



संभाव्यतायुक्त ऋण योजना 2022-23

Potential Linked Credit Plan 2022-23

मुंबई उपनगर
MUMBAI SUBURBAN

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

15.09.2021

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

15.09.2021

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Executive Summary

1. District characteristics

Mumbai Suburban district is declared independent district w.e.f. 1 October 1990 as a consequence of the bifurcation of the Greater Mumbai into two revenue districts viz. Mumbai City and Mumbai Suburban. The district extends from Bandra to Dahisar, from Kurla (Chuna Bhatti) to Mulund, and from Kurla to Mankhurd /Trombay Creek with 87 villages in three talukas /blocks i.e. Bandra, Andheri, and Borivali. The district is having 386.59 sq. km. total geographical area, of which 44.43 sq. km. is covered under forests. According to the land utilization pattern of the district, the net area is sown, gross cropped area and the cultivable area is Nil. As per census 2011, the total population of Mumbai Suburban district was 93.57 lakh and the literacy rate is 89.9%. Mumbai is known as the Financial Capital of India. As of 31st March 2021, the CD ratio of the banks in the district was 60.62%. The predominant economic activities prevalent in the district are Service, Corporate Offices, Banking, Industries, Tourism, Hotels & Restaurants, Marine Fisheries, etc. District serves as a huge market for Agriculture and Horticulture produce. The district has a good banking network with 1348 branches of Commercial Banks, Private Sector Bank, Foreign Banks, State Coop Bank, Mumbai DCCB, and Urban Coop Banks. Almost all CBs have their Head Offices in Mumbai. All branches are in Metro Area and cater to the needs of the urban population and Micro, Small, Medium, and Large Industries, businesses, etc.

2. Sectoral trends in credit flow

RBI vide Circular No RPCD CO LBS BC No 12/02.01.001/2012-13 dated 11 May 2013 extended Lead Bank Scheme to Mumbai Suburban District with Bank of India as Lead Bank of the district. Accordingly, both Bank of India and NABARD have also posted Lead District Manager and a District Development Manager (R), respectively, for the Mumbai Suburban from 2014-15 and started the process of preparing PLP for the District from the year 2015-16. Since there is no scope for agriculture and allied activity in Mumbai Suburban District, the scope of PLP is limited to Planning, Reviewing and Monitoring of Fishery, MSME, and Housing, Education and other Priority Sector including Export Credit and Social Infrastructure. The ground level credit disbursement under priority sector during the last three years is as under:

(₹ Lakh)

Sr. No.	Sector	2018-19	2019-20	2020-21
1	Agri. Term loan*	315411.66	609880.89	741580.23
2	MSME	2976240.25	3690369.66	2296242.27
3	Other Priority Sector	366415.44	439060.74	797321.42
	Total	3658067.36	4739311.29	3835143.92

* Fisheries, Cold Chain facilities, Food and Agro Processing

The share of agriculture in GLC (PSL) during 2020-21 was 19%. MSME target has been achieved at 144% during 2020-21 however the credit flow to this sector was 38% lesser as compared to the GLC 2019-20. Total achievement of priority target was 41%, 47%, and 54% during FY 2018-19, 2019-20, and 2020-21 respectively.

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

(i) Fisheries

Fishery activities are prominent in Koliwad as at Marve, Oshiwara, Borivali, and other coastal areas. Mechanized and non-mechanized fisheries vessels can be financed in these areas after proper survey. Banks to finance eligible projects/ projects envisaged under beneficiary-oriented sub-components activities under centrally sponsored components of Pradhan Mantri Matsya Sampada Yojana and private investment components under the FIDF scheme. The projection for the fishery for the year 2022-23 is estimated at ₹ 654777.00 lakh.

(ii) Agricultural Infrastructure:

Ice plant cum Cold Storages, Renovation/Modernization of existing Ice Plant or Cold Storage, Refrigerated/ insulated trucks, Ice Depots, Fish Processing Units are required for the development of this sector. The projection for the fishery for the year 2022-23 is estimated at ₹ 9675.00 lakh.

(iii) Agro and Food Processing

MoFPI, GoI has approved “Marine Products (Fish, Shrimp, etc.)” for the district under the One District One Product (ODOP) scheme, to support for processing along with efforts to reduce wastage, proper assaying, and storage and marketing. Agriculture and Food Processing Activities are important investment activities in Mumbai Suburban District and the potential for the same is estimated to be at ₹ 420156.00 lakh

(iv) Micro Small Medium Enterprises (MSMEs)

The MSMEs sector is the main employment provider and important sector in Mumbai Suburban District. Covid 19 pandemic has impacted the sector, financial needs to be extended to this sector. Empowered Committee on MSMEs of RBI has expressed concern over sick and migrated units of MSMEs. The Directorate of Industries needs to prepare a comprehensive database, separately for Mumbai City District and Mumbai Suburban Districts. There is a need to improve reporting system by banks about this sector under Lead Bank Scheme. The projections for the year 2022-23 are estimated at ₹ 7100100.00 lakh.

(v) Export Credit

As per revised Priority Sector guidelines of the Reserve Bank of India, Export Credit has been included in Priority Sector lending. Almost all major banks have their corporate branches in Mumbai, which cater to the needs of export credit. Since Mumbai is a major hub and port, the majority of commerce in diamonds, gold ornaments, drugs/chemicals, clothes, garments, auto-components, raw steel, Agri produce engineering goods, etc. take place. Export Credit Guarantee Corporation of India is providing a guarantee to banks for export credit. Taking into consideration the premium collected from ECGC, opportunities, and initiatives like 'Make in India', 'Skill India', etc., the export credit potential for all commodities together from Mumbai Suburban for the year 2022-23 is estimated at ₹ 2808000.00 lakh.

(vi) Education

Mumbai, being the financial capital, provides lots of education opportunities. It attracts students not only from India but from abroad also. Since the district has a very high literacy rate and as there are abundant opportunities for acquiring higher/tech education, it provides good scope by education loans for banks. The potential for an Education loan is estimated for the year 2022-23 at ₹ 65870.00 lakh.

(vii) Housing

The demand for housing is always on the rise. With research and innovations in the sector, the rising demand can be met by re-development of old housing colonies, identifying vacant land for construction, redevelopment of slums, etc. Considering the status of infrastructure available for the development of the sector, the goals set under various schemes of the Government, and the past trend in the flow of ground-level credit for this sector, the financial projections assessed for the year 2022-23 is ₹1295047.00 lakh.

(viii) Renewable Energy

Due to the increasing population of the city, energy demand is always on the rise. There is scope for tapping renewable energy like solar, energy from waste material, etc. The roof tops of housing societies in the city provide scope for installation of solar photovoltaic panels for electricity generation and solar water heaters for domestic consumptions, BMC is responsible for collection of the garbage (about 9400 MT per day) and can set up projects for energy generation from it. Taking into, consideration foregoing, the potential for the year 2022-23 is worked out at ₹ 20232.00 lakh

4. Thrust areas for 2022-23

Thrust areas in the district could be on timely, adequate, and hassle-free credit support (term loans and working capital) to MSME sector, revival and strengthening of sick/weak MSME units through policy interventions by DIC and other stakeholders; timely settlement of pre-shipment and post-shipment credit and encouraging exporters to avail

export credit facilities, diversification of export destinations; redevelopment of old housing colonies, land development for the new construction activities, redevelopment of slums, affordable housing schemes for economically weaker and marginal sections of society; extension of credit support under fisheries sector schemes of government, strengthening of storage, processing and marketing infrastructure under the fisheries sector; credit and technical support to tap the potential of renewable energy sector like solar energy, energy from waste material, etc.

5. Major constraints and suggested action points

The MSME sector, the main employment provider, and the important sector has been impacted due to the Covid-19 pandemic situation for the last couple of years. Timely and adequate financial support is needed for the units under the MSME sector with necessary policy interventions. With the increasing population of the district every year, the issue of disposal of solid waste is becoming a challenge. Integration of solid waste management system with energy generation through “waste to energy” approach can help tackle this challenge with the participation of all the stakeholders.

6. Way forward

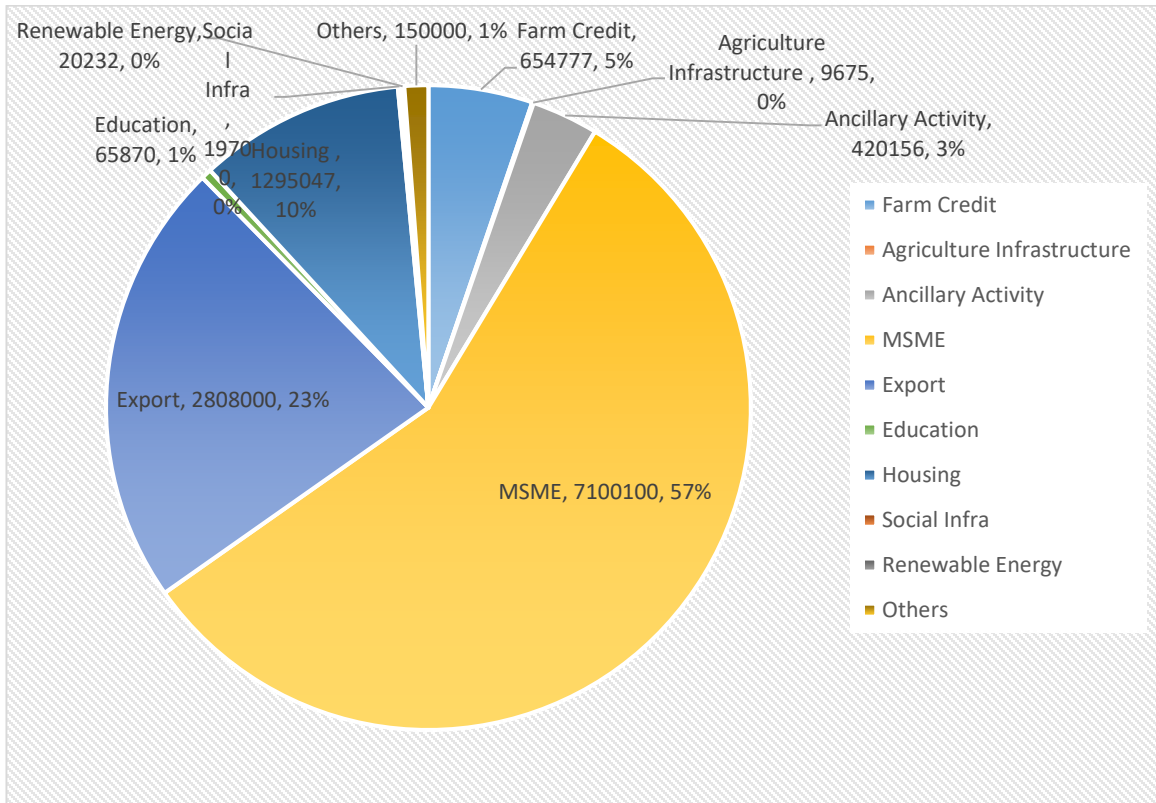
The district has good potential for fisheries, MSME, and export activities. Adoption of a proper package of sustainable fisheries practices, which includes developing good infrastructure facilities for storage, processing, and marketing with forward linkages would accelerate the flow of credit to this sector. Infusion of the latest technology, skills, and investments, improving the capabilities of the human resource through technical/vocational education, training and bridging the gaps in industrial demands vis-à-vis workforce capabilities, strengthening of MSME sector with technical and credit-related interventions would help in increasing the productivity of the sector, which will also help to realize better livelihood and income prospects for the associated workforce. Banks may play an active role in financing the critical infrastructure in the district 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.

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Appendix - A**Broad Sector-Wise Projections - 2022-23**

(Rs. lakh)

Sr. No.	Sector	PLP Projections
I.	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance, and Marketing	6,54,777.00
ii	Term Loan for agriculture and allied activities (fisheries)	
	Sub Total A (i+ii)	6,54,777.00
B	Agriculture Infrastructure	9,675.00
C	Ancillary activities	4,20,156.00
	Total Agriculture I (A+B+C)	10,84,608.00
II	Micro, Small and Medium Enterprises	71,00,100.00
III	Export Credit	28,08,000.00
IV	Education	65,870.00
V	Housing	12,95,047.00
VI	Social Infrastructure involving bank credit	19,700.00
VII	Renewable Energy	20,232.00
VIII	Others	1,50,000.00
	Total Priority Sector (I to VIII)	1,25,43,557.00



Appendix - B
Summary of Sector / Sub-Sector-Wise Projections 2022-23

Rs. Lakh

Sr. No.	Sector / Subsector	PLP Projections
I.	Credit Potential for Agriculture	
A.	Farm Credit	
i.	Fisheries (Marine)	6,54,777.00
	<i>Sub Total</i>	6,54,777.00
B.	Agriculture Infrastructure	9,675.00
	<i>Sub Total</i>	9,675.00
C.	Agriculture Ancillary activities	
i.	Food and Agro processing	4,20,156.00
	<i>Sub Total</i>	4,20,156.00
	Total Agriculture – I	10,84,608.00
II.	Micro Small Medium Enterprises	
A.	MSME – Investment credit	18,71,100.00
B.	MSME –Working capital	52,29,000.00
	Total MSME	71,00,100.00
III.	Export Credit	28,08,000.00
IV.	Education	65,870.00
V.	Housing	12,95,047.00
VI.	Social Infrastructure involving bank credit	19,700.00
VII.	Renewable Energy	20,232.00
VIII.	Others (Start ups, MFIs)	1,50,000.00
	Total Priority Sector	1,25,43,557.00

Mumbai Suburban District Map



District Profile												
District -		Mumbai Suburban		State -		Maharashtra		Division - Konkan				
1. PHYSICAL & ADMINISTRATIVE FEATURES						2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)			387			Agro-climatic Zone		(i) Western Plateau (ii) Hills				
No. of Sub Divisions			2			Climate		Warm and Humid				
No. of Blocks			3			Soil Type		Sandy and Red Loamy, Coastal Alluvium, Laterite				
No. of Villages (Inhabited)			87									
No. of Panchayats/ revenue mandals			9									
3. LAND UTILISATION [Ha]						4. RAINFALL & GROUND WATER						
Total Area Reported			386.56SQKM			Rainfall [in mm]		Normal	Actual	2016-17	2017-18	2018-19
Forest Land			44.43 SQKM					2265		2826	3109	2500
Area Not Available for Cultivation			NA					Variation from Normal		561	844	235
Permanent Pasture and Grazing Land			NA			Availability of Ground		Net annual recharge		Net annual draft		Balance
Land under Miscellaneous Tree Crops			NA			Water [Ham]		NA		NA		NA
Cultivable Wasteland			NA			5. DISTRIBUTION OF LAND HOLDING						
Current Fallow			NA			Classification of Holding		Holding		Area		
Other Fallow			NA					Nos.	% to Total	Ha.	% to Total	
Net Sown Area			NA			<= 1 Ha		NA	NA	NA	NA	
Total or Gross Cropped Area			NA			>1 to <=2 Ha		NA	NA	NA	NA	
Area Cultivated More than Once			NA			>2 Ha		NA	NA	NA	NA	
Cropping Intensity [GCA/NSA]			NA			Total		NA	NA	NA	NA	
6. WORKERS PROFILE [in '000]						7. DEMOGRAPHIC PROFILE [in '000]						
Cultivators			NA			Category		Total	Male	Female	Rural	Urban
Of the above, Small/Marginal Farmers			NA			Population		9357	5031	4326	NA	9357
Agricultural Labourers			7			Scheduled Caste		583	NA	NA	NA	583
Workers engaged in Household Industries			NA			Scheduled Tribe		105	NA	NA	NA	105
Workers engaged in Allied Agro-activities			NA			Literate (%)		89.9	92.9	86.4	NA	89.9
Other workers			1664.0			BPL (HH)		771	NA	NA	NA	771
8. HOUSEHOLDS [in '000]						9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households			2106.00			Having brick/stone/ concrete houses		NA		Having electricity supply		NA
Rural Households			NA			Having source of drinking water		NA		Having independent toilets		52.9% of total HH
BPL Households			771			Having access to banking services		NA		Having radio/tv sets		NA
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]						11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified			87			Anganwadis		4055		Dispensaries		3732
Villages having Agriculture Power Supply			87			Primary Health Centres		156		Hospitals		1096
Villages having Post Offices			87			Primary Health Sub-Centres		0		Hospital Beds		24527
Villages having Banking Facilities			87			12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools			87			Fertiliser/Seed/Pesticide Outlets [Nos]		NA		Agriculture Pumpsets[Nos]		NA
Villages having Primary Health Centres			NA			Total N/P/K Consumption [MT]		NA		Pumpsets Energised [Nos]		NA
Villages having Potable Water Supply			87			Certified Seeds Supplied [MT]		NA		Agro Service Centres [Nos]		NA
Villages connected with Paved Approach Roads			87			Pesticides Consumed [MT]		NA		Soil Testing Centres [Nos]		NA
						Agriculture Tractors [Nos]		NA		Plantation nurseries [Nos]		NA
						Power Tillers [Nos]		NA		Farmers' Clubs [Nos]		NA
						Threshers/ Cutters [Nos]		NA		Krishi Vigyan Kendras[Nos]		NA
13. IRRIGATION COVERAGE [Ha]						14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Total Area Available for Irrigation (NIA + Fallow)			NA			Rural/Urban Mandi/Haat [Nos]		NA		Wholesale Market [Nos]		8
Irrigation Potential Created			NA			Length of Pucca Road [Km]		652		Godown [Nos]		13
Net Irrigated Area(Total area irrigated at least once)			NA			Length of Railway Line [Km]		428.0		Godown Capacity[MT]		8724
Area irrigated by Canals / Channels			NA			Public Transport Vehicle [Nos]		2015262		Cold Storage [Nos]		NA
Area irrigated by Wells			NA			Goods Transport Vehicle [Nos]		NA		Cold Store Capacity[MT]		NA
Area irrigated by Tanks			NA									
Area irrigated by Other Sources			NA									
Irrigation Potential Utilized (Gross Irrigated Area)			NA									
15. AGRO-PROCESSING UNITS						16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing Activity		No of units	Cap.[MT]			Crop		2017-18		2018-19		Avg. Yield
Food (Rice/Flour/Dal/Oil/Tea/Coffee)		687	NA					Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	[Kg/Ha]
Sugarcane (Gur/Khandsari/Sugar)		Nil	Nil			Paddy		NA	NA	NA	NA	NA
Fruit (Pulp/Juice/Fruit drink)		NA	NA			Nagli		NA	NA	NA	NA	NA
Spices (Masala Powders/Pastes)		NA	NA			Other cereals		NA	NA	NA	NA	NA
Dry-fruit (Cashew /Almond/Raisins)		NA	NA			Pulses		NA	NA	NA	NA	NA
Cotton (Ginning/Spinning/Weaving)		876	NA			Oilseeds		NA	NA	NA	NA	NA
Milk (Chilling/Cooling/Processing)		17	NA			Vegetables		NA	NA	NA	NA	NA
Meat (Chicken/Motton/Pork/Dryfish)		55	NA									
Animal feed (Cattle/Poultry/Fishmeal)		6	NA									
17. ANIMAL POPULATION AS PER CENSUS 2013 [in '000]						18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
Category of animal		Total	Male	Female		Veterinary Hospitals/Dispensaries [Nos]		NA		Animal Markets [Nos]		2
Cattle - Cross bred		5	NA	NA		Disease Diagnostic Centres [Nos]		NA		Milk Collection Centres [Nos]		NA
Cattle - Indigenous		NA	NA	NA		Artificial Insemination Centers [Nos]		NA		Fishermen Societies [Nos]		55
Buffaloes		30	NA	NA		Animal Breeding Farms [Nos]		NA		Fish seed farms [Nos]		5
Sheep - Cross bred		NA	NA	NA		Animal Husbandry Tng Centres [Nos]		NA		Fish Markets [Nos]		NA
Sheep - Indigenous		11	NA	NA		Dairy Cooperative Societies [Nos]		NA		Poultry hatcheries [Nos]		NA
Goat		NA	NA	NA		Improved Fodder Farms [Nos]		NA		Slaughter houses [Nos]		7
Pig - Cross bred		NA	NA	NA		19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY						
Pig - Indigenous		NA	NA	NA		Fish		Production [MT]	65334	Per cap avail. [gm/day]		NA
Horse/Donkey/Camel		49	NA	NA		Egg		Production [Lakh Nos]	NA	Per cap avail. [nos/p.a.]		NA
Poultry - Cross bred		54	NA	NA		Milk		Production [000 MT]	NA	Per cap avail. [gm/day]		NA
Poultry - Indigenous		NA	NA	NA		Meat		Production [MT]	NA	Per cap avail. [gm/day]		NA
Sources (if not mentioned against the respective item):						BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./ Dir. of Eco. & Stat.						

District Profile at A Glance

A. District Profile

Mumbai Suburban district was notified as a separate district w.e.f. 1 October 1990 after the bifurcation of the Greater Mumbai into two revenue districts, namely, Mumbai City and Mumbai Suburban. Before this Mumbai Suburban was the part of Mumbai City District. Mumbai Suburban has many tourist attractions like Kanheri Caves, Sanjay Gandhi National Park, Aarey Colony, Film City, Domestic and International Airports, Railways Terminals at Kurla, and natural resources like Tulshi, Vihar and Pawai lakes and Mithi Oshiwara and Dahisar rivers.

The district is having a total geographical area of 387 sq.km., of which 44.43 sq. km. is covered under forests. The location of the district is 72° to 51.01° North longitudes and 19° to 3.41° East Longitude. The district is spread over from Bandra to Dahisar, from Kurla (Chuna Bhatti) to Mulund, and from Kurla to Mankhurd /Trombay Creek including 87 villages in three talukas /blocks i.e. Kurla, Andheri, and Borivali. Population wise Mumbai Suburban district is one of the largest districts in the country and area-wise it is the second smallest district in Maharashtra. The district Head Quarter is located at Bandra East. Administratively, it falls under Konkan Division. The district has four parliamentary constituencies and 26 Assembly constituencies. The climate of the district is considered to be humid and warm with annual rainfall ranging from 2000-2500. The languages spoken in the district are Marathi, Gujarati, English, Hindi, and cosmopolitans.

The Gross State Domestic Product (nominal) at current prices for 2019-20 was Rs 28,18,555 crore and the same is estimated for 2020-21 at Rs. 26,61,629 crore. The per capita state income for the year 2019-20 was Rs 2,02,130 and the same is estimated for the year 2020-21 at Rs 1,88,784. The Nominal Gross District Value Added (GDVA) at current prices for the year 2019-20 for the district (including Mumbai City and Suburban) is Rs 492582 crore, whereas the per capita nominal GDVA at current prices for the year 2019-20 for the district (including Mumbai City and Suburban) is Rs 344141. (Source: Economic Survey of Maharashtra 2020-21)

(a) Predominant Economic Activities Prevalent in the District

Since, Mumbai is the Financial Capital of India, the predominant economic activities prevalent in the district are Service, Corporate Offices, Banking, Industries, marine fisheries, tourism, hotels and restaurants, and production of salt, etc.

(b) Major Food, Commercial and Plantation / Horticulture Crops

Mumbai suburban is considered to be a metropolis and the residents have diverse food habits. No crop cultivation is being undertaken in the district. All the foods stuff is brought from nearby districts of Maharashtra as well as from across the country and even imported. Mumbai has a huge market for agricultural products as well as horticulture crops.

(c) Special / Additional / Other Features of the District relevant to credit estimates

With Head Offices of most of the financial institutions and banks being located in the city, the district enjoys a very high penetration of banking network and caters to the banking needs of domestic and international commerce.

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Banking Profile

District -	Mumbai Suburban	State -	Maharashtra	Lead Bank -	Bank of India
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1. NETWORK & OUTREACH (As on 31/03/2021)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFls/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	32	32	32	32	32	32	32	32	32	32
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
District Central Coop. Bank	-	-	-	-	-	-	-	-	-	-
Coop. Agr. & Rural Dev. Bank	-	-	-	-	-	-	-	-	-	-
Primary Agr. Coop. Society	-	-	-	-	-	-	-	-	-	-
Others	6	6	6	6	6	6	6	6	6	6
All Agencies	38	38	38	38	38	38	38	38	38	38

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [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	NA	NA	NA	NA	NA	491106	502205	62873157	124	97.59%
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	-	-
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	630953	-	0.98%
Others	-	-	-	-	-	NA	NA	922662	-	1.43%
All Agencies	-	-	-	-	-	491106	-	64426772	-	-

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan & Advances [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	NA	NA	NA	-	-	447808	236836	38510839	162	98.60%
Regional Rural Bank	NA	NA	NA	-	-	-	-	-	-	-
Cooperative Banks	NA	NA	NA	-	-	-	-	370530	-	0.95%
Others	-	-	-	-	-	-	-	176553	-	0.45%
All Agencies	-	-	-	-	-	447808	236836	39057922	-	-

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-19	31-Mar-20	31-Mar-21
Commercial Banks	91.18	49.92	60.79
Regional Rural Bank	NA	NA	NA
Cooperative Banks	NA	NA	59
Others	NA	45.64	53.66
All Agencies	91.18	47.16	60.62

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

Agency	During 2020-21		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks			NA	NA
Regional Rural Bank			NA	NA
Cooperative Banks			NA	NA
Others			NA	NA
All Agencies			NA	NA

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 [Lakh]	% to Total Loans	Amount [Lakh]	% to Total Loans	Amount [Lakh]	% to Total Loans	Amount [Lakh]	% to Total Loans	Amount [Lakh]	% to Total Loans
Commercial Banks	3807212		740323		571107	0	0	0	0	0
Regional Rural Bank						0	0	0	0	0
Cooperative Banks						0	0	0	0	0
Others	27932		1257		4700	0	0	0	0	0
All Agencies	3835144	-	741580	0	575807	0	0	0	0	0

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Lakh]	Ach'ment [Lakh]	Ach'ment [%]	Target [Lakh]	Ach'ment [Lakh]	Ach'ment [%]	Target [Lakh]	Ach'ment [Lakh]	Ach'ment [%]	
Commercial Banks	8962351	3618104	40	10037832	4739311	47	7079836	3807212	54	47
Regional Rural Bank	0	0	0	0	0	0	0	0	0	0
Cooperative Banks	0	39963	NA	0	0	NA	0	0	NA	NA
Others	0	0	NA	0	0	NA	0	27932	NA	NA
All Agencies	8962351	3658067	41	10037832	4739311	47	7079836	3835144	54	47

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Lakh]	Ach'ment [Lakh]	Ach'ment [%]	Target [Lakh]	Ach'ment [Lakh]	Ach'ment [%]	Target [Lakh]	Ach'ment [Lakh]	Ach'ment [%]	
Crop Loan	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Term Loan (Agr)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Agri. Credit	211846	315412	149	233537	456700	196	203580	634068	311	219
Non-Farm Sector	7332171	3284405	45	8215562	4248552	52	6682391	3170026	47	48
Other Priority Sector	1418333	58250	4	1588733	34059	2	193865	31050	16	7
Total Priority Sector	8962351	3658067	41	10037832	4739311	47	7079836	3835144	54	47

9. RECOVERY POSITION

Agency	2018-19			2019-20			2020-21			Average Rec. [%] in last 3 years
	Demand [Lakh]	Recovery [Lakh]	Recovery [%]	Demand [Lakh]	Recovery [Lakh]	Recovery [%]	Demand [Lakh]	Recovery [Lakh]	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	NA	NA	NA	NA	NA	NA	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 : Lead Bank & SLBC

B. Banking Profile

(i) Lead Bank of the district: Bank of India

The Lead Bank Scheme, launched in the country way back in 1969, is an integrated mechanism to extend banking services to the doorsteps of consumers especially poor. Around 600 districts of the country have been covered under the scheme, which emphasises credit planning, monitors the priority sector lending by Lead Bank Returns (LBR) and makes efforts to implement the Service Area Approach for credit planning process.

During the year 2013-14, the Reserve Bank of India had made Lead Bank Scheme applicable to the Mumbai and Mumbai suburban districts and identified, Bank of India which is having 53 branches in the district, as a Lead Bank for the Mumbai Suburban district.

The all-out efforts have been made to collect the details of banks working in the Mumbai sub urban district with their branch network, deposits, loans outstanding and CD ratio etc. The data received from Lead District Manager (LDM) have been processed and furnished in the Banking Profile Statement. Since, many of the banks working in the district for their corporate Office or network purposes, the details submitted by them are not as per the required formats. The submission of LBR is yet to be stabilized and banks are pursuing to comply with the statutory requirements. The details of national goals, Target/ achievement for last three years, recovery position, and credit for women and other details could not be submitted in the statement.

It can be seen from the statement that as many as 38 banks are functioning in the district with 1386 branches. This is the highest banking network in the country in the smallest geographical area. The major concern is that the banks are not submitting the correct data under LBR (U) reports.

Some of the highlights of the banking sector are as under:

CD Ratio: As of 31st March 2021, the CD ratio of the banks in the district was 60.62%.

Financial Inclusion: Under PMJDY 11,52,261 bank accounts were opened in the district. Prime Minister's social security schemes are implemented in the district. About 13,70,414 beneficiaries under PM Suraksha Bima Yojna, 6,85,224 beneficiaries under PM Jeevan Jyoti Bima Yojana and 43,419 beneficiaries under Atal Pension Yojana were covered in the district.

Methodology for 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 needs 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 programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavouring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers / experts in the Regional Offices and Head Office of NABARD.

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

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

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

S. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern

S. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio,

S. No.	Sector	Methodology of estimation of credit potential
		<p>20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows;</p> <ul style="list-style-type: none"> 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

- | | | |
|---|-------------------------------------|---|
| 1 | Bankers | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> i. Private investment opportunities available in each sector ii. Commercial infrastructure iii. Information on various schemes of Govt & Banks. |

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

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

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

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

- i. The target for agricultural credit enhanced to 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 enhancement of income of farmers. The scheme was extended for the financial year 2021-22.

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

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

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

Objectives

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

A provision of 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 following 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 GoI 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 GoI 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 (MSDCL 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 Fund a 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>)

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

Mumbai Suburban district is predominantly a residential with business, services and industries as major economic activity. The total geographical area of the district is 387 Sq.km. and there is no land available for agricultural activities / crop cultivation. Hence, the credit requirement for crop production, minor Irrigation schemes, horticulture, animal husbandry and other agriculture allied activities, etc. could not be worked out. However, the district has potential for marine fisheries which has been covered under Fisheries Development chapter.

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Chapter 2.1.1 Fisheries Development

2.1.1.1 Introduction

- Fishery was the main occupation of the ethnic population of Mumbai. Being a natural harbour and with good availability of infrastructural facilities, Mumbai has emerged as main center for marine fishery.
- Mumbai City and Suburban, together have 80 km of coastline, covered by 30 fishing villages with 9304 fishermen families and 40953 fisher folks. There are 4761 fishing boats of which 4184 are mechanized boats.
- Mumbai being an important hub of ornamental fish breeding and export, there is very good scope of promoting this sector.
- There are various projects under marine, inland and brackish water fish farming and marketing for which subsidy is available from Fish Farmers' Development Agency (FFDA) National Fisheries Development Board (NFDB) and The Marine Product Export Development Authority (MPEDA).
- GoI has increased the agricultural credit target to ₹ 16.5 lakh crore in FY 2021-22 with focus on ensuring increased credit flows to animal husbandry, dairy, and fisheries.

2.1.1.2. Assessment of credit potential for 2022-23

In Maharashtra 75% of the Fishing crafts are Mechanised Boats, 16 % Non-Mechanised Boats and 9% being Motorised Boats. Among mechanised boats, trawlers are most common followed by Gillnetters. Deep Sea fishing vehicles are absent, there is scope for introduction of such crafts to utilise oceanic resources like tuna and others; to cope with low fish landing due to climate change.

Government of India has given thrust to the sector. 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.

Fisheries and Aquaculture Infrastructure Development Fund (FIDF) of the GoI provides 3% interest subvention, enabling Scheduled Banks to finance eligible entities (EEs) in respect of individual entrepreneurs, cooperatives and commercial investments. Centrally sponsored scheme Pradhan Mantri Matsya Sampada Yojana (PMMSY) has enabled banks to lend for beneficiary oriented sub-component activities.

The GLC to the sector was ₹ 216955.67 lakh, ₹ 456700.45 lakh, and ₹ 634068.24 lakh respectively during FY 2018-19, FY 2019-20, and FY 2020-21. The year-on-year growth during FY 2020-21 was 39%. The credit flow to the sector is increased at 45% in the past three financial years indicating the credit potential.

In view of the availability of various resources (like natural harbour, sea coast, cold storages, transport, export facilities etc.), progressive fishermen community, trends in marine landings, number of vessels registered, infrastructure and other support services and related factors, the potential for the year 2022-23 has been worked out. The details are as under:

(₹ Lakh)

Sr. No.	Activity	Unit (No. / Area)	Unit Cost	Physical Units	TFO	Bank Loan (₹ Lakh)
1	Mechanized Boats					
	Trawlers	No.	3	6000	18000	16200
	Gillnetters	No.	60	2000	120000	108000
	Purse seiners	No.	3	1500	4500	4050
	Dolnetters	No.	2	1000	2000	1800
	Ring seiners	No.	2	500	1000	900
	Pole & Liners	No.	2	200	400	360
	Hook liners	No.	2	500	1000	900
2	Non-Motorised	No.	1	500	500	450
3	Motorised	No.	60	1000	60000	54000
4	Non-Mechanical	No.	5	1500	7500	6750
5	Inboard engine	No.	5	500	2500	2250
6	Outboard engine	No.	1.5	500	750	675
7	Deep Sea fishing vessels	No.	80	200	16000	14400
8	Safety equipment for boats	No.	2	14700	29400	26460
9	Insulated Fish & Ice Holding Boxes	No.	0.25	14700	3675	3307.5
10	Bio-toilets in mechanised fishing vessels	No.	0.5	12200	6100	5490
11	Repair and maintenance/Upgradation - mechanised boat	No.	15	2000	30000	27000
12	Non-conventional energy for vessel	No.	0.25	14700	3675	3307.5
13	Innovative activities (new technology, diversification)	No.	100	2	200	180
14	Conversion of bottom trawlers - Deep Sea Tuna Long Liners	No.	15	200	3000	2700
15	Mariculture (cage, seaweed, bivalve, pearl etc.)	No.	4225	10	42250	38025
16	KCC	No.	3	9000	27000	27000
17	Working capital for fish societies	No.	2000	50	100000	90000
18	Working capital requirement - multiday fishing	No.	12	12000	144000	129600
19	Working capital requirement - deep sea fishing	No.	15	200	3000	2700

20	Working capital requirement - daily fishing	No.	7	14000	98000	88200
21	Ornamental fish rearing unit	No.	8	10	80	72
	Total					654777

The block-wise /activity-wise projections of various investments under fisheries during the year 2022-23 are given in Annexure- I.

2.1.1.3 Availability of Infrastructure, critical gaps and interventions required, action points/issues

- There are 17 small/medium size landing centers in the district. Taking into consideration the production of fish, these are not adequate and most of these lack basic amenities for fish handling, cold chain and processing, boat repair and maintenance. At present there are 62 ice factories and 10 cold storages. These plants are operating at maximum capacity utilization. There is a need to expand and strengthen the preservation and processing facilities.
- The fishermen had formed cooperative societies and the members have been provided with working capital funds through the cooperative structure.
- Producer Companies of fishermen community, if formed under Company's Act, will help boost the sector by enabling fisherman, market their catch directly for higher prices as well as benefit banks by opening up a new avenue for financing.
- Proper handling and processing of fish is essential to maintain the quality of fish. The fisheries co-operative societies are given financial assistance under NCDC assisted schemes of preservation, transportation and marketing. Assistance is available under MPEDA scheme for fish curing, drying, chilling, modern ice plants etc.
- The Department of Fisheries, which has its main office at Taraporwala Matsalaya at Marine Drive has the primary responsibility for the development of fishery activity and takes care of various facets like creation of infrastructure, providing training, disbursement of subsidy under various government sponsored programs, etc.
- Marine Products Export Development Authority (MPEDA), which is the apex agency engaged in the development of marine exports in the country, has its office at Panvel. It helps fish farmers in the preparation of project reports based on micro-level surveys.
- Neel Kranti Mission (NKM) launched by Ministry of Agriculture, Government of India aims to triple the fish production by 2020, double the income of fish farmers with special focus on increasing productivity and better marketing, to triple the exports earnings by 2020 and to enhance food and nutritional security of the country.
- Government of India has setup Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for financing fisheries infrastructure projects. Under the scheme, Government of India is providing interest subvention for lending at lower interest rates to the borrowers, nodal loaning agencies are NABARD, National Cooperatives Development Corporation (NCDC) and all Scheduled Banks. FIDF would provide concessional finance to State Governments / UTs and State entities, cooperatives, individuals and entrepreneurs etc., for taking up of the identified investment activities of fisheries development. Under FIDF, loan lending will be over a period of five years from 2018-19 to 2022-23 and maximum repayment will be over a period of 12 years inclusive of moratorium of two years on repayment of principal.

- Government of Maharashtra, NABARD and Government of India has entered into a tripartite Memorandum of Agreement (MoA) under FIDF, through which NABARD would fund for creation of public infrastructure in the state.
- Increase access to institutional credit at affordable cost for financing investment in fixed and working capital in fisheries sector especially mariculture, post- harvest and marketing. Facilitate credit guarantee and insurance cover for fisheries sector (National Fishery Policy 2020).
- Banks to finance Eligible Projects/ projects envisaged under beneficiary oriented sub-components activities under centrally sponsored components of Pradhan Mantri Matsya Sampada Yojana.

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Pradhan Mantri Matsya Sampada Yojana (PMMSY)

PMMSY Objectives

- Harness the potential of the fisheries sector in a sustainable, responsible, inclusive and equitable manner
- Enhance fish production and productivity through expansion, intensification, diversification and productive utilization of land and water
- Modernize and strengthen the value chain including post-harvest management and quality improvement
- Double fishers and fish farmers' incomes and generate meaningful employment
- Enhance the contribution of the fisheries sector to Agricultural GVA and exports
- Ensure social, physical and economic security for fishers and fish farmers
- Build a robust fisheries management and regulatory framework

Targets of PMMSY

Fish Production and Productivity

- Increasing fish production to 22 million metric tons by 2024-25 from 13.75 million metric tons in 2018-19.
- Enhancing aquaculture productivity to 5 tons per hectare from the current national average of 3 tons.
- Augmenting domestic fish consumption from 5 kg to 12 kg per capita.

Economic Value Addition

- Increasing contribution of fisheries sector to the Agriculture GVA to about 9% by 2024-25 from 7.28% in 2018-19.
- Doubling export earnings to Rs.1,00,000 crore by 2024-25 from Rs.46,589 crore in 2018-19.
- Facilitating private investment and growth of entrepreneurship in the fisheries sector.
- Reduction of post-harvest losses from the reported 20-25% to about 10%.

Enhancing Income and Employment Generation

- Generating 55 lakh direct and indirect employment opportunities along the value chain.
- Doubling the incomes of fishers and fish farmers.

Chapter – 2.2 Agriculture Infrastructure

Mumbai Suburban district is having predominantly residential with business, services and industries as major economic activity. The total geographical area of the district is 387 Sq.km. and there is no land available for creating agriculture infrastructure such as construction of rural godown for agriculture commodities, land development, soil conservation, watershed development, tissue culture and Agri-biotechnology. However, there is GLC flow during FY 2020-21 to this sector to the tune of ₹ 561.00 lakh. Most of the warehouses and cold storages are located in Navi Mumbai and Vashi because of location of the Port Trusts and associated export activities.

2.2.1 Construction of storage and Marketing Infrastructure (warehouses/godowns, market yards, silos, cold storage units/ cold chains)

There is limited scope for construction of warehouses / godowns, market yards in the district. As introduced, these agro infrastructures are located in rapidly developing suburban like Navi Mumbai, which forms part of Thane and Raigad districts.

2.2.2 Assessment of Credit Potential for the year 2022-23

Warehouse/ godown facility is not available in the district. MSAMB runs Vapour Heat Treatment Facility (1.5 MT/Bach), Irradiation Export Facility Centre (Cobalt 60), Vegetable processing facility (5 MT/Bach). MSAMB has given these facility centers on lease to various stakeholders viz. companies/persons/exporters/cooperative societies/farmer producer companies / farmer groups /APMC/private player etc. Also, the facilities at Mumbai are run by MSAMB's management. Scope for lending infrastructure is enabled under FIDF/PMMSY schemes for development / renovation of refrigeration plants and systems/ cold storage.

The GLC to the sector was ₹ 7408.04 lakh, ₹ 16539.83 and ₹ 561.47 lakh respectively during FY 2018-19, FY 2019-20, and FY 2020-21. Impetus given to Marketing Infrastructure like, Market retail shop/ market, fish transport with ice box, insulated trucks etc. Considering the aforementioned factors, Ground Level Credit flow and policy initiatives, the credit potential for the sector is estimated as under.

(₹ Lakh)						
Sr. No.	Activity	Unit (No. / Area)	Unit Cost	Physical Units	TFO	Bank Loan
1	Ice plant cum cold storage	MT	2.5	2000	5000	4500
2	Renovation/Modernization of existing Ice Plant or Cold Storage	MT	1.5	500	750	675
3	Marketing Infrastructure and Cold Chain (Fisheries)	No.	25.00	200	5000	4500
	Total					9675

The block-wise /activity-wise projections of various investments under agriculture infrastructure during the year 2022-23 are given in Annexure- I.

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

- CWC operates 05 CFSs/ ICDs where composite services for containerised movement of import/export cargo are provided. To address the problems in the movement of imported and exportable goods to and from the port towns and transcended the hurdles by developing an extensive infrastructure of Container Freight Stations & Inland Clearance Depots throughout the country.
- Temperature controlled storage of Central Warehouse Corporation with a capacity of 395 MT located at Vashi.
- CWC is presently operating container trains transporting EXIM containers between Loni (Delhi) - J.N.Port (Navi Mumbai) and Loni - Mundra. CWC runs about 300 trains in these sectors and handles about 26,000 TEUs annually. It is also operating Container Rail Terminals at Loni and Kalamboli (Navi Mumbai) on PPP model.
- Mumbai Agricultural Produce Market Committee is located for the area comprising Greater Mumbai and Turbhe. Situated on the outskirts of Mumbai in the well -planned and organized city of New Mumbai, MAPMC is home to six markets handling commodities such as food grains fruits, vegetables, spices, dry fruits, pulses, edible oil & oilseeds.
- Following infrastructure is available at Navi Mumbai involved in fisheries: 1050 MT capacity of chilled/ frozen private registered plants (ice/ cold storage). 21990 MT of Registered Storage (chilled/ frozen) Premises available. 87 MT of Registered Dried/Salted Fish Handling Centres. 868.8 MT of Registered Fresh/Chilled Fish Handling Centres. 5 MT Live Fish Handling Centres. 164.74 MT pre-processing plants.

2.2.4 Action points/issues to be addressed

- Though scope for construction of new warehouses/cold storages/ ice plants are limited within the district, the same may be strengthened in nearest rapidly developing area close to port which will facilitate fisheries export.
- Extension services for pre-processing/processing, dry fish, skill developments, sea safety programs etc.

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Chapter 2.3 Agriculture - Ancillary Activities

2.3.1 Food and Agro processing

2.3.1.1 Introduction

The post-harvest technology and management (food and agro processing) plays a crucial role in value addition to agriculture and has been identified as a thrust area by the Government of India and financing Units up to ₹ 10.00 cr has been included under Priority Sector Lending (PSL) by the RBI. The establishment of Agri Export Zones (AEZs), Mega Food Parks, Agro Processing Clusters and efforts made to promote contract farming are steps towards popularizing agro / food processing sector in India. However, investments in this sector have not been commensurate with the large potential available and as a sequel, linkages between production, post-harvest management, processing and marketing including export, largely remain weak. In recent past, food and agro processing has assumed significance and has thrown open new opportunities and challenges.

2.3.1.2 Status of Production Base of various food crops

There are 38 units in the district engaged in processing of food grains, fruits and vegetables, etc.

2.3.1.3 Review of Ground Level Credit: - Although a circular has been issued allocating a separate code for agro processing in LBR reporting system, financing to agro processing sector is not being reported separately and data on the same is not readily available.

2.3.1.4 Assessment of credit potential for 2022-23

MoFPI, GoI has approved “Marine Products (Fish, Shrimp etc.)” for the district under One District One Product (ODOP) scheme, to support for processing along with efforts to reduce wastage, proper assaying, and storage and marketing.

Scheme for technology upgradation/establishment /modernization of food processing industries: The scheme envisages extension of financial assistance for setting up new processing units that include technological up-gradation and expansion of existing units in the country including various agro and allied products. Financial assistance to be provided to food processing units; in the form of grant- in-aid @25% of the cost of plant & machinery and technical civil works subject to maximum of Rs.50 lakh. The integrated Cold Chain Value Addition and Preservation Infrastructure Projects pertaining to non- Horticultural products such as Agriculture and marine Products like Seafood, Fish, Prawns and their processed products etc. are eligible under the scheme for cold chain, value addition and preservation infrastructure for non-horticultural products. Financial assistance (grant-in-aid) of 50% of total cost of plant & machinery and technical civil works subject to a maximum of Rs.1000 Lacs

The state created favourable environment for the food processing industries, with advent of Maharashtra State Food Processing Policy 2017 like single window clearance, development of clusters, exemption of non-agriculture permission, logistics infrastructure, duty incentives etc.

The GLC to the sector was ₹ 91047.96 lakh, ₹ 136640.61 lakh and ₹ 106950.52 lakh respectively during FY 2018-19, FY 2019-20, and FY 2020-21. The year-on-year growth during FY 2020-21 was less by 22%.

In view of the availability of natural resources (like natural harbour, sea coast, cold storages, transport, export facilities etc.), progressive entrepreneur community, trends, infrastructure and

other support services and related factors, the potential for the year 2022-23 has been worked out.

The unit costs for various agro-food processing units show variations, however they can be clubbed into three broad categories based on the magnitude of unit cost, such as

- AFP-1- In the range of ₹ 500 lakh to ₹ 1500 lakh with average unit cost of ₹ 1000 lakh (Potato chips ₹ 750 lakh, small food /fruit products ₹200 lakh, processed food/vegetables ₹500 lakh etc., Dairy products/parlour ₹ 1500 lakh)
- AFP-2- In the range of ₹ 1000 lakh to ₹ 3000 lakh with average unit cost of ₹ 2000 lakh (Bakery products ₹1000 lakh, exotic processed food/vegetables ₹2000 lakh, fruit pulp & beverages ₹3000 lakh)
- AFP-3- Fish Processing Units - ₹ 1400 to ₹ 2000 lakh, with average unit cost of ₹1700 lakh. Chilled, frozen, salted fish products.

The details are as under:

(₹ Lakh)						
Sr. No.	Activity	Unit (No. / Area)	Unit Cost	Physical Units	TFO	Bank Loan
1	Agro food processing units 1	No.	1000	150	150000	135000
2	Agro food processing units 2	No.	2000	100	200000	180000
3	Agro food processing units 3		1700	10	17000	15300
4	Working capital for new and ongoing projects	No.	10	9984	99840	89856
	Total					420156

The agro based activities like making food products, pickles, fruit concentrates and bakery products, etc. are having huge potential in the district. The block-wise activity-wise projections of various investments under Food and agro processing during the year 2022-23 are given in annexure I under the sector during the year 2022-23 are indicated at Annexure – I .

2.3.1.5 Availability of Infrastructure, critical gaps and interventions required, action points/issues

- 1) The district is well connected by road, rail and air to important cities like Pune, Nasik, Ahmedabad, Bangalore and Hyderabad and there is scope for further expansion to this sector.
- 2) Better coordination among banks and the industries in the district through associations, Chambers of Commerce, etc., will provide better understanding of their problems and equip banks to extend more finance.
- 3) Live fish handling centers, dried/ salted fish handling centers are limited.
- 3) Detailed industrial potential survey of the district may be carried out by DIC or KVIB to bring out the raw material availability and demand / market-based potentials.
- 4) DIC, KVIB and other sponsoring agencies may strengthen post sanction supervision and provide guidance to the units financed by the banks under various government sponsored programmes.

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One District One Product (ODOP)

The scheme adopts the One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. ODOP for the scheme will provide the framework for value chain development and alignment of support infrastructure. There may be more than one cluster of ODOP products in one district. There may be a cluster of ODOP products consisting of more than one adjacent district in a State.

The States would identify the food product for a district, keeping in perspective the focus of the scheme on perishables. A baseline study would be carried out by the State Government. The ODOP product could be a perishable Agri produce, cereal-based product, or a food product widely produced in a district and their allied sectors. An illustrative list of such products includes mango, potato, litchi, tomato, tapioca, kinnu, bhujia, petha, papad, pickle, millet-based products, fisheries, poultry, meat as well as animal feed among others. Besides, certain other traditional and innovative products including waste to wealth products could be supported under the Scheme. For example, honey, minor forest products in tribal areas, traditional Indian herbal edible items like turmeric, amla, haldi, etc.

Support for agricultural products would be for their processing along with efforts to reduce wastage, proper assaying, and storage and marketing.

For providing support existing individual micro-units for capital investment, preference would be given to those producing ODOP products. However, existing units producing other products would also be supported. In the case of capital investment by groups, predominately those involved in ODOP products would be supported.

Support to groups processing other products in such districts would only be for those already processing those products and with adequate technical, financial, and entrepreneurial strength. New units, whether for individuals or groups would only be supported for ODOP products.

Support for common infrastructure and marketing & branding would only be for ODOP products. In case of support for marketing & branding at the State or regional level, the same products of districts not having that product as ODOP could also be included.

The Department of Commerce is focusing on agriculture crops on a cluster approach for support for exports under the Agriculture Export Policy, and the Ministry of Agriculture is also focusing on a cluster approach for the development of specific agriproducts in districts having a comparative advantage. The ODOP approach of the scheme would lead to easing in providing common facilities and other support services.

Chapter 3

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

3.1 Introduction

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

- i. 91% MSMEs were found to be functional.
- ii. 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.)
- iii. 88% of the beneficiaries of PMEGP scheme reported that they were negatively affected due to Covid-19.
- iv. 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 up to three years, even after they grow out of the MSME category concerned.

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 up to Rs. 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:

- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- Awareness and handholding support may be provided to young entrepreneurs through incubation support. Incubation funds may be created in identified technical institutes.
- 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.
- Banks may extend adequate working capital for the small scale enterprises.
- 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 to finance at least one SC/ST and one woman per bank branch as stipulated under the Stand-Up India Scheme.

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

Mumbai Suburban is a highly industrialized district and has a vibrant industrial environment. A variety of activities connected with manufacturing, processing and servicing exist in large, medium, small and tiny/cottage industries sector promoted by individuals, cooperatives as well as large corporates in private and public sector. The industrial development in the district is being ensured by the Industries Dept., GoM, District Industries Centre (DIC) and Maharashtra

Industrial Development Corporation (MIDC). MIDC is involved in creating requisite infrastructure for facilitating industrial development.

Survey reports have shown that disruptions caused by the Covid-19 pandemic have impacted MSMEs earnings by 20-50%, micro and small enterprises faced the maximum heat, mainly due to liquidity crunch.

Industry at a Glance

MSME	Mumbai Suburban	Maharashtra	% Share of Mumbai Suburban
Micro	200034	1739268	11.50%
Small	19135	229283	8.35%
Medium	1098	9936	11.05%
Total	220267	1978487	11.13%
<i>Percentage share in total MSME</i>			
Micro	90.81%	87.91%	
Small	8.69%	11.59%	
Medium	0.50%	0.50%	
Total	100.00%	100.00%	

As on 05 August 2021, Mumbai Suburban District was having 220267 registered Micro, Small and Medium Enterprises (MSMEs) providing direct employment, 91% of the industries are Micro in nature. Mumbai suburban contribute about 11% of total MSME industries in Maharashtra State. The industries include metal based (fabrication), rubber, plastic & petro based, electronics and mechanical, transport, textile and readymade garments and agro based units.

3.2 Assessment of Credit Potential for the year 2022-23

According to SIDBI's February 2021 MSME Pulse report, for existing-to-bank (ETB) borrowers, the average loan size dropped from more than Rs 40 lakh in January 2020 to under Rs 10 lakh in September 2020. Likewise, the average loan size for new-to-bank (NTB) borrowers also declined from Rs 18 lakh in January 2020 to over Rs 10 lakh in September 2020. The June 2021 report, highlighted the revival in credit to NTB, which has returned back to pre-COVID levels, while credit to ETB remains buoyant. The recent additional relief measures by Government, especially in healthcare, travel and tourism, are expected to improve credit offtake in MSME sector. Going forward, the lenders need to continuously monitor the health of credit portfolios, while sustaining credit growth to MSMEs.

The GLC to the sector was ₹ 2976240.25 lakh, ₹ 3690369.66 lakh and ₹ 2296242.27 lakh during FY 2018-19, FY 2019-20, and FY 2020-21 respectively. The year-on-year growth during FY 2020-21 is less by 38%. The MSMEs sector is the main employment provider and important sector in Mumbai Suburban District. As Covid 19 pandemic has impacted the sector, finance needs to be extended to this sector. Major Policy Announcements made to Mitigate the Impact of COVID-19.

Empowered Committee on MSMEs of RBI has expressed concern over sick and migrated units of MSMEs. Directorate of Industries needs to prepare comprehensive data base, separately for Mumbai City District and Mumbai Suburban Districts. There is need to improve reporting system by banks about this sector under Lead Bank Scheme. The projection for the year 2022-23 is estimated at ₹ 7100100.00 lakh.

Based on industrial scenario, trend in registration of new units and credit flow during last few years, the potential for the year 2022-23 is presented below:

(₹ Lakh)

Sr No	Activity	Unit Cost	Physical Units	Total Financial Outlay	Bank Loan
A	Term Loans				
(a)	Manufacturing sector enterprises				
1	Micro Enterprises	50	7700	385000	346500
2	Small enterprises	400	980	392000	352800
3	Medium enterprises	2000	140	280000	252000
	Sub Total			1057000	951300
(b)	Service sector enterprises				
1	Micro enterprises	40	9800	392000	352800
2	Small enterprises	300	1400	420000	378000
3	Medium enterprises	1500	140	210000	189000
	Sub Total			1022000	919800
	Term loan- total			2079000	1871100
B	Working Capital				
(a)	Manufacturing sector enterprises				
1	Micro Enterprises	25	46400	1160000	1044000
2	Small enterprises	200	5500	1100000	990000
3	Medium enterprises	500	1200	600000	540000
	Sub Total			2860000	2574000
(b)	Service sector enterprises				
1	Micro enterprises	25	47600	1190000	1071000
2	Small enterprises	100	12000	1200000	1080000
3	Medium enterprises	400	1400	560000	504000
	Sub Total			2950000	2655000
	Working Capital- total			5810000	5229000
	MSME Grand total			7889000	7100100

The Block-wise, Activity-wise projections under this sector during the year 2022-23 are given in Annexure – I.

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

i. There were 220267 Micro, Small & Medium Enterprises (MSMEs) registered in the district. These units are engaged in production of food products, textiles, metals, plastic, chemical, textiles, leather goods, and services sector. There is steady growth in manufacturing units in food processing, textiles, plastic products, metals and service sector.

ii. The District Industries Centre (DIC), Mumbai is playing an important role in industrial development. It has introduced various innovations / reforms in its functioning with a view to simplifying the procedures for registration, allotment of land, giving permissions, etc. In addition, it also implements various Government sponsored employment generating programs like PMEGP and promotes entrepreneurship by conducting Entrepreneur Development Programs (EDPs), providing financial assistance under Seed Money Scheme, etc.

iii. The Maharashtra Industrial Development Corporation (MIDC) provides basic infrastructure, water, power, common facility centers, etc. The district is well connected with other parts of the state/country.

iv. MSME-Development Institute (MSME-DI), Mumbai was established in the year 1954 as Small Industries Service Institute, Mumbai. This Institute provides support/services to the State Government as well as co-ordinates various activities for the prospective and existing entrepreneurs at the state level for promotion and development of small-scale industries. MSME-DI, Mumbai provides various types of extension services and assistance in setting up of units, promoting and developing products and Services for the MSME. The Institute has Technical Officers to provide guidance in all trades viz. Metallurgy, Mechanical, Chemical, Leather, Electrical, Electronics, Food Industry, Management and Economic Investigation, Export, Industrial Design etc.

v. Major Policy Announcements to Mitigate the Impact of COVID-19:

- A special economic package was announced by GoI on 12 May 2020 for the MSMEs to help them overcome the COVID-19 crisis. A package of 20 lakh crores which is equivalent to 10% of India's GDP, was announced to provide a boost towards achieving 'Atmanirbhar Bharat'
- Threshold of default under Section 4 of the Insolvency and Bankruptcy Code (IBC) was raised from ₹1 lakh to ₹1 crore to prevent triggering of insolvency proceedings against micro, small and medium enterprises (MSMEs) which are going through a phase of financial distress.
- The World Bank and the Government of India signed US\$ 750 million agreement for the micro, small, and medium enterprises (MSMEs) emergency response programme to support increased flow of finance into the hands of MSMEs, severely impacted by the COVID-19 crisis.

Suggested Action Points:

Banks:

- May issue Laghu Udyami/Swarojgar/Artisan Credit Cards to all eligible borrowers.
- To extend credit without insisting on collateral security up to Rs.25 lakh to SSIs.
- May extend credit to rural artisans, tiny sector as per RBI's norms of priority sector lending.
- May implement CLCSS Scheme for technology upgradation of SSIs. Provide C/C facilities to rural artisans, self-employed assisted under Govt. sponsored programs.
- Strengthen credit delivery system through earmarking flow of bank credit to micro, tiny and small enterprises and introducing scheme for credit rating of small –scale units.
- Prioritize lending to MSMEs from banks by including small enterprises in the earmarked priority sector and raising sub-target limit to 10% from 7.5%
- Collateral free & MUDRA small loans to encourage self-employment and relaxing ceiling on working capital by banks.

Govt. Depts.:

- DIC may be strengthened in terms of personnel, budget allocation and authority to strengthen and streamline their activities in promoting small scale and cottage industry enterprises.
- DIC, KVIB and other corporations set up by State Govt. may create awareness amongst about the use of Swarojgar Credit Card/Artisan Credit Cards.
- Detailed industrial potential survey of the district may be carried out by DIC or KVIB to bring out the raw material based and demand/ market-based potentials.
- More and more Entrepreneurship Development Programmes (EDPs) need to be arranged by DIC and MCED.

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Chapter 4

Credit Potential for Export credit, Education and Housing

4.1 Export Credit

4.1.1. Introduction

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 center 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>

4.1.2 Assessment of Credit Potential for Export Credit for the year 2022-23

The GLC to the sector was ₹ 146217.53 lakh, ₹ 83496.01 lakh and ₹ 562805.64 lakh respectively during FY 2018-19, FY 2019-20, and FY 2020-21. The year-on-year growth during FY 2020-21 is increased by 574% with past three year growth rate of 113%. 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. Credit potential under the sector is given in the following table:

(₹ Lakh)						
Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Export credit for various commodities	No.	500	7020	3510000	2808000

The Block-wise, Activity-wise projections under Export credit during the year 2022-23 are indicated at Annexure – I

4.2 Education

4.2.1 Introduction

Literacy and Education level are the basic indicators of the level of development achieved by a society.

In terms of RBI guidelines on Priority Sector advances, educational loans granted to individuals for educational purposes up to ₹ 10.00 lakh for studies in India and ₹ 20.00 lakh for studies abroad would be classified as Priority Sector advances.

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, Mid day meal scheme, Schemes to encourage education, Girls education, sainik schools, sports education, Higher and Technical education, Rastriya Uchchatar Shiksha Abhiyan (RUSA), Technical Education Quality Improvement Programme (TEQIP), Rajarshi Chhatrapati Shahu Maharaj tuition fee scholarship scheme, that can be referred at – <http://mahades.maharashtra.gov.in>

While the banks may pro-actively finance new cases to the deserving candidates, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases, if any, expressed by bankers. Educational institutions may transparently provide the precise information regarding various fees charged by them so that there is no gap between the demand by a student and the supply by a banker.

The aspects such as the significance of the sector, the spread of educational institutions entailing credit needs, the Ground Level Credit flow to the sector in the State, the IBA- model education scheme etc. have been presented in the NABARD website <https://www.nabard.org/info-centre-state-level-papers.aspx>

4.2.2 Assessment of Credit Potential for Education for the year 2022-23

As per 2011 census, the total population of Mumbai Suburban District is 93.57 lakh. The literacy rate is 89.9%. As per district economic survey 2017-18, in Mumbai Suburban district there are 208 higher education (7% of the state) institutions having 212000 students (24% of the state).

As per the report of All-India Survey of Higher Education 2018-19, there were 62 Universities in the State, of which 34 were State Universities (22 public, 11 private and one open), 21 were deemed Universities (12 private, seven government and two government aided), six were institute of national importance and one central university.

Two cluster Universities namely Dr. Homi Bhabha State University, Mumbai and Hyderabad (Sindh) National Collegiate University, Mumbai have been set up in the State under Rashtriya Uchchatar Shiksha Abhiyan (RUSA), a centrally sponsored scheme, being implemented since 2013.

Rajarshi Chhatrapati Shahu Maharaj tuition fee scholarship scheme is being implemented in the State to provide scholarship to students (having annual family income up to ₹ 8 lakh) belonging to economically backward class category. The scheme includes 605 professional & non-professional courses being offered by various universities and colleges in the State. The GLC to the sector was ₹ 22473.18 lakh, ₹ 29414.34 lakh and ₹ 19012.37 lakh respectively during FY 2018-19, FY 2019-20, and FY 2020-21. The year-on-year growth during FY 2020-21 is less by 35%. The potentials for education are estimated as under:

(₹ Lakh)						
Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Loans up to 5 lakh	No.	5	5000	25000	23750
2	Loans up to 20 lakh	No.	18	2600	46800	42120
	Total					65870

The Block-wise, Activity-wise projections under this sector during the year 2022-23 are indicated at Annexure – I

4.3 Housing

4.3.1 Introduction

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 circular dated 19.6.2018 (RBI- FIDD.CO.Plan.BC 22 / 04.09.01/ 2017-18), with a view to bringing convergence of the Priority Sector Lending guidelines for housing loans with the Affordable Housing Scheme, and to give a fillip to low-cost housing for the Economically Weaker Sections and Low Income Groups, the housing loan limits for eligibility under priority sector lending are revised to ₹ 35 lakh in metropolitan centres (with population of ten lakh and above), and ₹ 25 lakh in other centres, 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. Furthermore, the existing family income limit of ₹ 2 lakh per annum, prescribed under Para 10.4 of the above Master Direction, for loans to housing projects exclusively for the purpose of construction of houses for Economically Weaker Sections (EWS) and Low Income Groups (LIG), is revised to ₹ 3 lakh per annum for EWS and ₹ 6 lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.

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- NB, 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.

The aspects such as the significance of the sector, the gaps/ requirements entailing credit needs, the initiatives taken by the GoI and the State Govt, and achievements under various schemes like Pradhan Mantri Awas Yojana etc., the Ground Level Credit flow to the sector in the State, Refinance from NABARD etc. have been presented in the NABARD website- <https://www.nabard.org/info-centre-state-level-papers.aspx>

4.3.2 Assessment of Credit Potential for Housing for the year 2022-23

As per Census 2011, total population of the district is 93.57 lakh. There were 4512 houseless households in the district, and houseless population was 19077 which is 0.2% of the population. In urban area with infrastructural expansion and the upcoming industrial establishments, Mumbai Suburban is an emerging realty destination.

Due to the Covid-19 pandemic, GoM has taken initiative to support housing sector by reducing stamp duty by three per cent in Mumbai & Mumbai suburban district and by two per cent in the rest of the State for the period September, 2020 to December, 2020. For the period January, 2021 to March, 2021 it is reduced by two per cent in Mumbai & Mumbai suburban district and by 1.5 per cent in the rest of the State.

For effective implementation of housing schemes in the urban areas, the State has established Maharashtra Housing and Area Development Authority (MHADA), City and Industrial Development Corporation Limited (CIDCO), Slum Rehabilitation Authority (SRA), Maharashtra Real Estate Regulatory Authority (MahaRERA) and other authorities.

The GLC to the sector was ₹ 80467.53 lakh, ₹ 292091.17 lakh and ₹ 184453.56 lakh respectively during FY 2018-19, FY 2019-20, and FY 2020-21. The year-on-year growth during FY 2020-21 is less by 37%. The potentials for housing are estimated as under:

(₹ Lakh)						
Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Urban Housing	No.	35.00	21780	762300	609840
2	EWS	No.	25.00	24101	602533	482026
3	Repairs	No.	15.00	16932	253976	203181
	Total					1295047

The Block-wise, Activity-wise allocation under this sector for the year 2022-23 are is furnished in Annexure-I.

Chapter – 5

Credit Potential for Infrastructure

5.1 Infrastructure – Public Investment

5.1.1 Status of infrastructure

Physical infrastructure investments are important determinants of economic growth and are one of the main United Nations Sustainable Development Goals (SDGs). Infrastructure development is a necessary pre-condition for integrated development of the area. A strong, well-functioning infrastructure improves the quality of life and reduces vulnerability of poor. Infrastructure comprises of all activities and facilities which help to sustain the growth in production and income generation in the local areas. Infrastructure development in the form of transport and communication - rural roads, bridges, irrigation structures, flood control, power, education, health, agriculture research, extension services, rural market yards, rural sanitation, information technology, water and soil conservation measures through watershed development etc., are therefore essential prerequisites for accelerated economic development of any economy and regarded as crucial non-credit inputs. Investment in rural infrastructure creates new economic opportunities and activities, generates additional employment and income, facilitates and improves delivery of other rural services and enhances democratic processes and skills among the rural poor.

Transportation: The life line of Mumbai Suburban district are the Local trains also called a “Mumbai’s vein” and around 8.5 million people use the local train for their day to day commute. Three major rail lines viz., Western Railway having 36 stations, Central having 62 stations and Harbor having 38 stations are serving the people. Road Transport by bus service is being provided by BEST (Bombay Electrical Supply and Transport). In addition to this, Metro line has been started between Varsova and Ghatkopar stations. Further, a Monorail also is functioning in the city. This infrastructure is very much important for the economic development of the district. Despite these, there is need to upgrade existing facilities and introduce new routes and lines to cater to the great demand for quick and cost-effective transportation.

Communication and others: The uninterrupted electricity supply is being provided by BEST, Tata Power Ltd., and Reliance Power Ltd., to Mumbai Suburban district, which are considered to be best amongst the top power companies. Secondly, Telecommunication, Education, Hospitals and Health Care Centers are providing adequate infrastructure support in the Mumbai.

5.1.2 Sector specific critical infrastructure gaps assessed in the PLP

Fishing being important investment activity in the district, infrastructure development for this sector assumes substantial significance. The fish landing centres need to be equipped with amenities for cold chain and processing, boat repair and maintenance. There is a need to expand and strengthen preservation and processing facilities.

5.1.3 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 lending 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).

5.2. Social Infrastructure involving bank credit

The infrastructure development of any country includes both economic infrastructure development i.e., the development of various sectors like Energy, Power, Telecom, Transport (Railways, Roadways, Aviation and Shipping), InfoTech, Finance, etc., and also the social infrastructure, education, health care, sanitation and drinking water facilities etc.,. The Government of India caters to the social development requirement by careful infrastructure planning and handling the social issues in close coordination with all stakeholders.

5.2.1 Current status/credit flow/recent policies, interventions

a. Creation of social infrastructure was mainly in the domain of public investments. But, growing population and demands for better educational, health care and drinking facilities led to private investments in these sectors which led to establishment of host of private educational institutions, hospitals, drinking water plants, etc.

b. As per the revised guidelines of RBI effective from 23 April 2015, bank loans up to a limit of ₹ 5 crore per borrower for building social infrastructure for activities viz., schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres would be categorized as priority sector advances.

c. Some of the social indicators which have a bearing in estimation of potential under the sector for bank credit are given below:

Particular	Literacy %			GER	IMR	PCNDDP	HDI 2011
	Male	Female	Total				
Maharashtra State	89.82	75.48	82.91	85.4	44	151,608	0.57
Mumbai Suburban	94.28	86.93	90.90	85.5 [#]	18 [#]	41,032 [#]	1.00 [#]

[#] Mumbai city & Mumbai Suburban districts together

Source: Maharashtra Human Development Report 2012

e. Though the above Human Development Index (HDI) indicators for the district are comparable with that in most of the districts in the State, the district is above the state average in literacy rate, there is scope to improve the aspects related to sanitation etc.

5.2.2 Assessment of Credit Potential for Social Infrastructure for the year 2022-23

Though at present most of the banks are extending loans to private individuals for establishment of schools, hospitals, etc. estimation of credit potential for the above social sectors is not easy in the absence of any specific and credible indicators as to the No. of students per school/college, etc.

According to the district infrastructure statistics 2015-16 and 2016-17, Medical facilities available through public and public aided institutions in the Mumbai (city and suburban) were hospitals (777), Primary Health Centers (0), Dispensaries (751), Primary Health Units (0), TB Hospitals and Clinics (1122). No. of Beds in all Institutions were 37115. As per the Human Development Report 2020, India was having 7 beds per population of 10000. Requirement for hospital beds worked out considering 30 beds/ 10000 population in the district. Source of drinking water, 97% percentage of households were having tap water source, however 3% of house holds were having untreated water. Considering a RO plant having capacity to supply 500 households, the requirement for RO plant has been assessed.

Some of the banks have even specific credit products like school, Hospital, etc. and are extending credit to construction of new buildings to start new schools and purchase of other infrastructure. The GLC to the sector was ₹ 20367.46 lakh, ₹ 8389.38 lakh, and ₹ 329.10 lakh respectively during FY 2018-19, FY 2019-20, and FY 2020-21. The credit flow to the sector has seen decline from FY 2018-19. Therefore keeping in mind, the need to have more schools/colleges/hospitals/water purifying plants in the private sector, with the above assumptions, estimated for credit flow during 2022-23 as detailed below:

(₹ Lakh)						
Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Infrastructure in Primary school / High School	No.	25	135	3375	2700
2	New Hospital	No.	500	40	20000	16000
3	Water purifying RO plant	No.	12.5	100	1250	1000
	Total					19700

The Block-wise, Activity-wise projections under this sector for the year 2022-23 are furnished in Annexure-I

5.2.3 Availability of Infrastructure, critical gaps & interventions Required, action points/issues to be addressed

- There are about 5400+ construction companies in the district undertaking construction of schools/hospitals, etc.
- Availability of raw material for construction of buildings is adequate.
- There is a need to encourage PPP models in creation of social infrastructure by roping corporates and other institutions through their CSR funding and private investment through bank credit.
- Banks may also encourage private investments in creation of social infrastructure by way of extending liberal credit.

5.3 Credit Potential for Renewal Energy

5.3.1. Introduction:

Renewable energy is generally defined as energy that comes from resources which are naturally replenished and it replaces conventional fuels in four distinct areas of electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. Promoting renewable energy resources also has a positive impact on the net creation of jobs. State ranks fourth in terms of installed capacity of renewable energy. The share of renewable energy in the installed capacity of private sector was 44.6 per cent. GoM has adopted the policy of achieving the target of renewable purchase obligation upto 15 per cent in line with GoI. Accordingly, policies have been announced for grid connected electricity generation through renewable energy sources. GoM in the budget 2020-21 proposed to establish non-conventional energy projects with a capacity to generate 25000 Megawatt till 2025.

As per the revised guidelines of RBI effective from 23 April 2015, Bank loans up to a limit of ₹15 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification is categorised under priority sector. For individual households, the loan limit will be ₹10 lakh per borrower.

5.3.2 Assessment of credit potential for the year 2022-23

Renewable Energy has become a major focus area of the GoI with the ambitious target of achieving 40% of cumulative capacity from non-fossil fuel-based energy resources by 2030. India is currently undertaking one of the largest renewable capacity expansion programmes in the world. The MNRE, GoI has fixed a revised target of renewable energy capacity of 175 GW MW till 2022, comprising 100 GW Solar, 60 GW Wind, 10 GW MW Biomass and 5 GW MW Small Hydro, as announced in the Union Budget 2015-16. The Jawaharlal Nehru National Solar Mission aims to generate 20 GW of solar power by 2022. Following this, the Govt of Maharashtra has formulated the first comprehensive policy on Renewable Energy with an aim to produce 14,400 MW through non-conventional sources (Wind : 5000 MW, Bagasse : 1000 MW, Hydro : 400 MW, Bio-Energy : 300 MW, Industrial Waste : 200 MW and Solar : 7500 MW).

As per survey conducted by the Council on Energy, Environment and Water (CEEW), less than 0.5% households in Maharashtra have solar home system. Only 41% households in Maharashtra were aware of the solar home system while only 0.43% have installed it in their homes. CEEW surveyed 1,400 households in the state and 96 households in Mumbai. The report also stated that only 7.29% households have considered buying a solar home system. Solid Waste Management Rules. The housing societies/ markets generating fruits and vegetables waste can process, treat, and dispose of their biodegradable waste within their own premises through composting or bio-methanisation.

The GLC to the sector was ₹ 38639.25 lakh, ₹ 22.96 lakh, and ₹ 195.44 lakh respectively during FY 2018-19, FY 2019-20, and FY 2020-21. The credit flow to the sector has seen decline from FY 2018-19. The potential is as indicated in the table below.

(₹ Lakh)						
Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Solar System 1 kW (on grid)	No.	0.47	8000	3760	3008
2	Solar System >1 kW-2kW (on grid)	No.	0.86	6000	5160	4128

3	Solar System >2 kW-3kW (on grid)	No.	1.26	4500	5670	4536
4	Solar System 1 kW (off grid)	No.	0.8	4000	3200	2560
5	Fruit Vegetable Compost Unit	No.	75	100	7500	6000
	Total					20232

The Block wise, Activity wise projections for financial year 2022-23 are given in Annexure I.

5.3.3 Availability of Infrastructure, critical gaps and interventions required, action points/issues to be addressed

- The subsidy is available on Residential Homes (Individual Homes & Apartments on Grid Connected Solar System (Without Battery System). As installing a solar system is a huge investment, the financial assistance motivates people to invest and takes some burden off their shoulders. The on grid solar system benefits the consumers through net metering.
- The area in Suburban Mumbai served by Adani Electricity Mumbai Limited (AEML) is from Bandra to Bhayander on the western side, and Sion to Mankhurd on the eastern Side. AEML offers green tariff to switch over to renewable energy. Corporates, Industrial, Commercial, Hotels and Restaurants and Residential consumers have an option to switch to Green.
- There is substantial scope for financing of biogas and vermi-composting plant in many housing societies since source segregation has been made compulsory.
- Banks may encourage solar roof top financing in parking places and housing colonies depending in the space availability.

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Chapter 6

Other Priority Sector Loans

6.1 Introduction:

As per RBI guidelines, loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in activities other than Agriculture or MSME are covered under this sector. Also, Loans disbursed by banks to MFIs under social infrastructure category are considered under Priority sector lending. 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. As on 31st December 2020 Maharashtra contributes 7% to pan India MFI Portfolio in terms of active loans and portfolio outstanding. NBFC-MFIs contribute 39% towards portfolio outstanding. Average Ticket Size (ATS) of NBFCs is highest in Maharashtra compared to other lenders. NBFCs have maintained 90+ delinquency very well compared to other lenders in Maharashtra

6.2 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 whereas 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.

6.3 Status of SHG and Bank Linkage Programme in the district

1	Total number of Blocks in the district	3
2	Number of blocks where SHGs exist	3
3	Total number of blocks where SHGS are credit linked	3
4	Total No. of NGOs in the district	NA
5	No. NGOs participating in linkage programme	15
6	No. of additional NGOs to be roped in during the year	NA
7	Number of bank branches in the district	1386
8	No. of government / other agencies participating	Dept. of Women & Child and Health; MAVIM

6.4 Assessment of Credit Potential for others the year 2022-23

The Startup India Initiative envisages building a robust start up ecosystem in the country for nurturing innovation and providing opportunities for budding entrepreneurs. Mumbai is a popular destination for start-ups because of its robust financial and entrepreneurial ecosystem. Social infrastructure such as schools, sanitation and health care facilities need to be augmented to meet the requirements of growing population in the city. The GLC to the sector was ₹ 58250.49 lakh, ₹ 25646.88 lakh, and ₹ 30525.31 lakh respectively during FY 2018-19, FY 2019-20, and FY 2020-21. The year-on-year credit flow to the sector has seen increase by 19% during FY 2020-21. In view of these and the past trend in flow of ground level credit for this sector, the physical and financial projections assessed for the year 2022-23 is as under.

(₹ Lakh)					
Sr.	Activity	Unit Cost	Physical Units (No)	Total Financial Outlay (TFO)	Bank Loan (BL)
1	Loans to Start ups (Non agri, Non MSME Purposes)	3000	50	150000	120000
2	Loans to MFIs for social infrastructure and other purposes	750	50	37500	30000
					150000

The Block-wise/ Activity-wise projections under this sector for the year 2022-23 are furnished in Annexure-I

6.5 Availability of Infrastructure, critical gaps and interventions required, action points/issues

- High real estate cost is a concern for start-ups in Mumbai as it will be difficult for early-stage start-ups. A suitable mechanism like Start-ups collaborating with Govt/Universities need to be explored.
- There is very good network of wholesalers, dealers and stockist in the district which helps retail trade and business to bloom. There is a need to make space available for them by BMC and also simplify the procedure for starting the activity.
- Passenger and goods transport has tremendous scope in the district. Infrastructure required for this activity like well-maintained road network needs improvement.
- Self-employed professionals need financial assistance for starting consultancy, firms, and dispensaries.
- The repairs and after sales services that are available in the district for this activity.
- MSME Development Institute, Directorate of Industries (DIC) provides short duration vocational trainings. There is a need to support govt. efforts by Corporates through CSR, NGOs and Voluntary Agencies.
- Maharashtra has registered Y-o-Y growth of 17% from December 2019 to December 2020. Banks are slowly recovering from COVID period and have registered growth of 2% from September 2020 to December 2020 but at the same time Small Finance Banks (SFBs) have witnessed negative growth of 15% for the same period. Market share of NBFC-MFIs is highest in all the quarters in Maharashtra.

- viii. The current trend shows that start-ups heavily dependent on family/friends for their initial funding requirement. The share of bank lending is limited at this point due to collateral requirements and high risk etc. The banks can explore ways to minimize the risk by co lending etc.
- ix. There is a need to identify NGOs working in health, sanitation and other social sectors and promote NGO-MFI partnership. This would help in improving the credit flow by NGO providing necessary technical support and MFIs sources the capital. MFIs need to design suitable loan products for sanitation as per RBI guidelines and the same can be implemented through MFI-BANK partnership.
- x. Banks may extend collateral free financial assistance to needy entrepreneurs, as per RBI instructions.
- xi. There is a scope for financing various activities under SHG/JLG. There are identified clusters of various industrial activities. Banks are advised by RBI to open specialized branches in these clusters.

XXXXXXXXXXXXXXX

Annexure I

District: Mumbai
Suburban District

Activity-wise / Block -wise Potential Linked Physical and Financial Projections – 2022-23

(Rs. Lakh)

ACTIVITY	UNIT COST	UNITS		Kurla	Andheri	Borivali	TOTAL
A)Agriculture-Fishery							
Mechanized Boats							
Trawlers	3.00	6000	Phy	1200	3000	1800	
		90%	FA	3240	8100	4860	16200
Gillnetters	60.00	2000	Phy	400	1000	600	
		90%	FA	21600	54000	32400	108000
Purseseiners	3.00	1500.00	Phy	300	750	450	
		90%	FA	810	2025	1215	4050
Dolnetters	2.00	1000	Phy	200	500	300	
		90%	FA	360	900	540	1800
Ringseiners	2.00	500	Phy	100	250	150	
		90%	FA	180	450	270	900
Pole & Liners	2.00	200	Phy	40	100	60	
		90%	FA	72	180	108	360
Hook liners	2.00	500	Phy	100	250	150	
		90%	FA	180	450	270	900
Non Motorised	1.00	500	Phy	100	250	150	
		90%	FA	90	225	135	450
Motorised	60.00	1000	Phy	200	500	300	
		90%	FA	10800	27000	16200	54000
Non Mechanical	5.00	1500	Phy	300	750	450	
		90%	FA	1350	3375	2025	6750
Inboard engine	5.00	500	Phy	100	250	150	
		90%	FA	450	1125	675	2250

Outboard engine	1.50	500	Phy	100	250	150	
		90%	FA	135	338	203	675
Deep Sea fishing vessels	80.00	200	Phy	40	100	60	
		90%	FA	2880	7200	4320	14400
Safety equipment for boats	2.00	14700	Phy	2940	7350	4410	
		90%	FA	5292	13230	7938	26460
Insulated Fish & Ice Holding Boxes	0.25	14700	Phy	2940	7350	4410	
		90%	FA	662	1654	992	3308
Bio-toilets in mechanised fishing vessels	0.50	12200	Phy	2440	6100	3660	
		90%	FA	1098	2745	1647	5490
Repair and maintenance/Up gradation - mechanised boat	15.00	2000	Phy	400	1000	600	
		90%	FA	5400	13500	8100	27000
Non-conventional energy for vessel	0.25	14700	Phy	2940	7350	4410	
		90%	FA	662	1654	992	3308
Innovative activities (new technology, diversification)	100.00	2	Phy	0	1	1	
		90%	FA	0	90	90	180
Conversion of bottom trawlers - Deep Sea Tuna Long Liners	15.00	200	Phy	40	100	60	
		90%	FA	540	1350	810	2700
Mariculture (cage, seaweed, bivalve, pearl etc.)	4225.00	10	Phy	0	5	5	
		90%	FA	0	19013	19013	38025
KCC	3.00	9000	Phy	1800	4500	2700	
		100%	FA	5400	13500	8100	27000

Working capital for fish societies	2000.00	50	Phy	10	25	15	
		90%	FA	18000	45000	27000	90000
Working capital requirement - multiday fishing	12.00	12000	Phy	2400	6000	3600	
		90%	FA	25920	64800	38880	129600
Working capital requirement - deep sea fishing	15.00	200	Phy	40	100	60	
		90%	FA	540	1350	810	2700
Working capital requirement - daily fishing	7.00	14000	Phy	2800	7000	4200	
		90%	FA	17640	44100	26460	88200
Ornamental fish rearing unit	8.00	10	Phy	2	5	3	
		90%	FA	14	36	22	72
Sub Total of A				123314	327389	204074	654777
B) Agricultural infrastructure							
Ice plant cum cold storage	2.50	2000	Phy	400	1000	600	
		90%	FA	900	2250	1350	4500
Renovation/Modernization of existing Ice Plant or Cold Storage	1.50	500	Phy	100	250	150	
		90%	FA	135	338	203	675
Marketing Infrastructure and Cold Chain (Fisheries)	25.00	200	Phy	40	100	60	
		90%	FA	900	2250	1350	4500
Sub Total of B				1935	4838	2903	9675
C) Agro and Food processing							

Agro food processing units 1	1000.00	150	Phy	30	75	45	
		90%	FA	27000	67500	40500	135000
Agro food processing units 2	2000.00	100	Phy	20	50	30	
		90%	FA	36000	90000	54000	180000
Agro food processing units 3	1700.00	10	Phy	2	5	3	
		90%	FA	3060	7650	4590	15300
Working capital for new and ongoing projects	10.00	9984	Phy	1997	4992	2995	
		90%	FA	17971	44928	26957	89856
Subtotal of C				84031	210078	126047	420156
D) MSME Sector							
a) Term Loan							
i. Manufacturing							
Micro Enterprises	50	7700	Phy	3234	2233	2233	
		90%	FA	145530	100485	100485	346500
Small enterprises	400	980	Phy	412	284	284	
		90%	FA	148176	102312	102312	352800
Medium enterprises	2000	140	Phy	59	41	41	
		90%	FA	105840	73080	73080	252000
Total (i)				399546	275877	275877	951300
ii. Services							
Micro Enterprises	40	9800	Phy	4116	2842	2842	
		90%	FA	148176	102312	102312	352800
Small enterprises	300	1400	Phy	588	406	406	
		90%	FA	158760	109620	109620	378000
Medium enterprises	1500	140	Phy	59	41	41	
		90%	FA	79380	54810	54810	189000
Total (ii)				386316	266742	266742	919800

Sub Total (i+ii) (Term Loan)				785862	542619	542619	1871100
b) Working capital							
i) Manufacturing							
Micro Enterprises	25	46400	Phy	19488	13456	13456	
		90%	FA	438480	302760	302760	1044000
Small enterprises	200	5500	Phy	2310	1595	1595	
		90%	FA	415800	287100	287100	990000
Medium enterprises	500	1200	Phy	504	348	348	
		90%	FA	226800	156600	156600	540000
Total (i)				1081080	746460	746460	2574000
ii) Services							
Micro enterprises	25	47600	Phy	19992	13804	13804	
		90%	FA	449820	310590	310590	1071000
Small enterprises	100	12000	Phy	5040	3480	3480	
		90%	FA	453600	313200	313200	1080000
Medium enterprises	400	1400	Phy	588	406	406	
		90%	FA	211680	146160	146160	504000
Total (ii)				1115100	769950	769950	2655000
Sub Total (i+ii) (Working capital)				2196180	1516410	1516410	5229000
Subtotal of D				2982042	2059029	2059029	7100100
E) Export Credit							
Export credit for various commodities	500.000	7020	Phy	2847	2098	2075	7020
		80%	FA	1138783	839104	830113	2808000
Subtotal of E				1138783	839104	830113	2808000
F) Education							
Loans upto 5 lakh	5.00	5000	Phy	1667	1667	1667	
		95%	FA	7917	7917	7917	23750

Loans upto 20 lakh	18.00	2600	Phy	867	867	867	
		90%	FA	14040	14040	14040	42120
Subtotal of F				21957	21957	21957	65870
G) Housing							
Urban Housing	35.00	21780	Phy	9130	5500	7150	
		80%	FA	255640	154000	200200	609840
EWS	25.00	24101	Phy	10103	6086	7912	
		80%	FA	202061	121724	158241	482026
Repairs	15.00	16932	Phy	7098	4276	5558	
		80%	FA	85172	51308	66701	203181
Subtotal of G				542873	327032	425142	1295047
H) Social Infrastructure involving Bank credit							
Infrastructure in Primary school / High School	25.00	135	Phy	45	46	45	
		80%	FA	891	918	891	2700
New Hospital	500.00	40	Phy	13	14	13	
		80%	FA	5280	5440	5280	16000
Water purifying RO plant	12.50	100	Phy	33	34	33	
		80%	FA	330	340	330	1000
Subtotal of H				6501	6698	6501	19700
I) Renewable Energy							
Solar System 1 kW (on grid)	0.47	8000	Phy	1600	3200	3200	
		80%	FA	602	1203	1203	3008
Solar System >1 kW-2kW (on grid)	0.86	6000	Phy	1200	2400	2400	
		80%	FA	826	1651	1651	4128
Solar System >2 kW-3kW (on grid)	1.26	4500	Phy	900	1800	1800	

		80%	FA	907	1814	1814	4536
Solar System 1 kW (off grid)	0.80	4000	Phy	800	1600	1600	
		80%	FA	512	1024	1024	2560
Fruit Vegetable Compost Unit	75.00	100	Phy	20	40	40	
		80%	FA	1200	2400	2400	6000
Subtotal of I				4046	8093	8093	20232
J) Others							
Loans to Start ups (Non agri, Non MSME Purposes)	3000	50	Phy	20	18	13	
		80%	FA	48000	42000	30000	120000
Loans to MFIs for social infrastructure and other purposes	750	50	Phy	20	18	13	
		80%	FA	12000	10500	7500	30000
Subtotal of J				60000	52500	37500	150000
GRAND TOTAL				4965483	3856716	3721358	12543557

Annexure II
An overview of ground level credit flow-Agency wise and Sector wise

Rs in Lakh

Sr No	Agency /Type of loan	2018-19		2019-20		2020-21		2021-22
		Target	Ach.	Target	Ach.	Target	Ach.	Target
1	Agriculture							
	Public SBs	152274	-	163354	-	-	-	101733
	Private SBs	59475	-	73805	-	-	-	654858
	SFB	0	-	0	-	-	-	2804
	Coop Banks	0	-	0	-	-	-	-
	Others	97	-	109	-	-	-	-
	Subtotal (A)	211846	315412	237267	609881	298662	741580	759395
2	MSME							
	Public SBs	4286518	-	4611086	-	-	-	2365140
	Private SBs	1910064	-	2329087	-	-	-	2254646
	SFB	6363	-	7127	-	-	-	42375
	Coop Banks	0	-	-	-	-	-	-
	Others	18356	-	20559	-	-	-	9767
	Subtotal (B)	6221302	2976240	6967858	3690370	5181750	2296242	4671928
3	Other Priority Sector							
	Public SBs	1859918	-	1996896	25647	-	-	705596
	Private SBs	667824	-	834175	-	-	-	292261
	SFB	0	-	-	-	-	-	17614
	Coop Banks	0	-	-	-	-	-	0
	Others	1461	-	1635	-	-	-	4348
	Subtotal (C)	2529203	366415	2832706	439060	1599424	797321	1019819
	Grand Total (A+B+C)	8962351	3658067	10037832	4739311	7079836	3835144	6451142

(Source: SLBC Maharashtra)

Annexure III

Indicative unit costs for various agricultural activities as arrived at by NABARD/Unit Cost Committee

Sr. No.	Item	Unit Cost (Rs.)
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 NABARD website

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 G. Chaudhari	9890404589	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	Shrradha 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



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

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☎ 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:

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› **MSME**

› **Microfinance**

› **Small Business**

› **Transportation**

› **Housing**

› **Education**

› **Livelihoods**

› **Agriculture**

Registered Office:

NABARD, Regional Office
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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

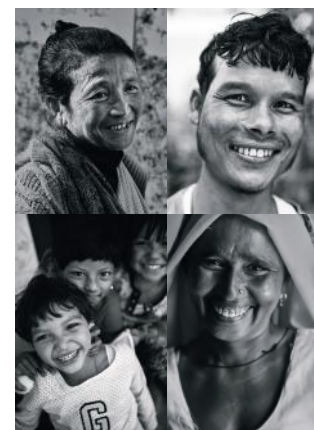
Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

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
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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

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

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

e-mail:ho@nabsanrakshan.org