.30	86.63
Sub total				118.88	118.13	55.88	32.33	126.75	67.80	37.80	55.88	113.93	35.48	39.38	33.90	836.10
Ancillary Activities- Others																
ACABC	5.20	No.	Phy	10	10	10	5	15	10	5	10	5	5	5	5	95
		90%	FA	46.80	46.80	46.80	23.40	70.20	46.80	23.40	46.80	23.40	23.40	23.40	23.40	444.60
FPO	11.00	No.	Phy	3	3	2	1	3	1	1	2	3	1	1	1	22
		100%	FA	33.00	33.00	22.00	11.00	33.00	11.00	11.00	22.00	33.00	11.00	11.00	11.00	242.00
PACS/FSS/LAMPS	5.50	No.	Phy	10	10	10	5	10	10	5	10	5	5	5	5	90
		100%	FA	55.00	55.00	55.00	27.50	55.00	55.00	27.50	55.00	27.50	27.50	27.50	27.50	495.00
Total				134.80	134.80	123.80	61.90	158.20	112.80	61.90	123.80	83.90	61.90	61.90	61.90	1181.60
TOTAL-Food & Agro processing				355.56	354.81	281.56	184.49	386.84	282.49	189.96	281.56	299.71	187.64	191.54	186.06	3182.23
Credit potential for MSME																
Manufacture Sector - Term Loan																
Rural Cottage & Village Industries	5.00	No.	Phy	130	130	125	75	150	125	50	100	75	50	75	50	1135
		90%	FA	585.00	585.00	562.50	337.50	675.00	562.50	225.00	450.00	337.50	225.00	337.50	225.00	5107.50
Rural Artisans	2.50	No.	Phy	300	300	300	200	400	300	200	250	200	150	150	100	2850
		90%	FA	675.00	675.00	675.00	450.00	900.00	675.00	450.00	562.50	450.00	337.50	337.50	225.00	6412.50
SSI	5.50	No.	Phy	60	60	50	40	80	60	30	50	40	30	30	20	550
		90%	FA	297.00	297.00	247.50	198.00	396.00	297.00	148.50	247.50	198.00	148.50	148.50	99.00	2722.50
Other - NFS	10.00	No.	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
		90%	FA	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	1080.00
Tiny sector	3.20	No.	Phy	15	15	15	10	20	15	5	10	10	5	10	5	135
		85%	FA	40.80	40.80	40.80	27.20	54.40	40.80	13.60	27.20	27.20	13.60	27.20	13.60	367.20
Sub Total				1687.80	1687.80	1615.80	1102.70	2115.40	1665.30	927.10	1377.20	1102.70	814.60	940.70	652.60	15689.70
Manufacturing sector - Working Capital																
NFS - SSI	5.50	No.	Phy	60	60	50	40	75	55	30	40	40	30	35	30	545
		90%	FA	297.00	297.00	247.50	198.00	371.25	272.25	148.50	198.00	198.00	148.50	173.25	148.50	2697.75
Sub Total				297.00	297.00	247.50	198.00	371.25	272.25	148.50	198.00	198.00	148.50	173.25	148.50	2697.75
Service Sector - Term Loan																
Transport Operator	10.00	No.	Phy	15	15	15	10	20	15	10	15	10	5	10	5	145
		90%	FA	135.00	135.00	135.00	90.00	180.00	135.00	90.00	135.00	90.00	45.00	90.00	45.00	1305.00
Retail trade & small business	5.00	No.	Phy	10	10	10	5	10	10	5	10	5	5	5	5	90
		90%	FA	45.00	45.00	45.00	22.50	45.00	45.00	22.50	45.00	22.50	22.50	22.50	22.50	405.00
Professional / self employeeed	5.00	No.	Phy	20	15	15	10	20	10	5	10	10	5	10	5	135
		90%	FA	90.00	67.50	67.50	45.00	90.00	45.00	22.50	45.00	45.00	22.50	45.00	22.50	607.50
Sub total				270.00	247.50	247.50	157.50	315.00	225.00	135.00	225.00	157.50	90.00	157.50	90.00	2317.50
TOTAL - MSME				2254.80	2232.30	2110.80	1458.20	2801.65	2162.55	1210.60	1800.20	1458.20	1053.10	1271.45	891.10	20704.95
Education loans	5.00	Nos.	Phy	25	25	10	5	25	10	5	10	25	5	5	5	155
		80.00%	FA	100.00	100.00	40.00	20.00	100.00	40.00	20.00	40.00	100.00	20.00	20.00	20.00	620.00
Housing Loans	10.00	Nos.	Phy	50	50	25	25	50	25	10	25	50	5	5	5	325
		80.00%	FA	400.00	400.00	200.00	200.00	400.00	200.00	80.00	200.00	400.00	40.00	40.00	40.00	2600.00
Social infra involving bank credit																

ANNEXURE I																
ACTIVITY WISE / BLOCK WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2022-23																
STATE :- MAHARASHTRA.				DISTRICT : GADCHIROLI								(₹. Lakh)				
ACTIVITY	UNIT COST	UNIT SIZE (% Assist.)		Gadchiroli	Armori	Kurkheda	Dhanora	Chamorshi	Aheri	Etapalli	Sironcha	Wadsa	Korchi	Mulchera	Bhamragad	TOTAL
School	55.00	No.	Phy	1	1	1	0	1	1	0	0	1	1	0	0	7
		75%	FA	41.25	41.25	41.25	0.00	41.25	41.25	0.00	0.00	41.25	41.25	0.00	0.00	288.75
Health centre	55.00	No.	Phy	2	1	1	1	1	1	1	1	1	1	1	1	13
		75%	FA	82.50	41.25	41.25	41.25	41.25	41.25	41.25	41.25	41.25	41.25	41.25	41.25	536.25
Drinking water - RO Plant	16.00	No.	Phy	10	10	10	10	10	10	10	10	10	10	10	10	120
		75%	FA	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	1440.00
Sanitation- Toilet	0.18	No.	Phy	150	200	200	150	300	200	150	150	150	120	130	150	2050
		75%	FA	20.25	27.00	27.00	20.25	40.50	27.00	20.25	20.25	20.25	16.20	17.55	20.25	276.75
TOTAL				264.00	229.50	229.50	181.50	243.00	229.50	181.50	181.50	222.75	218.70	178.80	181.50	2541.75
RENEWABLE ENERGY																
Bio gas	1.600	Nos.	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
		85.00%	FA	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	81.60
Solar Unit	0.600	Nos.	Phy	5	5	5	5	10	5	5	5	5	5	5	5	65
		50.00%	FA	1.50	1.50	1.50	1.50	3.00	1.50	1.50	1.50	1.50	1.50	1.50	1.50	19.50
Total Non-conventional energy sources			FA	8.30	8.30	8.30	8.30	9.80	8.30	8.30	8.30	8.30	8.30	8.30	8.30	101.10
Credit potential for informal credit																
Loans to SHGs/WSHGs	1.25	No.	Phy	225	200	196	59	200	245	50	200	250	169	100	103	1997
		100%	FA	281.25	250.00	245.00	73.75	250.00	306.25	62.50	250.00	312.50	211.25	125.00	128.75	2496.25
JLG	2.50	No.	Phy	20	20	20	20	20	20	20	20	20	20	20	20	240
		100%	FA	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	600.00
Overdraft to PMJDY	0.05	No.	Phy	200	200	100	100	200	200	100	200	300	100	100	50	1850
		100%	FA	10.00	10.00	5.00	5.00	10.00	10.00	5.00	10.00	15.00	5.00	5.00	2.50	92.50
Consumption loan	0.25	No.	Phy	50	50	50	50	50	50	50	50	50	50	50	50	600
		100%	FA	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	150.00
TOTAL				353.75	322.50	312.50	141.25	322.50	378.75	130.00	322.50	390.00	278.75	192.50	193.75	3338.75
Grand Total				9726.31	9351.30	8175.67	8256.51	18755.44	7367.24	4063.44	10202.96	6807.07	4957.47	4700.56	4178.70	96542.67

Annexure II
An Overview of Ground Level Credit Flow - Agency wise / Sector wise
 (₹ lakh)

Sr. No.	Agency / Type of loan	2018-19		2019-20		2020-21		2021-22
		Target	Achievement	Target	Achievement	Target	Achievement	Target
	CROP LOAN							
A	CBs	13155.00	5871.13	9282.34	3164.00	10213.57	9446.00	11438.00
	CCB/SCB	7051.00	4911.00	6436.00	5231.00	7079.60	6410.00	3013.00
	RRB	3497.00	1601.21	2369.83	1169.00	2606.81	2689.00	7930.00
	Sub Total –A	23703.00	12383.34	18088.17	9564.00	19899.99	18545.00	22381.00
B	TERM LOAN (MT+LT)							
	CBs	3284.00	3884.00	3774.13	7065.00	4205.18	10195.00	4331.00
	CCB/SCB	3794.00	1.50	4369.44	5.00	4855.78	0.00	1894.00
	RRB	1439.00	36.00	1664.81	17.00	1838.97	0.00	5001.00
	Sub Total B	8517.00	3921.50	9808.38	7087.00	10899.93	10195.00	11226.00
C	TOTAL AGRICULTURAL CREDIT							
	CBs	16439.00	9755.13	13056.47	10229.00	14418.75	19641.00	15769.00
	CCB/SCB	10845.00	4912.50	10805.44	5236.00	11935.38	6410.00	4907.00
	RRB	4936.00	1637.21	4034.64	1186.00	4445.78	2689.00	12931.00
	Total (A)+(B) = C	32220.00	16304.84	27896.55	16651.00	30799.92	28740.00	33607.00
D	NON FARM SECTOR/MSME							
	CBs	5850.00	8414.00	7141.18	12360.00	8237.38	16516.00	8402.00
	CCB/SCB	4479.00	570.00	5193.47	327.00	5990.68	331.00	2318.00
	RRB	1699.00	653.00	1969.90	80.00	2272.24	997.00	6111.00
	Sub total D	12028.00	9637.00	14304.55	12767.00	16500.30	17844.00	16831.00
E	OTHER PRIORITY SECTOR							
	CBs	5607.00	4554.00	9841.98	1451.00	6859.81	2130.00	6860.00
	CCB/SCB	6490.00	52177.00	2339.44	4386.00	6333.85	4596.00	1306.00
	RRB	933.00	613.00	1205.95	272.00	1306.12	919.00	6334.00
	Sub total E	13030.00	57344.00	13387.37	6109.00	14499.78	7645.00	14500.00
F	Grand Total							
	CBs	27896.00	22723.13	30039.63	24040.00	29515.94	38287.00	31031.00
	CCB/SCB	21814.00	57659.50	18338.35	9949.00	24259.91	11337.00	8531.00
	RRB	7568.00	2903.21	7210.49	1538.00	8024.14	4605.00	25376.00
	GRAND TOTAL (C+D+E)= (F)	57278.00	83285.84	55588.47	35527.00	61800.00	54229.00	64938.00

Data Source - LDM office, Gadchiroli

ANNEXURE III																	
SUB SECTOR WISE AND AGENCY WISE CREDIT FLOW UNDER AGRICULTURE AND ALLIED ACTIVITIES																	
(₹ lakh)																	
Sr. No.	Particulars	2018-19				2019-20				2020-21				2021-22 (Targets)			
	Agencies / Activities	CBs	Coop	RRBs	Total	CBs	Coop	RRBs	Total	CBs	Coop	RRBs	Total	CBs	Coop	RRBs	Total
I.	Crop loan	5871.13	4911.00	1601.21	12383.34	3164.00	5231.00	1169.00	9564.00	9446.00	6410.00	2689.00	18545.00	11438.48	7929.98	3012.54	22381.00
II	Term Loan																
a	Minor Irrigation	721.00	0.30	6.00	727.30	2104.00	2.70	9.00	2115.70	3036.13	0.00	0.00	3036.13	394.16	455.13	172.37	1021.66
b	Land Development	300.00	0.10	6.00	306.10	1987.00	2.30	8.00	1997.30	2867.30	0.00	0.00	2867.30	428.81	495.14	187.52	1111.47
c	Farm Mechanization	400.00	0.20	6.00	406.20	813.00	0.00	0.00	813.00	1173.18	0.00	0.00	1173.18	350.84	405.12	153.43	909.39
d	Plantation and Horticulture	550.00	0.10	3.00	553.10	51.00	0.00	0.00	51.00	73.59	0.00	0.00	73.59	368.17	425.12	161.00	954.30
e	Dairy Development	623.00	0.30	4.00	627.30	614.00	0.00	0.00	614.00	886.02	0.00	0.00	886.02	372.50	430.12	162.90	965.52
f	Poultry Development	350.00	0.10	1.00	351.10	51.00	0.00	0.00	51.00	73.59	0.00	0.00	73.59	359.51	415.12	157.21	931.84
g	Sheep /Goat /Piggery	0.00	0.00	0.00	0.00	467.00	0.00	0.00	467.00	673.89	0.00	0.00	673.89	355.18	410.12	155.32	920.61
h	Fisheries	200.00	0.10	2.00	202.10	81.00	0.00	0.00	81.00	116.89	0.00	0.00	116.89	398.49	460.13	174.26	1032.88
i	Forestry /Waste Land Development	220.00	0.20	5.00	225.20	697.00	0.00	0.00	697.00	1005.79	0.00	0.00	1005.79	411.48	475.14	179.94	1066.57
j	Storage Market Yards	220.00	0.10	2.00	222.10	97.00	0.00	0.00	97.00	139.97	0.00	0.00	139.97	138.61	160.05	60.61	359.26
k	Sericulture &Food Agro Processing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	359.51	415.12	157.21	931.84
l	Others	300.00	0.00	0.00	300.00	103.00	0.00	0.00	103.00	148.63	0.00	0.00	148.63	394.16	455.13	172.37	1021.66
	Sub-total-II	3884.00	1.50	36.00	3921.50	7065.00	5.00	17.00	7087.00	10195.00	0.00	0.00	10195.00	4331.41	5001.45	1894.14	11227.00
	Grand Total (I+II)	9755.13	4912.50	1637.21	16304.84	10229.00	5236.00	1186.00	16651.00	19641.00	6410.00	2689.00	28740.00	15769.89	12931.43	4906.68	33608.00

(Data Source - LDM Office, Gadchiroli)

Annexure IV**Indicative unit costs for various agricultural activities as arrived at by State Level Unit Cost Committee**

Sr. No.	Item	Unit Cost (₹.)
A	Minor Irrigation	
1	Dug well	120000-157300
2	Bore well	31460-42350
3	Submersible Pump sets 5 HP	55000
4	Electric Pump sets 5 HP	30000
5	Diesel Pump sets 5 HP	35000
6	Drip Irrigation Systems in Grape ,Sugarcane, Cotton, Ginger, Vegetable Rose, Strawberry, Other flowers (Rs./ha)	100000
7	Drip in Banana (1.5 m*1.5 m)	85000
8	Drip in other fruit crops (Rs./ha)	25000-60000
9	Sprinkler in pulses, oilseeds, other field crops (Rs./ha)	25000-30000
B	Plantation and Horticulture (Rs./ha)	
1	Mango (10 x 10 m)	157000-165000
2	Guava (5 x 5 m)	108000
3	Grapes	1054000
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	167000
8	Aonla	79000
9	Sapota	129000
10	Custard apple	114000
11	Cashew nut	94000-96000
12	Fig	158000
13	Drumstick	148000
14	Champaca (Sonchapha)	353000
15	Bamboo plantation	30000
16	Shade net for flowers and vegetables 10 R	363100
17	Shade net for flowers and vegetables 20 R	627400
C	Land Development	
1	Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha)	15600
2	Graded bunding (0.95 Sq.mt c/s, 210 m l/ha)	17270
3	Land levelling and shaping slope 1-2%	11700
4	Fencing (running mts) (barbed 1.8 m)	145
5	Field drainage for wet lands	29600
D	Animal Husbandry	
1	2 CB Cows	133000
2	2 Graded Murrah Buffaloes	154000
3	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
4	Goat rearing (10+1) Non-descript	78000
E	Fisheries	
1	Composite pond new	206800
2	Composite pond renovation	176200
3	Shrimp Farming	448140

For details, please refer to the State Level Unit Cost Committee meeting proceedings

ANNEXURE –V**Scale of Finance fixed by District Level Technical Committee (DLTC) for 2021-22**

Sr No.	Major crops	Unit	Scale of Finance (Amount in ₹)
	Kharif crops		
1	Paddy	Ha	35625
2	Jowar	Ha	20000
3	Makka/Maize	Ha	22500
4	Cotton	Ha	47500
6	Chilly(irrigated)	Ha	62500
7	Moong	Ha	15000
8	Urid	Ha	15000
9	Tur	Ha	20000
10	Ground nut	Ha	30000
11	Soybean	Ha	35000
12	Sunflower	Ha	25000
	Rabi crop		
17	Wheat	Ha	25000
18	Jowar	Ha	17500
19	Summer paddy	Ha	32500
20	Summer ground nut	Ha	22500
21	Linseed (Jawas)	Ha	17500
22	Til	Ha	17500
23	Gram	Ha	17500
	Animal Husbandry & Fishery		
24	Cow (02)	Nos.	36000
25	Buffalo (02)	Nos.	36000
26	Goat & Sheep (10+1)	Nos.	30000
27	Poultry - Broiler (100)	Nos.	8800
28	Poultry - Layers (100)	Nos.	16500
29	Poultry - Deshi (100)	Nos.	5500
30	Fishery – Pond	Ha	200000
31	Fishery – Water Bodies		30000

List of the District Development Managers of Maharashtra

S.N.	Name of the District	Name of the DDM Shri/Smt	Mobile No.	E-mail
1	Ahmednagar	Sheelkumar B. Jagtap	9828647823	ahmednagar@nabard.org
2	Akola	Sharad P. Walke	7415403877	akola@nabard.org
3	Amravati	Rajendra B. Rahate	9407689522	amravati@nabard.org
4	Aurangabad	Suresh R. Patwekar	9575390390	aurangabad@nabard.org
5	Beed	Tatyasaheb L Markad	8668649552	beed@nabard.org
6	Bhandara	Sandeep M. Deogirkar	7073350545	bhandara@nabard.org
7	Buldhana	Vikram B. Pathare	7028755522	buldana@nabard.org
8	Chandrapur	Trunal Fulzele	9168106384	chandrapur@nabard.org
9	Dhule	Vivek K. Patil	8528458621	dhule@nabard.org
10	Gadchiroli	Rajendra Gulabrao Chaudhari	9890404589/ 9475430068	gadchiroli@nabard.org
11	Gondia	Neeraj B. Jagare	8827694389	gondia@nabard.org
12	Jalgaon	Shrikant K. Zambre	8160363418	jalgaon@nabard.org
13	Jalna	Tejal Kshirsagar	7709981977	jalna@nabard.org
14	Kolhapur	Ashutosh Jadhav	9414037647	kolhapur@nabard.org
15	Nagpur	Sachin M. Sonone	9805070077	nagpur@nabard.org
16	Nanded	Rajesh M. Dhurve	9404109057	nanded@nabard.org
17	Nandurbar	Pramod D. Patil	9987667891	nandurbar@nabard.org
18	Nasik	Amol Lohakare	9946932508	nasik@nabard.org
19	Osmanabad /Latur	Chaitanya Gokhale	9881494520	osmanabad@nabard.org
20	Parbhani/ Hingoli	Pritam M. Jangam	9446060035	parbhani@nabard.org
21	Pune	Rohan R. More	9420835131/ 9021804727	ddm.pune@nabard.org
22	Raigad	Sudhakar S. Raghatwan	9803744439	raigad@nabard.org
23	Ratnagiri	Shraddha V. Hajirnis	7275000138	ratnagiri@nabard.org
24	Sangli	Laxmikant P. Dhanorkar	9771372611	sangli@nabard.org
25	Satara	Subodh S. Abhyankar	9869308384	satara@nabard.org
26	Sindhudurg	Ajay A. Thute	9007607414	sindhudurg@nabard.org
27	Solapur	Nitin B. Shelke	9906384941	solapur@nabard.org
28	Palghar / Thane	Kishor G. Padghan	9822668185	palghar@nabard.org
29	Wardha	Pravin S. Muley	9987399872	wardha@nabard.org
30	Washim	Shankar Kokadwar	9423101925	washim@nabard.org
31	Yavatmal	Deepak B. Pendam	9907433101	yeotmal@nabard.org
32	Mumbai -City	Senthilvel Balasubramanian	9962256223	senthilvel.balasubramanian@ nabard.org
33	Mumbai - Suburb	Elangaivendhan A	8277390537	elangaivendhan.a@nabard.org

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NABVENTURES Limited

Wholly owned subsidiary of NABARD

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.
- › Sector of interest in Series A include consumer food brands, financial services, rural asset, light tech businesses.
- › 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, Gr. Floor, D Wing,
C-24, G Block, BKC, Bandra East,
Mumbai-400051

Ph: 022- 26539486/9693

✉ e-mail: nabsamruddhi@nabard.org

› **MSME**

› **Microfinance**

› **Small Business**

› **Transportation**

› **Housing**

› **Education**

› **Livelihoods**

› **Agriculture**

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 ?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

IF YOU ARE WITH THE GOVERNMENT

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



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

✉ e-mail:nabfoundation@nabard.org

☎ Phone:(+91)-22-2653 9404/9054/9204



NABKISAN Finance Limited

A subsidiary of NABARD

- › Largest lender in FPO space.
- › Present in 20+ States.
- › 700+ FPOs credit linked.
- › Collateral free lending at affordable rates.
- › Need Based Grant support.
- › Financing FPOs through.
 - Working Capital ■ Term loan
 - Pledge Financing (eNWR)
- › Term lending for Corporates/ NBFCs/ MFIs.
- › Soft loans for Agri Startups.

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



NABARD Consultancy Services Private Limited [NABCONS]

Wholly owned subsidiary of NABARD

ISO-9000:2015 & ISO-27001:2013

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India
Presence with
offices in 31
States/UTs

AREAS OF OPERATION

- › Agriculture & Allied Activities
- › Off-farm Sector
- › Horticulture
- › Forestry
- › Corporate Social Responsibility
- › Watershed Development
- › Irrigation & Water Resources
- › Socio-economic Development
- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › 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

e-mail:ho@nabsanrakshan.org

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).