



# संभाव्यतायुक्त ऋण योजना 2022-23

## Potential Linked Credit Plan 2022-23

नंदुरबार ज़िला  
NANDURBAR DISTRICT

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

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे  
MAHARASHTRA REGIONAL OFFICE, PUNE



## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## ध्येय

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

## Vision

Development Bank of the Nation for fostering rural prosperity

## Mission

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

## प्रस्तावना

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

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

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

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

**( गोवर्धन सिंह रावत)**

**मुख्य महाप्रबंधक**

**15 सितंबर 2021**

## **FOREWORD**

It gives me immense pleasure to present the Potential Linked Credit Plan (PLP) 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.

**(Goverdhan Singh Rawat)**

**Chief General Manager**

**15 September 2021**

# POTENTIAL LINKED CREDIT PLAN 2022-23

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## EXECUTIVE SUMMARY

### 01. District characteristics:

Nandurbar district is situated in the northwest corner (Khandesh Region) of Maharashtra. It has six blocks with a total geographical area of 5955 sq. km. Due to large ST population, the district is declared as fully tribal district with four blocks fully tribal and two blocks partially tribal. The economy of the district is agrarian and adversely affected due to recurring drought conditions and periodical long dry spells in the rainy season. Out of 5.95 lakh ha of the total geographical area, the gross cropped area is 3.18 lakh ha. The average rainfall of the district is 907.61 mm per annum. The district population (2011 Census) is 16.48 lakh with 13.73 lakh (83.31 %) in rural areas. Of the total land holders, 68.47 % are small and marginal farmers (with land size less than 2 ha) holding only 37.24 % of the total agricultural land indicating disparity in distribution of land. The major crops grown during Kharif season are cotton, maize, jowar, soyabean, paddy and Tur. During Rabi season, wheat, gram and rabi jowar are the predominant crops grown. The cropping intensity is 108%.

NITI Aayog has identified the district as one of the districts under “Hon. Prime Ministers Aspirational District Programme”. The initiative, using mass movement approach, aims at overall transformation of such under developed districts. The key areas identified under this program for focussed development are Health & Nutrition, Education, Agriculture & Water Resources, Financial Inclusion, Skill Development and Basic Infrastructure including roads, potable water, rural electrification, individual household toilets, etc. which have a direct bearing on the quality of life and economic productivity of the citizens. Concerted efforts are being made by various stakeholders along with district administration for bringing improvement in these sectors and for overall development of the district. Nandurbar has also been identified as pilot district from Maharashtra State by SLBC to make the district 100% digitally enabled within one year with a view of expanding and deepening the digital payments ecosystem. The district has also been selected under Targeted Financial Inclusion Initiative (TFII) of GOI among 40 aspirational districts across the country.

### 02. Sectoral trends in credit flow:

Total GLC of the district under priority sector was ₹ 1042.67 crore during 2018-19, ₹ 614.92 crore during 2019-20 and ₹ 684.10 crore during 2020-21. The total agricultural loans issued during the last three years were of ₹ 579.12 crore, ₹ 343.55 crore and ₹ 430.09 crore respectively. The disbursements under MSME sector during the above corresponding period were of ₹ 266.36 crore, ₹ 216.86 crore and ₹ 161.62 crore, respectively. The share of agriculture in GLC (PSL) was 62.87% during 2020-21.

#### Performance of Credit Agencies:

The district has 104 bank branches with 70 branches of Commercial Banks (59 Public sector banks and 11 Private Banks), 5 branches of Gramin Bank, 29 branches of DCCB, besides 235 PACS affiliated to the DCCB, which cater to the credit needs of the rural population. The CD ratio as on 31.03.21 was 50.41%. Out of the Total Advances (₹ 1297.25 crore) disbursed by banks during 2020-21, the disbursements under Priority Sector stood at 52.73% (₹ 684.10 crore). Priority Sector GLC achievement under ACP during 2020-21 stood at 44.65% of the target. The commercial banks achieved 40.22%, DCCB achieved 118.01% and RRB (MGB) achieved 49.47% of the ACP target for FY 20-21.

### 03. Sector/sub-sector wise PLP projections for 2022-23:

The PLP has been designed with an objective of making it a meaningful link between development planning and credit planning processes. The potential under Priority Sector that could be tapped with institutional credit during the year 2022-23 has been assessed at ₹ 1811.46 crore as against ₹ 1685.74 crore projected for the year 2021-22 showing 7.46% growth over the previous financial year.

For the year 2022-23, while the potential under crop loans has been assessed at ₹ 829.90 crore that of total agriculture loans is at ₹ 1268.53 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 70.03%, while that of MSME to total Priority Sector loans is 12.31%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 17.66% of total Priority Sector loans.

**Sub-Sectoral Analysis:** The major sub-sector-wise projections for 2022-23 are given below:

- **Crop Production, Maintenance and Marketing:** An estimate of ₹ 829.90 cr has been made in the PLP indicating growth of 3.50% over the last year's projection of ₹ 801.87 cr for the sub-sector. The cropping pattern in district is dominated by cotton, followed by crops like maize, jowar, paddy, sugarcane and soyabean. The projections for Kharif 2021 indicates significant reduction in acreage under soyabean and marginal decrease in area under cotton and sugarcane on account of expected shifting of farmers towards maize and jowar. Considering this trend, the projections for cotton is made downward at ₹ 245.98 cr over the last year. Apart from the projections indicated in the respective crops, additional 10% projection is made for post-harvest / household consumption and additional 20% projection is made for repairs and maintenance of farm assets.
- **Plantation and Horticulture:** The farmers are shifting towards high value crops especially vegetables and fruits in the district wherever resources are available or additionally created. The orientation towards new activities like mushroom cultivation, beekeeping etc. is on rise. Credit flow potential of this activity has been estimated at ₹ 15.56 cr. Out of this, potential for mango area expansion is estimated at ₹ 3.44 cr and about ₹ 2.25 cr each has been estimated for vegetable cultivation in shade net and mushroom farming. In view of the growing demand of spawns for mushroom farming, potential of ₹ 0.12 cr for a commercial spawn making unit has been estimated. No potential is estimated for Sericulture as the climate in the district is not much conducive for this activity.
- **Animal Husbandry:** Potential for dairy sector has been estimated at ₹ 85.24 cr, Poultry sector at ₹ 24.62 cr. The potential for Sheep, Goat & Piggery is estimated at ₹ 28.41 cr. The KCC requirements have also been estimated in respective sector based on the potential. The estimated potentials shows growth of about 13% under dairy and 12% under poultry and 10% in Sheep, Goat and Piggery sector over the last year. Good connectivity to Surat & Nasik through the national highway as well as railway offers good market for AH activities in the District.
- **Micro, Small & Medium Enterprises:** The potential for credit flow for the year 2022-23 has been estimated at ₹ 222.98 cr with a growth of 16.95% over the last year on account of the estimated potential for working capital requirements of the existing units as well as the potential for setting up of new units based on trend analysis and at proposed new MIDC at Bhajer, Agro Processing cluster in Nandurbar block. The setting up of MIDC is in advanced stage of its implementation and has potential for setting up of new MSME units.

- **Ancillary activities:** The potential estimated under this sector is ₹ 47.37 cr with a growth of 11.63% over the last year on account of potential for financing the FPOs (promoted under NABARD, MACP, other projects or self-promoted) with concessional line of credit in Agri Infra Structure Fund (AIF), PACS as MSC scheme and availability of 100% credit guarantee.

#### **04. Developmental initiatives:**

In the District, NABARD has supported various development initiatives to be implemented through development partners mainly NGOs, primarily focusing in tribal dominated blocks. Out of Tribal Development Fund, 8 projects which covered 62 villages and about 4000 tribal families were sanctioned of which 5 projects are ongoing. Out of Watershed Development Fund, 20 projects were implemented in the district covering 25 villages and about 10000 ha area for soil and water conservation work. In the completed 12 watershed projects, Sustainability Development Programs (SDPs) were implemented as post watershed activities. Further, Climate Change Adaptation (CCA) projects are being implemented in 6 of the completed watershed projects. A project on Efficient Water Management and agriculture technology adoption for climate adaptive and resilient farming systems sanctioned out of National Adaptation Fund for Climate Change (NAFCC) is being implemented in 37 villages of Nandurbar through Agriculture Department where NABARD is the National Implementing Entity (NIE) for the project.

Farmers Producers Organizations (FPOs) has been thrust area for NABARD since long. In most of the completed/ongoing development projects, 18 FPOs have been promoted with NABARD assistance in the district. Beside farm sector, to support off farm activities, a Rural Maart and one Rural Haat are established in the district. Skilling is another important area for which 10 Micro Entrepreneurship Development Programs (MEDP), a livelihood entrepreneurship development programs (LEDP) and program for need based skill up gradation have been implemented. To improve financial inclusion and improve banking services, support for 2 mobile ATM vans, micro ATMs, VSAT, solar connectivity, financial inclusion, street plays, digital literacy camps, village level camps etc. have been provided by NABARD to the financial institutions in the district. To increase the extension outreach of Krishi Vigyan Kendra (KVK), support from Farm sector promotion fund has been provided to establish a Community Radio Station (CRS) at KVK which can be utilized as effective communication tool for Agri Technology extension and creating mass awareness about various programs/schemes of public welfare.

#### **05. Thrust Areas for 2022-23:**

Nandurbar district is most vulnerable and least adaptive district as per State Action Plan for Climate change (SAPCC). Thus Climate change adaptation remains much needed thrust area for the district. Further, NABARD is the implementing agency for CSS-FPO scheme of GOI which envisages promotion of FPOs in each block. Thus it is proposed to support promotion of FPOs in each block. There are some peculiar commodities viz. red chilli, *amchur* (Dried flakes of raw mango) unique to the district. It is proposed to make efforts for Geographical Indication (GI) registration of these commodities during the year. The efforts are also proposed to be made for improvement of banking services, financial inclusion and ground level credit flow to Priority Sector in coordination with Lead District Office and District Administration.



## **06. Major constraints and suggested action points:**

Poor bank branch network (population served per bank branch in Nandurbar district close to 22000 whereas state average is about 6600) is major constraint for effective implementation of various bank/credit linked initiatives in the district. The issue is being raised and deliberated threadbare at various fora with mapping of locations where bank branches are needed. Further, Dhadgaon, Akkalkuva and hilly terrains of Taloda block are the areas where tribal families migrate every year in search of earnings for livelihood. With sustainable development initiatives and assured livelihood, migration in the district can be arrested. However, due to difficult terrains, it poses challenges for District Administration to work in these areas and also very few NGOs are working over there. It is require to change the orientation of new initiatives on priority in these needy areas.

## **07. Way Forward:**

NABARD, through various initiatives, has been putting emphasis on the areas such as sustainable agricultural practices, capital formation and productivity growth in agriculture & allied sectors aiming at doubling of farmers' income, financial inclusion/ literacy, post-harvest infrastructure, food and agro processing, skills and marketing, producers organizations and on innovative projects. Thus, Along with the refinance to Commercial, Cooperative and Regional Rural Banks against Crop loans, agricultural term loans & off-farm / other priority sector loans and the loans to the State Govt for Rural Infrastructure Development and to other agencies, NABARD has also been extending assistance for implementing various developmental programmes in the district.

The goal of enhancement in farmers' income level can be achieved through the increased productivity/ profitability that can be attained through a proper package of sustainable agricultural practices including efficient water management and farm mechanization, use of quality seeds/ seed replacement, lesser dependence on a single crop/ crop diversification, balanced cultivation of agricultural & horticultural species, input cost reduction, reduction of post-harvest losses, prompt marketing of agricultural produce and supplementing farm income with allied activities.

Infrastructure needs such as Rural Roads, Bridges, Irrigation projects, Schools, Public Health centres, etc. are being addressed through the loans from NABARD to the State Government under Rural Infrastructure Development Fund. Also, there are certain critical infrastructure areas which can be supported through private investment in the districts and therefore banks have to play an active role in financing such investments. Based on the observations on the constraints in various sectors, the issues / areas have been indicated in the present document for suitable actions by the concerned Departments of the State Government as also by Bankers and other stake- holders.

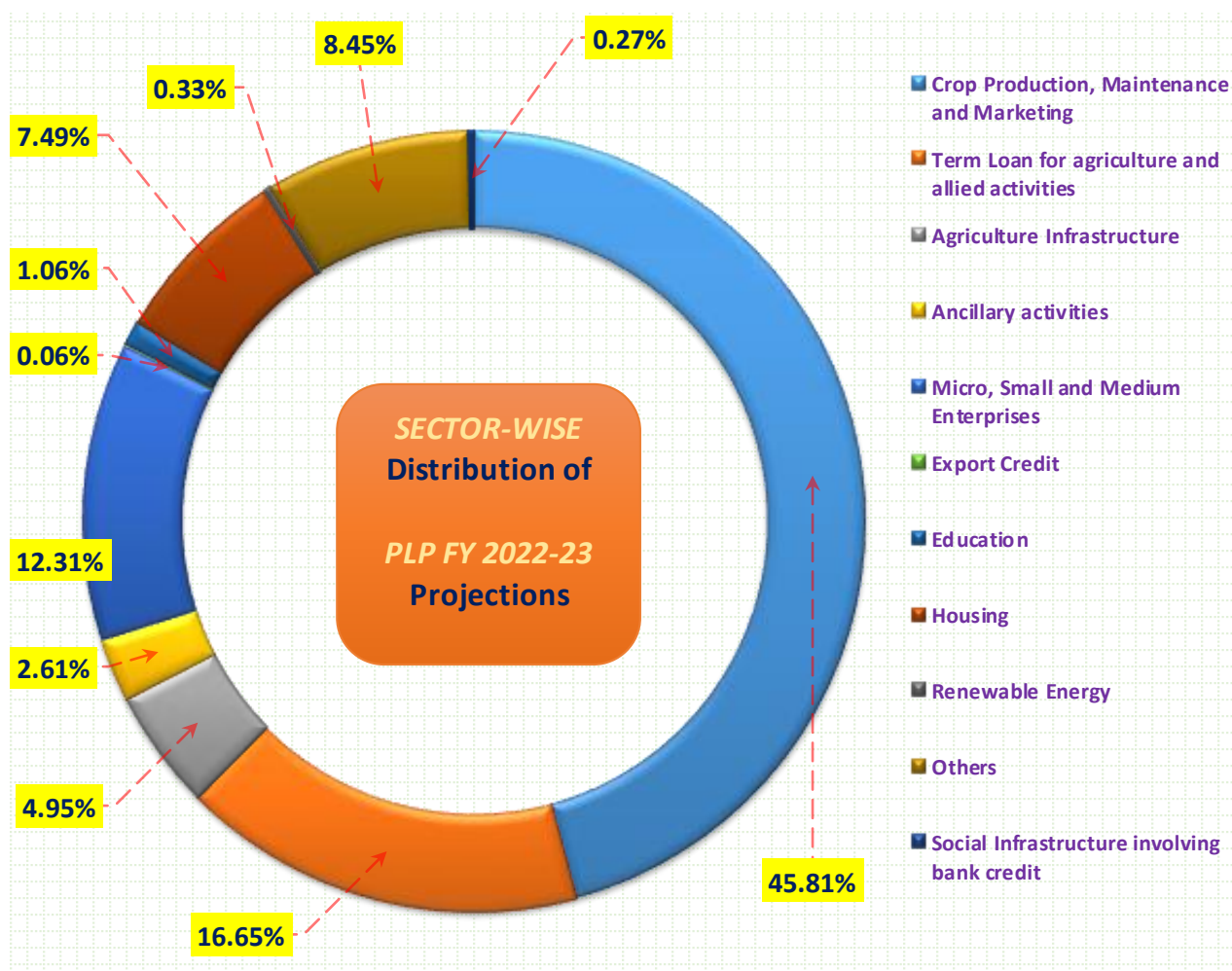
In order to achieve the overall credit potential assessed, as also to achieve the objective of doubling the farmers' income and capital formation in agriculture in the district, there is a need to have a coordinated approach by all the stakeholders viz., Banks, Government Departments, NGOs, etc. The prompt reporting system by banks through the returns under the LBS and a regular monitoring of achievements vis-à-vis the targets in DLCC/BLBC meetings assume greater importance.

For a balanced economic growth, an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the priority sector lending norms is required, and the same is worked out in the present PLP.

## BROAD SECTOR-WISE PROJECTIONS – 2022-23 (APPENDIX-A)

(Amt ₹ Lakh)

Sr.No	Particulars	PLP Projections 2022-23
<b>A</b>	<b>Farm Credit</b>	
I	Crop Production, Maintenance and Marketing	82990.00
II	Term Loan for agriculture and allied activities	30154.98
	<b>Sub Total</b>	<b>113144.98</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	8971.50
<b>C</b>	<b>Ancillary activities</b>	4736.75
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>126853.23</b>
II	Micro, Small and Medium Enterprises	22297.60
III	Export Credit	108.00
IV	Education	1920.00
V	Housing	13560.00
VI	Renewable Energy	599.25
VII	Others	15311.20
VIII	Social Infrastructure involving bank credit	496.88
	<b>Total Priority Sector (I to VIII)</b>	<b>181146.15</b>

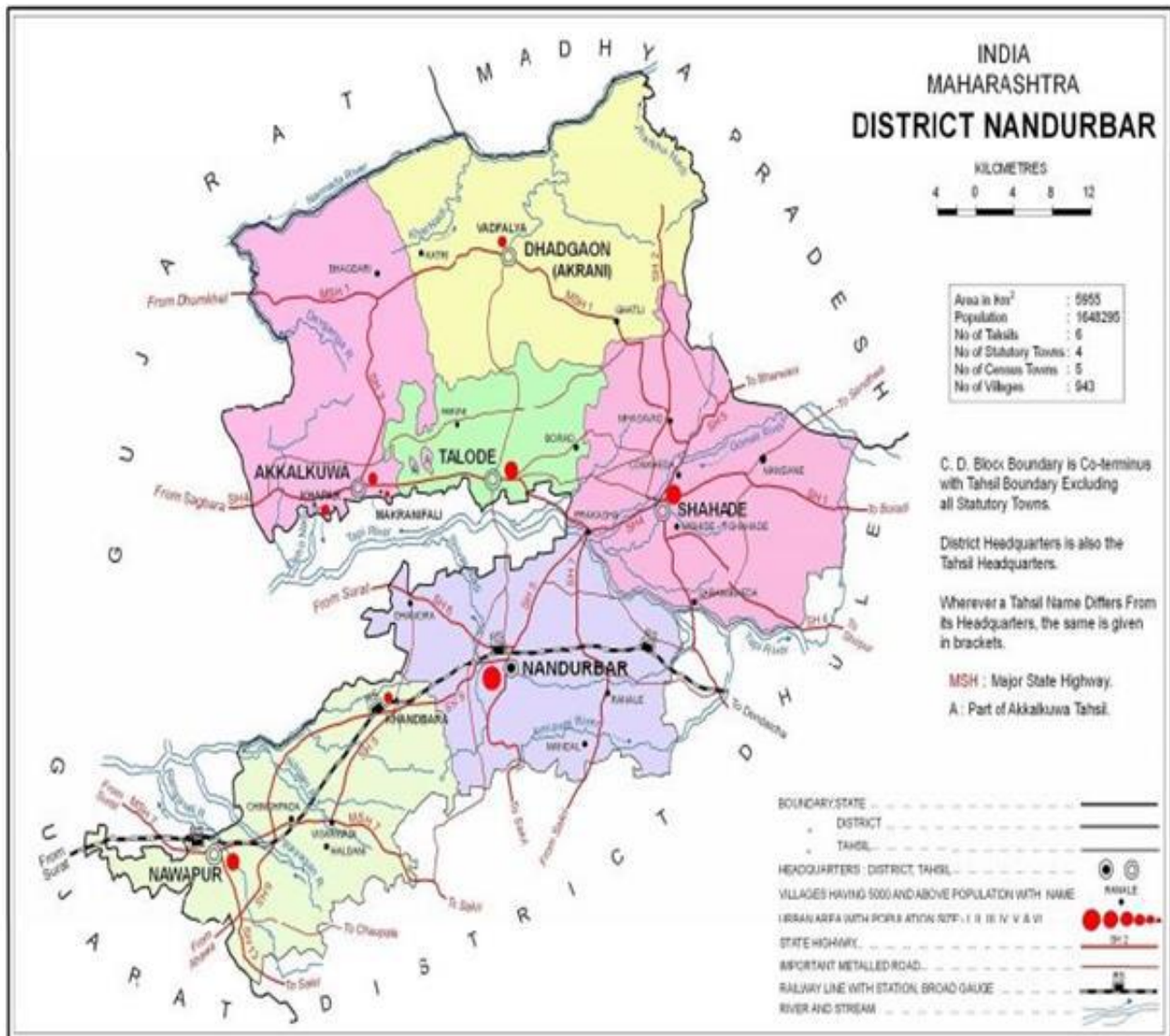


## SECTOR / SUB-SECTOR-WISE PROJECTIONS - 2022-23 (APPENDIX-B)

(Amt ₹ Lakh)

Sr. No.	Particulars	PLP Projections 2022-23
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance and Marketing	82990.00
ii	Water Resources	6831.07
iii	Farm Mechanization	7041.75
iv	Plantation and Horticulture (including sericulture)	1555.76
v	Forestry and Waste Land Development	114.75
vi	Animal Husbandry – Dairy	8523.75
vii	Animal Husbandry – Poultry	2461.70
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	2840.80
ix	Fisheries	143.70
x	Farm Credit - Others	641.70
	<b>Sub Total</b>	<b>113144.98</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Construction of storage and Marketing Infrastructure (Warehouses/godowns, market yards, silos, cold storage units / cold chains)	4643.25
ii	Land development, Soil conservation, Watershed development	2916.00
iii	Agriculture Infrastructure - Others	1412.25
	<b>Sub Total</b>	<b>8971.50</b>
<b>C</b>	<b>Ancillary activities</b>	
i	Food and Agro processing	3791.75
ii	Agriculture Ancillary activities - Others	945.00
	<b>Sub Total</b>	<b>4736.75</b>
<b>I</b>	<b>Total Agriculture (A+B+C)</b>	<b>126853.23</b>
<b>II</b>	<b>Credit potential for Micro, Small and Medium Enterprises (MSME)</b>	
i	MSME – Working capital	10025.60
ii	MSME – Investment credit	12272.00
	<b>Total MSME</b>	<b>22297.60</b>
<b>III</b>	<b>Credit potential for Export Credit</b>	108.00
<b>IV</b>	<b>Credit potential for Education</b>	1920.00
<b>V</b>	<b>Credit potential for Housing</b>	13560.00
<b>VI</b>	<b>Credit potential for Renewable Energy</b>	599.25
<b>VII</b>	<b>Credit potential for Others</b> (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organizations for SC/ST)	15311.20
<b>VIII</b>	<b>Social Infrastructure involving bank credit</b>	496.88
	<b>Total Priority Sector (I to VIII)</b>	<b>181146.15</b>

## DISTRICT MAP OF NANDURBAR



District Profile									
District - NANDURBAR		State - MAHARASHTRA		Division - NASIK					
1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE							
Total Geographical Area (Sq.km)	5955	Agro-climatic Zone	Western Plateau & Hill Region						
No. of Sub Divisions	3	Climate	Hot & Dry						
No. of Blocks	6	Soil Type	Light, Medium & Black						
No. of Villages (inhabited)	930								
No. of Panchayats	595								
3. LAND UTILISATION [ha]		4. RAINFALL & GROUND WATER							
Total Area Reported	595500	Rainfall [in mm]	Normal	Actual	2018-19	2019-20	2020-21		
Forest Land (	119600		907.61		505.00	1067.45	702.00		
Area Not Available for Cultivation	53283		Variation from Normal		-402.61	159.84	-205.61		
Permanent Pasture and Grazing Land	4535	Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance		
Land under Miscellaneous Tree Crops	NA		50989.36		3145.07		47844.2		
Cultivable Wasteland	408	5. DISTRIBUTION OF LAND HOLDING							
Current Fallow	13219	Classification of Holding	Holding		Area				
Other Fallow	13542		Nos.	% to Total	ha.	% to Total			
Net Sown Area	295019	<= 1 ha	46839	28.20	27818	9.12			
Total or Gross Cropped Area	317975	>1 to <=2 ha	66859	40.26	85782	28.12			
Area Cultivated More than Once	22956	>2 ha	52369	31.53	191476	62.76			
Cropping Intensity [GCA/NSA]	108	Total	166067	100	305076	100			
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]							
Cultivators	212	Category	Total	Male	Female	Rural	Urban		
Of the above, Small/Marginal Farmers	75	Population	1648	833	815	1373	275		
Agricultural Labourers	438	Scheduled Caste	48	24	24	31	17		
Workers engaged in Household Industries	15	Scheduled Tribe	1142	568	574	1094	48		
Workers engaged in Allied Agro-activities	5	Literate	906	512	394	696	210		
Other workers	128	BPL	834	422	412	705	129		
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]							
Total Households	323	Having brick/stone/concrete houses	NA		Having electricity supply		186		
Rural Households	273	Having source of drinking water	NA		Having independent toilets		68		
BPL Households	184	Having access to banking services	107		Having radio/TV sets		23		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
Villages Electrified	943	Anganwadis	2449		Dispensaries		187		
Villages having Agriculture Power Supply	943	Primary Health Centres	58		Hospitals		119		
Villages having Post Offices	198	Primary Health Sub-Centres	290		Hospital Beds		2477		
Villages having Banking Facilities	51	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE							
Villages having Primary Schools	930	Fertiliser/Seed/Pesticide Outlets [Nos]	974		Agriculture Pumpsets[Nos]		3043		
Villages having Primary Health Centres	396	Total N/P/K Consumption [MT]	139878		Pumpsets Energised [Nos]		2768		
Villages having Potable Water Supply	865	Certified Seeds Supplied [MT]	49903		Agro Service Centres [Nos]		965		
Villages connected with Paved Approach Roads	887	Pesticides Consumed [MT]	NA		Soil Testing Centres [Nos]		3		
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]	18512		Plantation nurseries [Nos]		11		
Total Area Available for Irrigation (NIA + Fallow)	317975	Power Tillers [Nos]	43		Farmers' Clubs [Nos]		165		
Irrigation Potential Created	138792	Threshers/Cutters [Nos]	153		Krishi Vigyan Kendras[Nos]		1		
Net Irrigated Area (Total area irrigated at least once)	133729	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
Area irrigated by Canals / Channels	57649	Rural/Urban Mandi/Haat [Nos]	16		Wholesale Market [Nos]		6		
Area irrigated by Wells	76080	Length of Pucca Road [Km]	7353		Godown [Nos]		74		
Area irrigated by Tanks	-	Length of Railway Line [Km]	90		Godown Capacity[MT]		92048		
Area irrigated by Other Sources	-	Public Transport Vehicle [Nos]	246154		Cold Storage [Nos]		5		
Irrigation Potential Utilized (Gross Irrigated Area)	138792	Goods Transport Vehicle [Nos]	38361		Cold Store Capacity[MT]		8000		
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS							
Type of Processing Activity	No of units	Cap.[MT]	2019-20		2020-21		Avg. Yield [kg/ha]		
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	43	2470	Area (ha)	Prod. (MT)	Area (ha)	Prod. (MT)			
Sugarcane (Gur/Khandsari/Sugar)	3	1000000	Jowar	29017	44777	30701	49733	1620	
Fruit (Pulp/Juice/Fruit drink)	--	--	Paddy	23509	56428	23057	38913	1688	
Spices (Masala Powders/Pastes)	40	--	Maize	34598	66691	31599	63901	2022	
Dry-fruit (Cashew/Almond/Raisins)	--	--	Tur	11020	5589	10061	5326	529	
Cotton (Ginning/Spinning/Weaving)	2	NA	Soyabean	20373	29103	20990	30869	1471	
Milk (Chilling/Cooling/Processing)	3	90	Cotton*	128287	45772	125314	53886	430	
Meat (Chicken/Mutton/Pork/Dry fish)	--	--	Sugarcane	14221	100891	20243	1443234	71295	
Animal feed (Cattle/Poultry/Fishmeal)	--	--	Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)						
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]		18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES							
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]	99	Animal Markets [Nos]	2		
Cattle - Cross bred	287	175	112	Disease Diagnostic Centres [Nos]	5	Milk Collection Federations [Nos]	3		
Cattle - Indigenous	18	2	16	Artificial insemination Centers [Nos]	104	Fishermen Societies [Nos]	47		
Buffaloes	74	5	69	Animal Breeding Farms [Nos]	--	Fish seed farms [Nos]	--		
Sheep	8	NA	NA	Animal Husbandry Tng Centres [Nos]	--	Fish Markets [Nos]	--		
Sheep - Cross Bred	NA	NA	NA	Dairy Cooperative Societies [Nos]	226	Poultry hatcheries [Nos]	1		
Goat	82	NA	NA	Improved Fodder Farms [Nos]	--	Slaughter houses [Nos]	4		
Pig	7	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Pig - Cross Bred	--	NA	NA	Fish	Production [MT]	1677	Per cap avail. [gm/day]	--	
Horse/Donkey/Camel	2	NA	NA	Egg	Production [Lakh Nos]	3853	Per cap avail. [nos/p.a.]	233	
Poultry	964	NA	NA	Milk	Production ['000 MT]	276	Per cap avail. [gm/day]	171	
Poultry - Cross Bred	473	NA	NA	Meat	Production [MT]	2422	Per cap avail. [gm/day]	--	
Sources (if not mentioned against the respective item): Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat./DSA; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.									

## DISTRICT PROFILE: NANDURBAR

### ❖ Predominant economic activities prevalent in the district

The geographical area of Nandurbar district is 5955 sq. km. and it is divided into three revenue sub divisions viz, Nandurbar, Taloda and Shahada. The population of the district as per 2011 census was 16.48 lakh, of which the share of rural and urban population was at 83% and 17% respectively. The district is declared as a tribal district with 69.28% population belonging to ST Category. Agriculture continues to be the main occupation of the district as majority of population directly depends on agriculture. Out of the total rural population of 13.73 lakh in the district, around 5.43 lakh are having agriculture as the main activity. There are 1.66 lakh land holdings of which 68 % of land belongs to small & marginal farmers and average land holding in the district is 1.84 ha. The district is covered by 40% light, 35% medium and 25% black soils and has an annual average rainfall of 907.60 mm. The net sown area is 2.95 lakh ha. (49.54%) with net irrigated area at 1.34 lakh ha, forming 45.42% of the net sown area. Major crops in terms of area are Cotton, maize, jowar, soyabean, paddy, gram, wheat and sugarcane. Among horticultural crops, fruits like banana, papaya, custard apple, guava and vegetables like chilli, onion, brinjal, cucurbits are predominantly grown in the district. The other economic activities like Poultry, dairy, sheep/goat rearing are mainly taken up by rural populace in the district beside agriculture. People are also engaged in Non-farm sector activities consisting of small units in agro-processing i.e. chilli processing, oil mills, dal mills, rice mills etc. as these activities have very good potential on account of close vicinity and good connectivity to Gujarat. Goatery and *amchur* (dried flakes of raw mango) making are the major activities taken up especially in resource poor tribal areas in the district. These activities have good potential if developed with focused attention. The district is industrially backward with only one MIDC at Navapur block and another being developed at Bhaler in the vicinity of Nandurbar city. Navapur has emerged as textile hub of the district being in the close vicinity to Surat. The chilli powder beside textiles is one of the major industrial productions in the district and a chilli park is planned to be setup by State Government in the district.

### ❖ Factors / infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC):

Nandurbar has been identified as the most vulnerable district of the State as it scores high with respect to the Indicators of exposure & sensitivity to climate change. Factors like drought, hilly terrain, poor accessibility to basic services and livelihood opportunities, low ground water potential, significant migration of tribal have been adversely affecting the development in the district. Inadequate infrastructure facilities like power, mobile network and road connectivity also adversely affected the intended development. Lowest bank branches network and highest population served per bank branch in the State is a major constraint for effective implementation of various programmes. The district has been selected as one of the districts by NITI Aayog under its 'Transformation of Aspirational Districts' programme for focussed development on various identified core parameters. The district has also been identified as pilot district from State for Targeted Financial Inclusion Initiative (TFII) of GoI and to make 100% digitally enabled for expanding and deepening the digital payments ecosystem.

### ❖ Economic condition

The Gross State Domestic Product (nominal) at current prices for 2019-20 was ₹ 28,18,555 crore and the same is estimated for 2020-21 at ₹ 26,61,629 crore. The per capita state income for the year 2019-20 was ₹ 2,02,130 and the same is estimated for the year 2020-21 at ₹ 1,88,784. The Nominal Gross District Value Added (GDVA) at current prices for the year 2019-20 for the district is ₹ 16,586 crore, whereas the per capita GDVA at current prices for the year 2019-20 for the district is ₹ 94,654 (*Source: Economic survey of Maharashtra 2020-21*)

❖ **Critical interventions required in the district under major sectors for harnessing the potential estimated under PLP 2022-23:**

- ✓ Nandurbar District is most unbanked district in terms of number of bank branches, expansion of brick and mortar branched in blocks like Dhadgaon, Akkalkuva and Taloda can help in pushing the required GLC flow in these traditionally underpenetrated areas.
- ✓ There are still uncovered farmers under KCC fold the multi-stakeholder efforts and arranging KCC saturation camps on mission mode by banks along with field functionaries of district administration can attain 100% saturation of small and marginal farmers in KCC fold. Further, bankers need to push disbursement under KCC for AH & fisheries and the line departments can mobilise applications under the same.
- ✓ The agriculture and water resources department needs to sensitize farmers for adoption of micro irrigation (drip and sprinkler) as the adoption rate in the district has been low. Further, water resources department can develop command of the completed Irrigation projects and strengthen Water Users Groups in association with NGOs for effective and efficient utilisation of water for irrigation purpose. Many community MI/LI schemes on Tapi river barrages have suffered on account of delayed maintenance for the want of funds, Government may consider availing of financial assistance through RIDF/other sources for optimum utilization of infrastructure created.
- ✓ Customised and need based farm equipment especially for hilly terrain to be designed and promoted in the district with proper training and capacity building through technical institutions.
- ✓ Potential end to end value chains with concrete forward linkages involving all the stake holders may be encouraged in the district viz. Cotton, soybean, Banana, Papaya, Mango, Custard Apple, Amchur, Red Chilli, Ajwain, Bee keeping, etc.
- ✓ The process allotment of industrial plots at MIDC at Bhaler with focus on quick operationalization of the units may be completed for development of MSME which will encourage the new entrepreneurs in the district.
- ✓ Efforts may be made for Promotion of contract Farming & establishment of Export facility/links especially for banana, papaya, onions and chilli. As the district is near from a big markets like Surat, Nasik the export houses existing therein can play a very important role in starting the export activity in the district.
- ✓ Banks can finance activities related to growing/processing/ packaging and export of chilli, banana, papaya and it's by- products. Since the value added products (e.g. amchur powder, garlic paste) have huge demand, processing plants may be proactively financed.
- ✓ The organic/chemical free branding of horticultural produce from Dhadgaon, Akkalkuva and part of Taoda blocks as in these blocks fertilizer/pesticide usage is very less may be promoted. The value addition, branding and direct market tie-up arrangements of Custard apple, unique variety of garlic grown from these blocks may also be explored.
- ✓ There is need to construct new godowns at APMCs of Akkalkuva and Dhadgaon blocks. The new warehouses may be constructed at APMC and FPC level as per the viability.
- ✓ There is scope for promotion of commodity specific cluster based FPOs in the District viz. Mango, Banana, Papaya, custard apple, Fish, Milk, red chilli, Paddy etc. The handholding for strengthening of forward and backward linkages needs to be done. Almost all the FPOs in district are tribal FPOs, the tribal department can support these FPOs with initial working capital to start business activities.
- ✓ Bankers to proactively finance the other activities like education loans, housing, solar pumps, sanitation and drinking water related social infrastructure.
- ✓ There has been substantial SHG/JLG bank linkage and credit linkage gap in the district. The banks with the help of promoting institutions through special camps may make efforts to finance more SHGs and JLGs and also loans to weaker section under various Government sponsored programs.



## Banking Profile

District -	NANDURBAR	State -	MAHARASHTRA	Lead Bank -	STATE 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	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	12	70	34	25	12	--	17302	338	15	4557
Regional Rural Bank	1	5	3	2	--	--	--	--	--	--
District Central Coop. Bank	1	29	23	6	--	--	2195	--	28	8424
Coop. Agr. & Rural Dev. Bank	--	--	--	--	--	--	--	--	--	--
Primary Agr. Coop. Society	235	--	--	--	--	--	--	--	3	920
Others	--	--	--	--	--	11	--	156	--	--
All Agencies	249	104	60	33	12	11	19497	494	46	15119

### 2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs Lakh]				
	31 Mar 19	31 Mar 20	31 Mar 21	Growth(%)	Share(%)	31 Mar 19	31 Mar 20	31 Mar 21	Growth(%)	Share(%)
Commercial Banks	--	--	--	--	--	428608	458480	482937	5.33	94.92
Regional Rural Bank	--	--	--	--	--	4034	4298	5175	20.40	1.02
Cooperative Banks	--	--	--	--	--	20360	20325	20686.18	1.78	4.07
Others	--	--	--	--	--	--	--	--	--	--
All Agencies	--	--	--	--	--	453002	483103	508798	5.32	100.00

### 3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs Lakh]				
	31 Mar 19	31 Mar 20	31 Mar 21	Growth(%)	Share(%)	31 Mar 19	31 Mar 20	31 Mar 21	Growth(%)	Share(%)
Commercial Banks	--	--	--	--	--	189079	154129	239352	55.29	93.05
Regional Rural Bank	--	--	--	--	--	5331	5965	6685	12.07	2.60
Cooperative Banks	--	--	--	--	--	10461	11380	11185.5	-1.71	4.35
Others	--	--	--	--	--	--	--	--	--	--
All Agencies	--	--	--	--	--	204871	171474	257222.5	50.01	100.00

### 4. CD-RATIO

Agency	CD Ratio		
	31 Mar 19	31 Mar 20	31 Mar 21
Commercial Banks	44.11	33.62	49.56
Regional Rural Bank	132.15	138.79	129.18
Cooperative Banks	51.38	55.99	54.07
Others	--	--	--
All Agencies	45.23	35.49	50.41

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

Agency	During 2020-21		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	--	--	--	--
Regional Rural Bank	--	--	--	--
Cooperative Banks	--	--	--	--
Others	--	--	--	--
All Agencies	29346	--	427158	--

### 6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans	Amount [Rs.Lakh]	% of Total Loans
Commercial Banks	4011462.0	90.60	24321	86.05	1443536	86.57	50.00	100.00	272323.00	97.89
Regional Rural Bank	52999.0	1.20	313	1.11	4775	0.29	--	--	80.00	0.03
Cooperative Banks	363100.0	8.20	3631	12.85	219081	13.14	--	--	5798.00	2.08
Others	--	--	--	--	--	--	--	--	--	--
All Agencies	4427561	100.00	28265	100.00	1667392	100.00	50	100.00	278201	100.00

### 7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Rs.Lakh]	Ach'ment [Rs Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs Lakh]	Ach'ment [%]	
Commercial Banks	101787.00	40114.62	39.41%	124508.00	--	--	141701.22	56990.00	40.22%	0.27
Regional Rural Bank	4230.00	529.99	12.53%	2794.00	--	--	3184.00	1575.00	49.47%	0.21
Cooperative Banks	7570.00	--	--	7738.00	--	--	8343.00	9845.00	118.00%	0.39
Others	--	--	--	--	--	--	--	--	--	--
All Agencies	113587.00	104267.00	91.79%	135040.00	61492.00	45.54%	153228.22	68410.00	44.65%	0.61

### 8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Rs.Lakh]	Ach'ment [Rs Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs Lakh]	Ach'ment [%]	Target [Rs.Lakh]	Ach'ment [Rs Lakh]	Ach'ment [%]	
Crop Loan	70000.00	29671.00	42.39	72916.00	29188.00	40%	76999.00	41389.00	54%	14.44
Term Loan (Agr)	18628.00	28241.00	151.61	28872.00	5167.00	18%	32922.54	1620.12	5%	50.61
Total Agri. Credit	88628.00	57912.00	65.34	101788.00	34355.00	34%	109921.54	43009.12	39%	22.02
Non-Farm Sector	10802.00	26636.00	246.58	13260.00	21686.00	164%	15984.00	16161.58	101%	83.08
Other Priority Sector	25355.00	19719.00	77.77	19992.00	5451.00	27%	27322.69	9239.55	34%	26.13
Total Priority Sector	124785.00	104267.00	83.56	135040.00	61492.00	46%	153228.22	68410.25	45%	28.15

### 9. RECOVERY POSITION

Agency	2018-19			2019-20			2020-21			Average Rec. [%] in last 3 years
	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	Demand [Rs. Lakh]	Recovery [Rs. Lakh]	Recovery [%]	
Commercial Banks	--	--	--	--	--	--	--	--	--	--
Regional Rural Bank	--	--	--	--	--	--	--	--	--	--
Cooperative Banks	32661.81	14572.72	44.62	13366.25	2787.74	20.86	11185.50	6173.32	55.19	40.22
Others	--	--	--	--	--	--	--	--	--	--
All Agencies	32661.81	14572.72	44.62	13366.25	2787.74	20.86	11185.50	6173.32	55.19	40.22

Sources : Lead Bank & SLBC



## BANKING PROFILE

The district has a total banking network of 104 branches with 70 branches of Commercial Banks and 5 branches of RRB (Maharashtra Gramin Bank). Amongst the 70 branches of Commercial Banks, 59 branches are of PSBs and 11 branches of Pvt Banks. The Dhule and Nandurbar District Central Co-operative Bank has branch network of 29 branches in the district and there is network of 235 Primary Agriculture Credit Societies (PACS). There is skewed distribution of bank branches in the district with major concentration of branches (more than 62%) is in Nandurbar and Shahada blocks only. Dhadgaon and Akkalkuva blocks of the district remain poorly banked in terms of branch network with only 4 and 10 bank branches. The other financial intermediaries that also play an important role in channelizing the financial resources are Non-Banking Financial Institutions and Non-agriculture Cooperative Credit Societies. There is one Small Finance Banks and Business Correspondents (BCs) functioning on behalf of various commercial banks in the district. The SBI is functioning as Lead Bank in the district. The achievement under the ACP in Agri Credit during the last three years is as detailed below:

Year	Target (₹ cr)			Achievement (₹ cr)			% of Achievement
	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	
2018-19	700.00	186.28	<b>886.28</b>	296.71	282.41	<b>579.12</b>	65.34
2019-20	729.16	288.72	<b>1017.88</b>	291.88	51.67	<b>343.55</b>	33.75
2020-21	769.99	329.23	<b>1099.22</b>	413.89	16.20	<b>430.09</b>	39.12

The size of the ACP for priority sector for 2021-22 is ₹ 1588.35 crore which includes ₹ 1098.71 crore for agriculture (69%). The share of DCCB in ACP stands at 6.55% for the year 2021-22.

- **CD Ratio:** The total deposits of the banks stood at ₹ 5087.98 crore whereas the total advances stood at ₹ 2572.22 crore. The CD Ratio of the district was 50.41% as on 31 March 2021.
- **Financial Inclusion:** Financial inclusion is a key enabler of economic and social development. Though Nandurbar was ranked 589 out of 666 districts on CRISIL Financial Inclusion Inclusix report in 2016, there has been gradual improvement in FI indicators of district as they are also closely monitored under Aspirational District Program (ADP) ranking parameters at District, State and National level. The district has also been selected under Targeted Financial Inclusion Initiative (TFII) of GOI among 40 aspirational districts across the country. The SBI Regional Office has been sanctioned assistance by NABARD for deployment of VSAT and Solar connectivity of BC/CSPs in Nandurbar block with an objective to strengthen financial services delivery in remote areas.
- **Social Security Schemes** - As on February 2021, there were 33976 PMJDY accounts per lakh population. Of which, 90% have been Aadhaar linked. There were 7178 PMSBY and 2465 PMJJBY and 953 APY enrolments per lakh population in the district. These are also FI indicators of TFII program of GOI.
- **Direct Benefit Transfer- (DBT)** - Besides, 104 brick and mortar bank branches across the district there are alternate delivery channels viz. 205 touch points of India Post Payment Bank and 338 BC/CSPs rendering DBT and other financial services to the people across the district in spite of various odds and challenges. 100% KCC loans are being issued by DCCB in the form of RuPay card in district. DCCB has been sanctioned project by NABARD for deployment of micro ATMs across all 29 branches which will facilitate efficient DBT. DCCB has also been sanctioned assistance by NABARD for deployment of Mobile ATM van in district which can cater to unbanked areas.
- **Micro Units Development and Refinance Agency (MUDRA)** – In absolute terms, ₹ 52.55 cr of MUDRA loans were disbursed by banks in district covering 5612 beneficiaries during FY 20-21.

## **METHODOLOGY FOR PREPARATION OF POTENTIAL LINKED CREDIT PLAN (PLP)**

Potential Linked Credit Plans (PLPs) are a step towards decentralized credit planning with the basic objective of mapping the existing potential for development through bank credit. PLPs take into account the long term physical potential, availability of infrastructure support, marketing facilities, and policies/programmes of Government, etc. It is a comprehensive documentation of potentials in the district for various segments of rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which need to be filled in, to fully exploit the realizable potentials.

### **❖ Objectives of PLP**

The objectives of PLP are

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

### **❖ Methodology**

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual 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 a consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

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

The indicative unit costs suggested by the State Level Unit Cost Committee are made use of while arriving at the total financial outlays.

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

Sr.No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> <li>✓ Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings</li> <li>✓ 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.</li> <li>✓ Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers;</li> <li>✓ Study the cropping pattern</li> <li>✓ Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue</li> <li>✓ Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>✓ MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>✓ Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district</li> <li>✓ 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;</li> <li>✓ 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.</li> <li>✓ Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account.</li> <li>✓ 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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>✓ 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;</li> <li>✓ Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area;</li> <li>✓ Adjustment of tractor potential with land holdings</li> <li>✓ Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>✓ 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;</li> <li>✓ Feasibility and possibility of shifting from food crops to plantation crops;</li> </ul>

Sr.No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> <li>✓ Estimation of replanting by taking into account approximate economic life of a few plantation crops</li> <li>✓ Estimation of potential for rejuvenation of existing plantation</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>✓ Collection of data on number of milch animals as per the latest census</li> <li>✓ Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows;</li> <li>✓ 1/6<sup>th</sup> 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 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

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

#### ❖ 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 departments of State Govt.

## **CHAPTER 1**

### **IMPORTANT POLICIES AND DEVELOPMENTS**

#### **1.1 Policy Initiatives - Government of India**

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

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

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

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

##### **Proposals relating to Fisheries sector:**

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

##### **Tax Proposals on Agriculture Products:**

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

##### **Achievements and Milestones during the COVID-19 pandemic**

###### **● Pradhan Mantri Garib Kalyan Yojana (PMGKY):**

- Valued at ₹ 2.76 lakh crore

- Free food grain to **80 crore people**
- Free cooking gas for **8 crore families**
- Direct cash to over **40 crore farmers, women, elderly, the poor and the needy**
- **Aatma Nirbhar Bharat package (ANB 1.0):**
  - Estimated at ₹ **23 lakh crore** – more than **10% of GDP**
  - PMGKY, three ANB packages (ANB 1.0, 2.0 and 3.0), and announcements made later were like **5 mini-budgets** in themselves
  - ₹ **27.1 lakh crore** worth of financial impact of all three ANB packages including RBI's measures – amounting to **more than 13% of GDP**
- **Structural reforms:**
  - One Nation One Ration Card
  - Agriculture and Labour Reforms
  - Redefinition of MSMEs
  - Commercialisation of the Mineral Sector
  - Privatisation of Public Sector Undertakings
  - Production Linked Incentive (PLI) Scheme
  - 2 Made-in-India vaccines – medically safeguarding citizens of India and those of 100 plus countries against COVID-19 & 2 or more new vaccines expected soon

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

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

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

10. The GoI, launched the Pradhan Mantri Garib Kalyan Yojana (PMGKY) for ensuring food security through public distribution system, direct benefit transfers to widows, pensioners and women.
11. Besides, the cash support, for better price realisation on farmers' produce during the ongoing pandemic, GoI has substantially increased the MSP vis-à-vis the cost of cultivation and enhanced the number of commodities to be procured through the state agencies.

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

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

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

### **1.1.4 SWAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas)**

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

#### **Objectives:**

The scheme envisages mapping the land parcels in rural inhabited area using Drone technology and Continuously Operating Reference Station (CORS). The survey will be done across the country in a phased manner over the period 2020 -2025. This would provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks. A provision of ₹ 200 crores has been made for the scheme in the budget 2021 and 16 States will be covered targeting 2.30 lakh villages. The Pilot phase of SVAMITVA had been approved with a Budget Outlay of ₹ 79.65 crore. During the Pilot Phase, the scheme is being implemented in 9 States viz. Uttar Pradesh, Uttarakhand, Madhya Pradesh, Haryana, Maharashtra, Karnataka, Punjab, Rajasthan and Andhra Pradesh

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

## 1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by the RBI:

- Instructions were issued to all Commercial Banks, Regional Rural Banks, Small Finance Banks, Urban Cooperative Banks, State Cooperative Banks, DCCBs, NBFCs on COVID 19 Regulatory Package – Asset Classification and Provisioning to relax repayment pressure and improving access to working capital by mitigating the burden of debt servicing, prevent the transmission of financial stress to the real economy, and ensure continuity of viable businesses and households. The detailed instructions with regard to asset classification and provisioning were issued by RBI, vide circular dated 17 April 2020 and 23 May 2020, respectively.
- In the wake of the nationwide lockdown due to outbreak of COVID -19 pandemic and the resultant restrictions imposed on movement of people, many farmers were not able to travel to bank branches for payment of their short term crop loan dues. Instructions were issued to all Public and Private Sector Scheduled Commercial Banks to extend the benefit of IS of 2% and PRI of 3% for short term crop loans up to ₹ 3 lakh to farmers whose accounts had become due or shall become due between March 1, 2020 and May 31, 2020, vide circular dated 21 April 2020.
- The Reserve Bank had made recommendations on the required financial parameters with sector specific benchmark ranges for such parameters to be factored in the resolution plans and accordingly, set up an Expert Committee with Shri K. V. Kamath as the Chairperson. The Expert Committee submitted its recommendations to RBI on September 2020. Accordingly, all lending institutions shall mandatorily consider the key ratios while finalizing the resolution plans in respect of eligible borrowers vide circular dated 07 September 2020.
- RBI extended Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period up to 31 August 2020 on account of Covid-19, vide circular dated 4 June 2020.
- Master circular on Deendayal Antyodaya Yojana and National Rural Livelihoods Mission (DAY-NRLM) was suitably updated by incorporating the modifications, vide circular dated 18 September 2020.
- Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria are classification of enterprises, composite criteria of investment and turnover for classification, Calculation of investment in plant and machinery or equipment and Calculation of turnover. This will come into effect from July 1, 2020, vide circular dated 02 July 2020.
- In view of the continued need to support the viable MSME entities on account of fallout of COVID-19 and to align these guidelines with the Resolution Framework for COVID-19 related Stress announced for other advances, RBI decided to extend the scheme i.e., existing loans to MSMEs classified as 'standard' to be restructured without a downgrade in the asset classification, vide circular dated 06 August 2020.

**(For details visit <https://www.nabard.org/plpguide.aspx?id=698&cid=698>)**



## 1.3 Policy Initiatives - NABARD

### 1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in the agriculture sector, NABARD provided refinance to the Cooperative Banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹ 14,481.50 crore was allocated for the year 2020-21.

### 1.3.2 Short-Term Refinance

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

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

### Initiatives taken during the year (2020-21)

- Disbursement of ₹ 25500 crore was made under Special Liquidity Facility (SLF-1) to Cooperative Banks, RRBs and NBFCs (₹ 16800 crore to Cooperative Banks, ₹ 6,700 crore to RRBs and ₹ 2,000 crore to NBFCs) for unhindered flow of credit to banks and farmers in the wake of the lockdown due to COVID-19 pandemic.
- Additional SLF of ₹ 1,567 crore was provided to NBFCs/ NBFC-MFIs with asset size less than ₹ 500 crore.
- SLF to SCARDBs of ₹ 783 crore was provided as front ended liquidity support from NABARD's own funds.
- Allocation of 25% of STRRB and LTRCF was made to aspirational and credit starved districts.
- Preliminary eligibility criteria for RRBs for availing refinance was revised and set on the basis of internal risk rating by NABARD.

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

- PACs as Multi Service Centers (MSCs)** - NABARD introduced Special refinance scheme to saturate all the potential PACS for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACS as Multi Service Centers (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle sanction by NABARD with estimated Project cost of ₹ 1,760.82 crore and estimated loan of ₹ 1,568 crore.
- Scheme for beneficiaries of Watershed and Wadi project areas** - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years The

ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of ₹ 5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of ₹ 126.80 crore has been disbursed under this product.

- 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 ₹ 2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

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

- viii. **Government Sponsored Programmes with Bank Credit** - The Administrative approval conveying the continuation of the followings subsidy schemes for 2020-21 (**till 30 June 2021**) has been received from the GoI:
  - Agri Clinics and Agri Business Centers Scheme (ACABC).
  - National Livestock Mission for Entrepreneurship Development & Employment Generation (EDEG), component of National Livestock Mission, Poultry Venture Capital Fund (PVCF),

Integrated Development of Small Ruminants and Rabbit (IDSRR), Pig Development (PD), Salvaging and Rearing of Male Buffalo Calves (SRMBC), Effective Animal Waste Management, Construction of Storage Facility for Feed and Fodder.

- **Revised AMI sub scheme of ISAM** - Communication from Gol regarding continuation of the scheme during 2021-22 is awaited.

#### **1.3.4 Rural Infrastructure Development Fund (RIDF)**

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

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

#### **8. Important Funds:**

##### **A. Micro Irrigation Fund (MIF)**

- MIF with a corpus of ₹ 5000 crore was operationalized in NABARD in 2019-20 with the Ministry of Agriculture and Farmers Welfare (MoA&FW), Gol being the Nodal Ministry. The fund was fully utilised and the Gol announced additional allocation of ₹ 5,000 crore in the Union Budget for 2021-22.
- MIF facilitated State Govts' efforts in mobilizing additional resources and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana - Per Drop More Crop.
- During 2020-21, loan amount of ₹ 1128.60 crore was sanctioned and ₹ 1827.47 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released under MIF was ₹ 3970.17 crore and ₹ 1827.47 crore, respectively.

##### **B. Long Term Irrigation Fund (LTIF)**

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

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

- PMAY-G aims at providing a pucca house, with basic amenities, to all households / households living in kutchha and dilapidated house, by 2022. Under the scheme, NABARD has extended loan towards part funding of Central Share.

- Under PMAY-G, 2.95 crore houses (1 crore in Phase-I and 1.95 crore in Phase-II) are targeted to be constructed from 2016-17 to 2021-22.
- During 2020-21, loan amount of ₹ 20,000.00 crore was sanctioned and ₹ 19999.80 crore was released towards part funding of Central share under PMAY-G. As on 31 March 2021, the cumulative loan sanctioned and released under PMAY-G stood at ₹ 61,975.00 crore and ₹ 48,819.03 crore, respectively.

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

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

#### **E. Rural Infrastructure Assistance to State Governments (RIAS)**

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

#### **1.3.5 Initiatives on micro Finance**

- **Revision of grant support to JLGPIs:** To incentivise promotion of JLGs, the grant assistance to JLGPIs was enhanced from ₹ 2,000/- to ₹ 4,000/- per JLG.
- **MEDP/LEDP:** To strengthen NABARD’s efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to ₹ 1.00 lakh and for LEDPs to ₹ 8.80 lakh (Farm Sector) and to ₹ 7.15 lakh (Off Farm Sector).
- For 2020-21, the number of MEDPs has tripled and LEDPs doubled from previous year to augment supply for skills required for rural employment.
- **NABFINS as JLGPI:** NABFINS was sanctioned a pilot project as a JLGPI in five States of Assam, Chhattisgarh, Madhya Pradesh, Maharashtra and Jharkhand for a period of three year
- **MY PAD MY RIGHT:** NABFOUNDATION, through LEDP channel, was sanctioned the Project ‘My Pad My Right’ for ₹ 1.99 crore for sanitary pad making machine for producing/marketing the pads to provide livelihood opportunities to SHGs and improve menstrual hygiene of rural women. During 2020-21, an amount of ₹ 1.59 crore has been utilized and machines have been installed in 33 districts.
- **EShakti:** As on 31 March 2021, the project was being implemented in 281 districts. The data pertaining to 12.33 lakh SHGs (140.91 lakh members in 1.67 lakh villages was on-boarded to EShakti portal). From 2021-22, the project will be implemented in 130 districts of 16 States/UTs for a focused approach to reduce the credit gap. EShakti portal was used for sending 40 lakh health advisory SMS to SHG members and during the pandemic, the SHGs were also engaged for making face masks, hand sanitizers, PPE kits, etc. for earning additional income.

### 1.3.6 Financial Inclusion

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

#### **Financial Literacy:**

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

#### **Banking Technology:**

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

#### **Regulatory requirements:**

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

#### **Connectivity and Power Infrastructure:**

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

#### **New initiatives taken during the year 2020-21:**

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

### 1.3.7 Farm Sector Policy – Important Initiatives

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

- i. 101 new watershed projects were sanctioned, covering an area of 1 lakh ha and an amount of ₹ 90.42 crore was disbursed.

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

## **II. FPO Promotion**

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

## **III. FSPF – Innovations & Technology Transfer**

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

## **IV. Fostering Partnership**

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

## **V. Climate Action**

- i. Under climate change initiatives, NABARD has released an amount of ₹ 135.07 crore under the three funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).
- ii. Under Climate Change Fund (CCF), an amount of ₹ 0.97 crore was disbursed, for activities like co-sponsorship towards World Sustainable Development Summit 2021, installation of Customized Automated Weather Stations in Nagaland, etc.

- iii. Developed a Web Portal and Mobile App, for digitization of all data/information pertaining to physical & financial progress, monitoring observations along with photos of pre & post development scenarios in Climate Change adaptation /mitigation projects.

## **VI. COVID-19 Initiatives**

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

### **1.3.8 Off Farm Sector Initiatives**

#### **1. Initiatives during COVID-19**

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

### 1.3.9 Agri- Market Infrastructure Fund (AMIF)

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

### 1.4 Policy Initiatives – State Government

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

- Zero percent interest on crop loans up to a limit of ₹ 3 lakhs for prompt repayment.
- Provision of ₹ 2,000 crore for strengthening of Agricultural Produce Market Committee (APMC).
- Electrical connection to agriculture pumps through conventional or solar power connection (MSEDCL will be given a share capital of ₹ 1,500 crore every year).
- Under 'Vikel Te Pikel' initiative, ₹ 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 ₹ 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 ₹ 600 crore for 3 years (₹ 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 ₹ 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 ₹ 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 ₹ 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 ₹ 321 crores for scheme expenditure and ₹ 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 ₹ 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 ₹ 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 ₹ 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 ₹ 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 ₹ 250 crores has been allocated (₹ 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 ₹ 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 - National Food Security Mission Commercial Crops-21-22
- Gopinath Munde Farmers Accident Insurance Scheme
- Dryland Area Development (RAD) under National Sustainable Agriculture Mission (NMSA)
- Traditional Agriculture Development Scheme (Organic Farming)
- Land Health Magazine Program Year 2021-22

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

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

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

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## CHAPTER 2

### CREDIT POTENTIAL FOR AGRICULTURE

According to the revised Priority Sector Guidelines, agriculture sector is broadly divided into three sub-sectors viz., (i) Farm Credit (ii) Agriculture Infrastructure and (iii) Ancillary Activities. As such, the potential in the PLP has been assessed based on the above classification under agriculture sector.

#### 2.1 FARM CREDIT

##### 2.1.1 CROP PRODUCTION, MAINTENANCE AND MARKETING

###### 2.1.1.1. Introduction

Nandurbar district falls in the Western Plateau and Hill Region of the State. The geographical area of the district is 5.95 lakh ha out of which total 2.95 lakh ha area is cultivable. The climate of the district is dry and the agricultural activities mainly depend upon the rainfall. The average area under Kharif crops is 2.95 lakh ha and that under Rabi crops is 0.61 lakh ha. During 2020-21, the actual area sown under kharif (including Sugarcane) crops was 2.87 lakh ha (97%) and under Rabi crop it was 0.65 lakh ha (107%) of the average area. The area under summer crops was 0.048 lakh ha.

Out of total cultivable area, about 40% area comes under light type soil, 35% area under medium type soil and 25% area under heavy type soil. As against the average normal rainfall of 907.60 mm, the district received actual rainfall of 505 mm during 2018-19, 1067.45 mm during 2019-20 and 702 mm during 2020-21. Presently, 1.34 lakh ha (45.42%) of net sown area is irrigated.

The major crops grown in the district during Kharif season are cotton, maize, jowar, soyabean, paddy, sugarcane, tur and chilli, while during Rabi, wheat and gram are widely cultivated. The land holding pattern in the district indicates that nearly 68 per cent of the farmers are small and marginal farmers and they hold about 37 per cent of the land holdings. The cropping intensity of the district is 108%. The area under cotton is showing steadily increasing trend from 88971 ha in 2015, 117451 ha in 2018, 128287 ha in 2019, 125314 ha in 2020 and is estimated at 124800 in Kharif 2021.

The production and productivity of major/predominant Kharif crops:

Crop	Actual Position during Kharif - 2020			Estimated during Kharif 2021		
	Area (Ha)	Production (MT)	Productivity (Kg/ha)	Area (Ha)	Production (MT)	Productivity (Kg/ha)
Paddy	23057	38913	1687.69	23100	63132	2733
Jowar	30701	49733	1619.91	33000	58774	1781.02
Bajra	3087	3746	1213.48	3100	4137	1334.66
Maize	31599	63901	2022.25	37000	82288	2224
Other Cereals	5114	2362	461.87	5200	13594	2614.31
Tur	10061	5326	529.37	11061	6441	582.33
Moong	4198	875	208.43	5598	1283	229.19
Udid	9410	3389	360.15	10410	4124	396.11
Other pulses	505	227	449.50	560	277	495
Soyabean	20990	30869	1470.64	18678	30215	1617.7
Groundnut	1653	1580	955.84	1700	1787	1051.42
Sunflower	55	18	330.00	55	20	363
Sesame	13	2	153.85	25	6	225.5

Crop	Actual Position during Kharif - 2020			Estimated during Kharif 2021		
	Area (Ha)	Production (MT)	Productivity (Kg/ha)	Area (Ha)	Production (MT)	Productivity (Kg/ha)
Other Oil seeds	600	210	350.00	650	250	385
Cotton	125314	53886	419.14	124800	53664	430
Sugarcane	20243	1443234	70.95(MT)	20377	1549568	76.04 (MT)

**2.1.1.2. Infrastructure and linkage support available, planned and gaps:** During the year 2020-21, 31631 quintal and 26637 quintal seeds material was distributed through Mahabeej & Private producers for Kharif and Rabi seasons respectively. Demand for 21984 quintal seeds has been made for sowing during Kharif 2021 season. A special campaign of using home-grown seeds of soyabean was conducted during this year. During the year 2020-21, 91881 MT and 60526 MT chemical fertilizers were used during Kharif and Rabi seasons respectively. Against the demand for 128460 MT of chemical fertilizers, 96020 MT is proposed to be made available for Kharif 2021 as there is existing fertilizer stock of 31146 MT from last Rabi season. There is network of 974 licenced agro-input distributors in the district of which 382 are seed distributors, 287 are fertilizer and 305 are in pesticide distribution in the district. There are 22 agro inputs quality control inspectors in the district. Special campaign on judicious use of fertilizers has been conducted in the district with target to save 10% chemical fertilizers usage. A campaign for increase in adoption of Broad Bed Furrow (BBF) sowing method was implemented in district.

In the district, there are 1 major, 8 medium and 52 minor irrigation projects having irrigation capacity of 26560, 32223 ha and 34473 ha respectively. Apart from this infrastructure, there are 520 Kolhapur Type weirs, Check Dams and barrages on the Tapi River flowing through the district.

All the major crops from district have been covered under Prime Ministers' Fasal Bima Yojana (PMFBY). During Kharif 2020, 10621 farmers participated under the scheme (15905 farmers previous year) and premium amount of ₹ 186 lakh was deposited by the farmers towards crop insurance coverage and during Rabi season 811 farmers participated (637 farmers previous year) with premium payment of ₹ 5.38 lakh. During the year 2020-21, 463 farmers were compensated under the PMFBY with insurance payout of ₹ 19.58 lakh towards compensation of the crop loss on account of heavy unseasonal rainfall & cyclone.

During FY 20-21, 21104 ha area was affected due to natural calamities and unseasonal rains with estimated compensation of ₹1645 lakh. The compensation of ₹ 1597 lakh was provided to 24893 farmers across the district affected due to unseasonal rains on account of Kyar and Maha Cyclone

**Some of the important programmes under implementation in the district are as under:**

**a) National Food Security Mission (NFSM):** As per the resolution of the National Development Council in May 2007, Food Security Mission is launched to increase the production of rice, wheat and pulses from Rabi 2007-08 season. Nandurbar district has been selected for production of pulses under this programme. During the year 2020-21, against the targeted action plan of 480 ha for pulses, 719 ha for cereals, 180 ha paddy, 100% program was implemented covering 1379 ha area with components like seed distribution, crop demos, IPM, mechanization, farmers schools etc. Under RKVY, 40 ha area of paddy was covered for demonstration during the year.

**b) Unnat Sheti-Samruddh Shetkari – Farm Mechanization Scheme:** This State Government sponsored scheme is providing subsidy assistance to farmers for purchase of various farm implements including tractor for agricultural operations. Under the scheme, during FY 2020-21, 347 farmers were selected from the district and 53 farmers were covered with subsidy through Direct Benefits Transfer (DBT).

**c) Farmers Schools:** To make farmers self-aware about pest disease management, agro-ecological analysis under CROPSAP and ATMA, 220 farmers field schools during Kharif and 257 field schools during Rabi were organized covering 11925 farmers during FY 2020-21. Similar number of field schools with 50% for women farmers are proposed during 2021-22.

**d) Mission for Integrated Development of Horticulture (MIDH):** In this scheme, an amount of ₹306.91 lakh was spent during FY 20-21 against target of ₹328.84 lakh by supporting programs like community farm ponds, shade net, plastic mulching, tractor, pack house, training etc. Under MNREGS, against the target of 2280 ha for plantation of fruit orchards, achievement was 1657 ha covering 2401 farmers in the district.

**e) Agriculture Technology Management Agency:** The scheme is being implemented since 2007-08 in the district. Various training programmes for farmers, exposure visits and exhibitions were organized under the scheme. There were 3248 programs arranged in the district with financial outlay of ₹122 lakh and target of 9299 programs have been set for FY 20-21 with financial outlay of ₹283.78 lakh under the scheme. ATMA under MACP project has promoted 12 FPOs in the district. There are 1173 Farmers Groups registered with ATMA in Dist.

**f) Soil Health Card Distribution Programme:** The scheme is being implemented from 2015-16 in the district. In FY 20-21, 10 villages each from each block were covered under this program with training 1 farmer from each village and implementation of 1 ha crop demo based on soil samples analysis. Accordingly, 60 ha area from 60 villages is covered during the year. Cumulatively, 935 villages have been covered in the program with 44008 samples tested and 82503 health cards are reportedly distributed in the district. Soil sampling lab has been sanctioned for establishment with Agri Dept in the district.

Under Rashtriya Krishi Vikas Yojana (RKVY) scheme during FY 20-21, 36 onion storage structures and 217 shed nets were setup in the district with expenditure of ₹ 827 lakhs.

**g) Crop Contingency Planning: Jalshakti Abhiyan – Catch the Rain (JSA - CTR):** Under this scheme, Soil and water conservation activities like CCT, intercropping, BBF, erosion controlling crops, mulching, dead furrow, like activities are proposed with coverage of 15504 ha area. Contingency crop planning has also been done in case of delayed monsoon which is proposed to facilitate sowing in 16008 ha area which was estimated to remain fallow due to delayed monsoon.

**h) Mahatma Jyotirao Phule Karj Mukti Yojana:** In the district, as on 31 March 21, 25022 farmers were covered with transfer of ₹189.29 cr in the eligible KCC accounts, making them eligible for fresh KCC subject to non NPA in other accounts of the beneficiary.

The ground level credit flow to the sector was ₹ 29671 lakh during 2018-19, ₹ 29188 lakh during 2019-20 and ₹ 413.89 lakh during FY 20-21.

**2.1.1.3. Assessment of potential for the Financial Year 2022-23 (Physical and Financial terms):** Based on the above, potential for the sector is assessed as given below:

(Amount in ₹lakh)

Sr. No.	Name of the Crop	Unit (No.)/ Area (ha)	Estimated Potential for FY 2022-23		
			Scale of Finance	Physical units	Bank Loan
1	Paddy	Ha	0.55	10118	5565.00
2	Jowar	Ha	0.30	14454	4336.00
3	Bajara	Ha	0.25	1358	340.00

Sr. No.	Name of the Crop	Unit (No.)/ Area (ha)	Estimated Potential for FY 2022-23		
			Scale of Finance	Physical units	Bank Loan
4	Maize	Ha	0.36	16206	5834.00
5	Wheat	Ha	0.38	6589	2504.00
6	Other Cereals	Ha	0.35	2969	1039.00
7	Tur	Ha	0.35	4845	1696.00
8	Moong	Ha	0.20	2452	490.00
9	Udid	Ha	0.20	4560	912.00
10	Other Pulses	Ha	0.20	245	49.00
11	Soyabean	Ha	0.45	8181	3681.00
12	Groundnut	Ha	0.35	745	261.00
13	Other Oil Seeds	Ha	0.30	320	96.00
14	Cotton	Ha	0.45	54662	24598.00
15	Sugarcane	Ha	1.00	8925	8925.00
16	Chilli	Ha	0.60	1533	920.00
17	Banana	Ha	1.38	1402	1935.00
18	Papaya	Ha	0.75	876	657.00
	<b>Total</b>				<b>63838.00</b>
	<b>Post-harvest/household consumption (10% of crop loan)</b>				6384.00
	<b>Repairs and maintenance expenses of farm assets (20% of crop loan)</b>				12768.00
	<b>Total</b>				<b>82990.00</b>

The Scale of Finance (SOF) has been marginally increased for some of the crops with substantial increase in Papaya during the current year compared to last year. There is upward revision in the expected sowing of jowar and maize while downward revision in soybean and cotton. The financial outlay towards post-harvest/household consumption at 10% of the crop loan and repairs and maintenance of farm assets at 20% of crop loan has also been taken into account separately as per RBI/NABARD guidelines on KCC. The assessment of financial projections has been done keeping in view the cropping pattern trends, extent of eligible farmers / farmers availing bank loan, fresh eligibility due to debt waiver scheme, uncovered PM Kisan farmers under KCC fold etc. as per the information available from various sources in the district.

**2.1.1.4. Critical intervention required for creating a definitive impact:** Supply of timely and adequate amount of agro-inputs especially chemical fertilizers and increase in irrigation needs to be ensured to increase the productivity of crops. Considering the vast potential for marketing of produce at a proper time, adequate value chain infrastructure and storage facilities need to be created.

#### 2.1.1.5 Suggestion / Action Points

- Supply of timely and adequate amount of agri inputs (seeds, fertilizers) needs to be ensured by the State Government department. (Action Point: Agri Deptt.)
- Supply of high yielding varieties of seeds to small and marginal farmers should be ensured. (Action Point :Agri Deptt)
- Adequate cleaning, grading, packing and storage facilities need to be developed for marketing of produce at a proper time and rate. (Action Point: Agriculture Deptt.)
- Farmers may be encouraged to avail Marketing Credit. Marketing infrastructure should be strengthened further, especially, through the network of PACS/FPOs, so that the small farmers would not resort to distress sale. (Action point : All Banks/APMCs)

- Sensitization and handholding of farmers towards adoption of improved package of practices and adoption of new technologies through continuous farm training and awareness programmes, demonstrations, popularization of new technical innovations, exposure visits etc. (Action Point : Agri Deptt/KVK)
- Popularization of collective farming, group farming, collective marketing may be emphasized to achieve the economy of scale (Action Point : Agri Deptt)
- Banks may allow flexible operations on the KCC and organize awareness camps for educating the farmers regarding the proper operations on KCC limits and benefits associated with it. All farmers are required to be covered under KCC at the earliest. (Action point : All Banks)
- Extensive use of organic inputs, bio fertilizer and bio pesticides may be encouraged to increase farm production and quality by retaining fertility of the soil. (Action Point : Agri Deptt)
- Banks may encourage agri-clinic and agribusiness centers of agriculture graduates to boost the extension arrangements in the private sector. (Action point : All Banks )
- Branding and direct market linking of the peculiar agro-commodities from district viz. Chilli, Navapur GI Tur, Amchur, Dhadgaon Garlic, Jowar, minor millets, ajwain, indigenous cereals and pulses with high nutritional profile etc. (Action Point: Agri Deptt.)
- Govt. should organize marketing exhibitions and encourage participation of farmers/SHGs with unique products/farm produce from district to get direct marketing benefits (Action Point: Agri Deptt./MSRLM)
- Potential end to end value chains involving all the stake holders may be encouraged in Dist. Viz. Custard Apple, Amchur, Chilli, Ajwain, Bee keeping, etc. (Agri Dept./Tribal Dev Dept./KVK)

## 2.1.2 WATER RESOURCES

### 2.1.2.1 Introduction

Water Resources projects can be classified into three categories a) Major Irrigation Projects where culturable command area (CCA) is more than 10000 ha; b) Medium Irrigation Projects where CCA is between 2000 ha to 10000 ha and c) Minor Irrigation Projects where the irrigated area is below 2000 ha. Depending on the source of water, the MI schemes can be categorized as Ground Water MI Schemes (*Dug Well, Dug cum Bore Well, Bore Well, Deep Tube Well, Shallow Tube Well, Filter Points Lining of Field Channel, Distribution Pipelines and Underground Pipeline*), Surface Water MI Schemes (Lift Irrigation Schemes where individual farmer lifts surface water from rivers, canal, pond tank etc. by means of pump set and suitable length of pipe, Farm Ponds, Check dams etc.) or Community Schemes where a group of farmers come together and a combined irrigation scheme is prepared like KT Weirs, Farm ponds for rainwater harvesting, Tanks, Check dams or weirs, Diversion weirs. The MI schemes also includes Drip Irrigation primarily suited for Plantation & Horticulture crops, other cash crops & Sprinkler Irrigation primarily suited for field crops in uneven fields.

#### District – Status:

The district is characterised by 4 major physiographic units viz. Satpuda Hilly region, Tapi river valley, region of the dykes and residual hills of the Sahyadri spurs. The district forms part of Tapi and Narmada river basins. Except the northern part drained by Narmada River and its tributaries such as Kanni, Devnad/Devganga and Udai, the entire district is mainly drained by Tapi River (60 km length in dist) and its tributaries such as Nagan, Shivan, Gomai and Dehli. The Tapi River valley stretches on both sides of Tapi River in parts of Nandurbar, Shahada and Taloda blocks. Few hamlets are seen on the banks of Narmada River which forms the inter-state boundary of the district. As regards the irrigation by different sources, there are 16939 dugwells with created potential of 444.75 sq km, 12696 bore wells (deep and Shallow) with created potential of 339.80 sq km, 712 surface flow schemes with created potential of 483.53 sq km and 14589 surface lift irrigation schemes with created potential of 18.59 sq km in the district (Source: CGWB – Dist. Profile).

The gross cropped area of district is 317975 ha and net cropped area is 295019 ha. During 2020-21, Kharif sowing was 286721 ha, 65119 ha and 4817 ha was sown in Rabi and summer season respectively. Net irrigated area of the district is 1.34 lakh ha (45.42%). As against the average normal rainfall of 907.61 mm, the district received rainfall of 505 mm during 2018-19, 1067.54 mm during 2019-20 and 702 mm during 2020-21. During 2020-21, the rainfall was 77.30% of the average. The rainfall was deficient by 44% during 2018-19, excess by 18% during 2019-20 and deficient by 23% during 2020-21. There are 1 major, 8 medium and 52 minor irrigation projects having irrigation capacity of 26560, 32223 ha and 34473 ha respectively. Apart from this infrastructure in the district, there are 520 KT weirs, 155 lakes and 728 storage tanks. There are 8 active water users associations in Nandurbar with CCA of 4758 ha and 16 have been registered with CCA of 7451 ha but yet to sign MOU.

The ground level credit flow in the sector was ₹ 573.83 lakh, ₹ 193.53 lakh and ₹ 161.82 lakh during the years 2016-17, 2017-18 and 2018-19 respectively. GLC figures for the sector were not available for FY 2019-20 & FY 2020-21.

#### 2.1.2.2. Infrastructure and linkage support available, planned and gaps:

All the 6 assessed units/blocks in Nandurbar district are categorized as “Safe” as far as the groundwater exploitation is concerned. The details of total groundwater recharge is given below:

Sr.No.	Block	Total Groundwater recharge (Ham)	Provision for natural discharge (Ham)	Net Groundwater availability (Ham)
1	Akkalkuva	6719.13	423.81	6295.32
2	Dhadgaon	3039.77	293.45	2746.32
3	Nandurbar	11211.87	583.26	10628.61
4	Navapur	14333.36	807.56	13525.8
5	Shahada	13102.76	881.29	12221.47
6	Taloda	2582.47	155.7	2426.77
	<b>Total</b>	<b>50989.36</b>	<b>3145.07</b>	<b>47844.29</b>

Source: Report On the Dynamic Ground Water Resources Estimates of the Dist. – 2020

As per National Compilation on of Dynamic Groundwater Resources Assessment of India – 2020, total annual ground water recharge of Nandurbar is 50989.36 ham, total natural discharge is 3145.07 and net ground water availability is 47844.29.

There are 49 water users (40 under MI, 9 under medium projects) associations (WUA) formed in the district covering CCA of 22171 ha area. 8 WUA are operational, 16 WUAs are registered but yet to sign MOU and 25 are yet to be registered. These WUAs are being registered under 2005 Act and under Cooperative Act.

There are 943 villages in the district and all of them are declared as electrified. However, the position of actual availability of electricity in remote hamlets/villages in Akkalkuva and Dhadgaon blocks remains an issue due to difficult terrain. As regards, power connection for pump sets in district, against the target of 799 pump set connections, during 20-21, 538 pump sets were provided connections by MSERC. There are 12845 gen-sets in district of which 687 are not functional as on March 21. The irrigation utilisation in the district on an average is 65% of the potential created. The major reasons for less utilisation are (i) Low water yield in the reservoir, (ii) Irrigating higher percentage of crops that require more water, (iii) Irrigation through flood irrigation method resulting in low efficiency, (iv) Poor maintenance of the infrastructure.



**Government Schemes for the sector:**

- **Pradhan Mantri Krishi Sinchai Yojana'** – The Govt. of India launched this scheme during 2015-16, which envisages the concept of “water for every farm” and “more crop per drop” to which, NABARD is a key stakeholder. During FY 20-21, 2719 farmers were covered under the scheme in district covering an area of 4661.21 ha under micro irrigation and financial outlay of ₹ 1947 lakh. For FY 21-22, target of covering 4000 farmers with 6000 ha areas and financial outlay of ₹2760 lakh have been set for the district. Under the PMKSY, a component of Watershed Development had also been implemented in district covering 7 clusters since 2011-12. The total outlay received under the component during 2020-21 for ongoing one cluster was ₹ 67.40 lakh which was fully utilized.

**2.1.2.3 Assessment of potential for the Financial Year 2022-23 (Physical and financial terms):** Based on the above narration, potential for the sector is assessed as given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No.)/ Area (Ha)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Dug wells (Alluvial)	No.	1.35	150	202.50	172.13
2	Dug wells (Hard Rock)	No.	1.40	200	280.00	238.00
3	Pump sets - IP – Electric (7.5 HP)	No.	0.35	513	179.55	152.62
4	Diesel Set - IP- Diesel (7.5HP)	No.	0.40	550	220.00	187.00
5	Drip Irrigation System (1.5 x 1.5 m)	Ha	1.00	3500	3500.00	2625.00
6	Sprinkler sets (90 mm)	No.	0.30	500	150.00	112.50
7	Lift Irrigation (small)	No.	1.30	450	585.00	497.25
8	Lift irrigation	No.	12.00	50	600.00	510.00
9	Deepening of wells	No.	0.35	850	297.50	252.88
10	Pipeline (100 RM)	No.	0.50	3000	1500.00	1275.00
11	Bore wells	No.	0.36	200	72.00	61.20
12	Dug-cum-bore wells	No.	1.40	250	350.00	297.50
13	Solar Pump Set (5hp)	No.	5.00	120	600.00	450.00
	<b>Total</b>				<b>8536.55</b>	<b>6831.07</b>

There is upward revision in the potential during the current year compared to last year due to increase in unit costs under dug well and number of units on account of increasing demand under drip, sprinkler, lift irrigation, pipeline, wells, solar pump sets.

**2.1.2.4. Critical intervention required for creating a definitive impact:** Micro irrigation systems need to be popularized and bank credit needs to be made available for these systems for efficient use and conservation of groundwater in the district. There is more scope for popularizing micro irrigation in Taloda, Navapur and Shahada block especially for sugarcane as traditional flood irrigation methods are still followed by farmers.

**2.1.2.5. Suggestion / Action Points**

- Keeping in view the success of individual Lift Irrigation System (LIS) compared to the Co-operative/community LIS, more individual LIS may be encouraged. (Action: Agri./Irriga. Dept.)

- Many MI/LI schemes have suffered on account of delayed electric connections, inadequate & erratic power supply. MSEDG/Government may consider availing of financial assistance through RIDF/other sources for developing adequate infrastructure. (Action: Govt. Dept.)
- There is a need to introduce model structures for rainwater harvesting. Department of Agriculture may take the help of Agriculture Universities to formulate model designs and introduce them in selected areas. (Action: Agri Dept.)
- The Water User Associations should be trained on water budgeting to ensure optimum use of available water for select crops. (Action : Irrigation Department)
- For recharge of ground water, recharge wells or model of bore well recharge may be compulsorily adopted by farmers availing subsidy under various land based schemes. In critical areas, this may be taken up under NREGS. (Action: Agri Dept/Irrigation Dept./NREGS)
- Banks should finance lift irrigation schemes as the activity leads to increasing cropping intensity and repaying capacity of farmers by cultivating high value crops (Banks).
- More thrust on micro-irrigation system is needed. (Agri Dept/Irrigation Dept/Banks)

#### 2.1.2.6. Other related issues: Thrust and emerging area/activities

Sr. No.	Traditional activity/activities which require focused attention	Nature of support to be provided
i.	Dug Wells	It is necessary to support the construction of wells with bank finance.
ii.	Replacement of pipes of drip system. Replacement of MS pipes to PVC pipes of big LIS.	Bank finance for replacement of pipes after five years
iii.	To minimize seepage losses, irrigation through open canals to be avoided by using PVC pipes from dugwells to command area.	Bank finance for pipeline
iv.	In less rainfall areas more number of farm ponds may be constructed.	Agriculture department and banks to take steps.
v.	Rainwater and roof water harvesting and recharge of ground water.	Legislation is required and strict enforcement of the same.
vi.	Many bore wells did not operate for more than two-three hours at a stretch. Therefore, water needs to be lifted at some intervals and stored in a separate cement tank having capacity of 10000 to 20000 ltrs.	Bank finance for construction of such cement tanks.
vii.	Solar Pumps – especially in areas with erratic power supply or power infrastructure issues	Solar pumps to be popularized and bank finance with subsidy scheme for solar pumps are to be popularized.
viii.	Replacement of transformer and pump sets of LIS wherever necessary.	Initiative from LI societies and bank finance.
ix.	Generator back-up. Due to erratic power supply, it is difficult to run the electric pumps above 10 HP without interruption for which generator back up is needed.	Financing for generator sets by banks.

### 2.1.3 FARM MECHANISATION

#### 2.1.3.1. Introduction:

Farm mechanisation is important to accelerate the growth of both production and productivity. “Farm mechanization not only saves time and labour, cuts down crop production costs, reduces post-harvest losses; but also promotes sustainable use of natural resources through machine assisted resource-conservation farming such as zero-tillage, raised-bed planting, precision farming, drip or sprinkler irrigation” besides facilitating and ensuring timeliness, thoroughness and cost effectiveness of agricultural operations. The timeliness of operations has assumed greater significance in obtaining optimal yields from different crops, which has been possible by way of mechanization. Further, there

are good chances to reduce the cost of production by reducing labour cost through mechanisation. Farm Mechanisation reduces the weather risk and risk of non-availability of labour and thus wastage is minimized.

As on 31 March 2021, there were 18512 tractors and 8729 trolleys in the district. The number of tractors added in the district has increased by 374 during the year 2020-21 including those under Unnat Sheti Samruddh Shetkari Scheme of Agri Dept.

Considering the shortage and costly labour for cultivation of land, decreasing population of draught animals in the villages necessitates the increased use of farm machineries and implements. There is an increased scope for financing tractors due to its off-farm and on-farm utility as well as combine harvesters, power tillers and multicrop reapers, mulching paper laying machines in the district. There is also an increased need for financing purchase of agricultural implements considering consistent increase in the irrigated area. Although the farm machineries are generally financed as separate units by the banks, the need for small agricultural implements are generally met either from own source or through incidental components of the KCCs owing to their small outlays.

The ground level credit flow in the sector was ₹ 224.78 lakh, ₹ 113.20 lakh, ₹ 99.20 lakh during the years 2016-17, 2017-18 and 2018-19 respectively. GLC figures for the sector were not available for FY 2019-20 & for FY 2020-21.

**2.1.3.2. Infrastructure and linkage support available, planned and gaps:** There is adequate dealer network for tractors and other accessories in the district. The trained and skilled manpower for operation of tractor and other farm implements is limited in the district and skilled manpower for operation, maintenance and repair of combine harvesters is also a constraint in the district and needs to be addressed. Centres for repair and shops for spare parts of combine harvesters or such innovative implements are limited. Manufacturers of need based customised agricultural implements and equipment in district are very limited though demand is high.

**2.1.3.3. Assessment of potential for the financial year 2022-23 (Physical and financial terms):** Considering these factors, potential for the sector is given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Tractor	No.	6.50	750	4875.00	3656.25
2	Power Tiller	No.	1.75	400	700.00	525.00
3	Power Weeder (Rotary Tiller) & other farm implements	No.	1.20	750	900.00	675.00
4	Farmers Agro Service Centre - Farm machinery	No.	3.00	600	1800.00	1350.00
5	Combine Harvesters	No.	35.00	10	350.00	262.50
6	Multicrop Reapers	No.	1.50	500	750.00	562.50
7	Plastic mulch laying machine	No.	0.70	20	14.00	10.50
	<b>Total</b>				<b>9389.00</b>	<b>7041.75</b>

There is good potential and demand for new farm machineries like combine harvesters, tractors, power weeders, multi crop reapers, mulch laying machines in district. Mulch laying machine is new addition during the year on account of increased usage of mulching for vegetable cultivation in the district. Thus, there is an upward revision in the potential as compared to last year.

**2.1.3.4. Critical intervention required for creating a definitive impact:** There are many new relevant farm implements/machineries developed for varied topographies, awareness creation and demonstrations of these implements will create good impact. A facility for repair and maintenance of combine harvesters is required for farmers to opt for this activity. Further, awareness creation is also needed for use of newly developed equipment's among bankers so that the activities can be financed.

Promotion of group farming for the small farmers with low investment capacity to bring down the cost of farm mechanization. Custom hire service of the agri-implements may be provided by the FPOs/PACS to the farmers at a cheaper rate thus also generating income for the FPOs/PACS. Bankers to encourage purchase of Tractor and other agricultural equipment by SC/ST/Minority/Small farmers under the Central Govt. schemes like National Mission on Agricultural Extension & Technology (NMAET) under which the farmers receive subsidy of 40-50%. Designing less costly smaller machinery suitable for small farms is necessary. There is need to mechanize planting, inter-culture and shredding operation in cotton crop, it being a major crop in the district.

#### **2.1.3.5. Suggested Action Points**

- Awareness creation needs through regular exhibitions to be done by agencies like Agriculture Department, KVK, Pvt dealers about the use of new/innovative location specific farm equipment. (Action: Govt. Dept./KVK)
- Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings (Action: Agri Dept/KVK)
- Focussed training/skilling of rural youths on operation, repair and maintenance of farm machineries for gainful employment. (Action: Agri Dept/KVK/NGOs)
- The demonstrations on usefulness of power tillers / multi crop reapers/other innovative farm implements may be organized in tie-up with suppliers / distributors. (Action: Agri Dept./ATMA)
- Promoting purchase of tractors/other farm implements by Joint Liability Groups (JLGs) (Action: Banks)
- Community managed custom hiring canters/implement banks may be setup in the district especially in clusters where the proportion of small and marginal farmers is high (Action: Agri Dept./Banks)
- Setting up of Servicing units should be encouraged and mobile service units should be promoted. Adequate and soft loans for such purposes should be provided. (Action: Banks)

### **2.1.4 PLANTATION AND HORTICULTURE INCLUDING SERICULTURE**

#### **2.1.4.1. Introduction:**

Horticulture and plantation sector covers a broad spectrum of activities like production, postharvest management, processing, marketing and export of fruits, vegetables, flowers, medicinal & aromatic plants, plantation crops, spices, mushroom, apiculture and sericulture. Horticulture contributes significantly to the economy of the country as well as State. Growing plantation & horticulture crops is an ideal option to improve livelihood security, enhance employment generation, attain food & nutritional security and increase income through value addition. The sector also provides excellent opportunities to farmers in rain fed areas, where a significant shift towards horticulture is evident. Since the past decade, India has witnessed a huge demand for horticultural produce from domestic market due to increase in per capita income and shift in consumption pattern of the population and international markets as well.

The natural resources in Nandurbar district provide enormous horticultural opportunities. It is estimated that about 22290 ha area is under horticulture crops in the district. The production of horticulture is 950427 MT. The district provides opportunities for the development of horticulture

crops. As per Agriculture Department, 11301 ha area is under cultivation of various fruit crops majorly contributed by banana, papaya, mango, custard apple, guava etc. About 10989 ha is under cultivation of various vegetables primarily contributed by chilli, onion, brinjal, tomato and most of the cucurbits. Chilli (6857 ha) in vegetables and Banana and papaya (about 5000 ha each) in fruits dominates among all horticultural crops of the district.

**Mission for Integrated Development of Horticulture (MIDH):** In this scheme an amount of ₹ 306.91 lakh was spent during FY 20-21 against target of ₹ 328.84 lakh by supporting programs like community farm ponds, shade net, plastic mulching, tractor, pack house, training etc.

The agriculture department is also promoting plantation of fruit orchards under MNREGS in which against the target of 2280 ha for plantation of fruit orchards, achievement was 1657 ha covering 2401 farmers in the district. Further, under special innovation program, strawberry (Winter Don and Chadler varieties) cultivation is being promoted in a cluster of 25 ha area of which 10 ha was covered during FY 20-21 and remaining 25 ha is proposed to be covered during FY 21-22 covering total 52 farmers. MANAV Vikas Mission has provided special assistance of ₹ 50 lakh for plastic mulching, drip irrigation, processing unit, storage, branding and marketing of the strawberry. Dragon fruit is also promoted in the district on pilot basis.

The ground level credit flow under the sector was ₹ 646.77 lakh, ₹ 72.91 lakh, ₹ 58.28 lakh during the years 2016-17, 2017-18 and 2018-19 respectively. GLC figures for the sector were not available for FY 2019-20 and 2020-21.

#### 2.1.4.2. Infrastructure and linkage support available, planned and gaps:

There are 8 private nurseries in the district. Infrastructure facilities ancillary to the value chain of horticultural crops like roads, transportation, post-harvest handling, value addition, cold storage etc. need to be developed for tapping vast markets.

#### Initiatives and Programmes of Government of Maharashtra for the Sector:

- ✓ Maharashtra State Horticulture & Medicinal Plant Board (MSHMPB) was established in 2005 to implement schemes of NHM and National Medicinal Plants Board (NMPB).
- ✓ Establishment of nurseries and granting capital subsidy to grow selected fruit crops has been linked with Employment Guarantee Scheme (EGS) since 1990-91.
- ✓ **Birsa Munda Krishi Kranti Yojana:** 100 per cent subsidy to ST farmers to provide sustainable irrigation facility
- ✓ **Bhauasaheb Fundkar Falbaug Lagwad Yojana:** 100% subsidy scheme launched from kharif 2018-19 to support plantation of 16 fruit crops to those farmers who cannot avail benefits of horticulture plantation under MNREGS of GoI
- ✓ **'Vikel te Pikel' Abhiyaan:** GoM has initiated 'Vikel te Pikel' Abhiyaan in October, 2020 to assess demands of farmers and consumers, protect farmers from market uncertainties leading to non-profitability and in turn making agriculture activity economically viable.
- ✓ **Punyashlok Ahilyadevi Holkar Nursery Scheme:** GoM has launched Punyashlok Ahilyadevi Holkar Nursery Scheme under RK VY from 2020-21 for two years. Objectives of the scheme are (i) provide pest free and chemical free healthy saplings grown in controlled climatic conditions; (ii) by establishing nurseries, provide supplementary business opportunities to farmers; (iii) bring about changes in cropping pattern and use of new technologies; (iv) increase in annual income of farmers and annual production of vegetables

**2.1.4.3. Assessment of potential for the financial year 2022-23 (Physical and financial terms):** Based on the above narration, potential for the sector is given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area ha)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Mango (5 x 5 m)	Ha	2.39	160	382.40	<b>344.16</b>
2	Lime	Ha	1.67	35	58.45	<b>52.61</b>
3	Pomegranate	Ha	2.05	25	51.25	<b>46.13</b>
4	Ber	Ha	0.47	25	11.75	<b>10.58</b>
5	Guava (5 x 5 m)	Ha	1.08	50	54.00	<b>48.60</b>
6	Aonla	Ha	0.79	40	31.60	<b>28.44</b>
7	Custard Apple	Ha	1.14	40	45.60	<b>41.04</b>
8	Strawberry	Ha	1.40	30	42.00	<b>37.80</b>
9	Other fruits	Ha	1.00	150	150.00	<b>135.00</b>
10	Vegetable Cultivation in Shade Net -20R Unit	No.	6.27	40	250.80	<b>225.72</b>
11	Floriculture - Under Protected conditions (10 R)	No.	6.45	10	64.50	<b>58.05</b>
12	Vegetable Seedling, Ornamental plants Nursery (Shade net/Poly net) - 10 R Unit	No.	3.63	25	90.75	<b>81.68</b>
13	Medicinal & Aromatic Plants	Ha	1.15	15	17.25	<b>15.53</b>
14	Bee Keeping (50 Colonies Unit)	No.	2.29	35	80.15	<b>72.14</b>
15	Post-Harvest Management -Grading packing unit, pack house etc.	No.	3.85	35	134.75	<b>121.28</b>
16	Mushroom Farming with Structure(100 beds)	No.	2.50	100	250.00	<b>225.00</b>
17	Mushroom Spawn Making Unit	No.	20.00	1	20.00	<b>12.00</b>
	<b>Total</b>				<b>1735.25</b>	<b>1555.76</b>

The upward revision in potential under plantation and horticulture is on account of scope for area expansion under various fruit crops, especially strawberry and increase in unit cost of mango and guava and also addition of new activity for promotion of mushroom farming through commercial spawn making unit which is having good potential in the district.

**2.1.4.4. Critical intervention required for creating a definitive impact:**

The infrastructure facilities such as roads, transportation need to be improved and agro-based industries and processing units are required to be promoted for tapping a very good market of Surat & Nasik for the local produce. Further, infrastructure facilities for post-harvest handling, value addition, primary processing and storage facilities need to be strengthened to take advantage of this market. There is good potential for processing of mango (Amchur- dried raw mango powder making), banana, papaya and custard apple in the district. Further, there are 100 shade net/poly house units established in the district. However, due to lack of proper knowledge, many of them remain unutilised. Low cost storage structures at the village level to be encouraged to facilitate the farmers to sustain market volatility.

#### 2.1.4.5. Suggested Action Points

- Direct/collective marketing of horticultural produce to be encouraged through farmers' collectives/FPOs to achieve economy of scale. Like milk routes, vegetable and fruit route for collection of vegetables and fruits may be established. (Action: Govt. Dept.)
- Agri Export Zone on banana has already been approved by the GOI in various districts including Nandurbar where apart from production related activities various infrastructure developments are envisaged. Banks can finance activities related to growing/processing/packaging, export of chilli, banana, papaya and its by-products. (Action: Agri. Dept. & banks)
- Study tours and CAT programmes for farmers and traders may be organized for sensitisation about hi-tech horticulture, importance of packing, grading, primary processing, branding and collective marketing of fruits and vegetables. (Action: Govt. Dept. / NABARD)
- There is scope for promotion of shade -net cultivation of vegetables in the district. Bank may finance the activity with firm marketing tie-ups with purchaser (Action: Govt Dept/Banks)
- The organic/chemical free branding of horticultural produce from Dhadgaon and Akkalkuva blocks which are blocks where fertilizer usage is very less may be promoted. The value addition, branding and direct market tie-up arrangements of Custard apple, unique variety of garlic grown from these blocks may also be explored. (Action: Agri Dept)
- The awareness about other horticultural activities like bee keeping with ajwain flora, mushroom farming, vegetable nursery, ornamental crops nursery keeping in view the Surat market may be created among farmers (Action: Agri Dept/KVK)
- Promotion of contract Farming & establishment of Export facility/links especially for banana, papaya, onions and chilli (Action: Agri Dept)
- Soil testing, quality control laboratories and testing facilities for residual limits at one place may be set up at least at Shahada block as banana export is picking up. The agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme. (MSAMB/Agri Dept/Bank)
- Setting up of commercial tissue culture units need to be promoted (Action: Agri Dept/KVK)
- Value chain development with Cluster approach for potential crops in district viz. Banana, Papaya, Custard apple, Mango, Guava, Vegetables may be promoted to harness the potential of the cluster. (Action: Agri Dept/KVK)
- Effective PPP model requires to be developed by leasing waste land for cultivating economically important horticulture crops. (Action: Agri Deptt)
- NABARD is implementing 7 TDF projects in district. Plantation of 1 acre orchard of fruit crops viz. Mango + Guava is the core activity under the project, covering approx. 4000 acres. Postharvest common facility infrastructure like sorting, grading, pack house, storage & marketing may be established. (Action: Agri/Tribal Dev Dept.)

### 2.1.5 FORESTRY AND WASTE LAND DEVELOPMENT

#### 2.1.5.1. Introduction:

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

In the State of Maharashtra, the Forest Cover is 50,777.56 sq km (16.50 % of GA) and Recorded Forest Area (RFA) is 61,579 sq km (20.01% of GA). Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by Government) especially for enrichment

plantations by State Governments to increase the crown density. The required funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to the budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

**2.1.5.1.1 Agroforestry:** Presently, the agriculture sector is confronted with issues like practice of mono-cropping, reduction in per capita land holding (approx. 1 ha), increase in number of Marginal and Small farmers (68% cultivating about 37% of the net sown area), limited scope for horizontal expansion of land for agriculture purpose, high dependency on monsoon with assured irrigation facilities available only in 48% of the net sown area, climate risk, etc. Thus, the economics does not gel much in favour of the sector which harbours almost 50% of the population.

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

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

Agro-Forestry Systems			
Structural Basis		Functional basis	
Nature of Components	Arrangement of Components	Productive Function	Protective Function
Agri-Silvicultural Systems	Spatial Arrangement	Timber, Fodder & Fuel wood	Wind Breaks & Shelterbelts
Silvi-Pastoral Systems		Food, Fiber & Shelter	Soil Conservation
Agro-Silvi-Pastoral Systems	Temporal Arrangement	Non-Timber Forest Produce	Soil Improvement
<ul style="list-style-type: none"> <li>➤ <b>Agri- Component</b> comprises of Food Grains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal &amp; Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc.</li> <li>➤ <b>Silvi - Component</b> comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder &amp; fuel wood, NTFPs</li> <li>➤ <b>Pastoral - Component</b> comprises of fodder grasses</li> <li>➤ <b>Agro - Components</b> only comprises of food grain component</li> </ul>			

Out of the total geographical area of 5955 sq.km. of the district, the area occupied by forest is 1196 sq.km. (India State of Forest Report 2019) forming 20.08% of the total geographical area. Out of total forest cover, 404.15 sq kms falls under moderate dense forest category and remaining 791.84 sq kms falls under the category of open forest. Scrub constitutes 30 sq km. The forest area of district has reportedly increased by 3.99% over the assessment of 2017. However, the forest cover of district is



less than of the desired percentage of 33%, as envisaged in The National Forest Policy, 1988. To ensure ecological balance and meet increasing demand for fodder, timber, fuel-wood and other forest produce, development of forestry on private wastelands with institutional credit support, is necessary.

The ground level credit flow in the sector was nil during 2016-17, 2017-18 and ₹10.92 lakh during 2018-19. GLC figures for the sector were not available for FY 2019-20 and 2020-21.

**2.1.5.2. Infrastructure and linkage support available, planned and gaps:** Planting material is available through nurseries of Forest department at concessional rate. Technical guidance and support services are provided by Forestry/Social Forestry Department. Development of forestry on private wastelands with institutional credit support needs to be promoted as large part of Dhadgaon, Akkalkuva blocks, where forest based livelihoods are more but banking facilities in these blocks are poor. Subabul plantation in Shahada, Taloda blocks is taken up by farmers with tie up arrangements with J K Paper Mill in Songadh, Gujarat wherein the handholding support is provided by their experts to the farmers.

**2.1.5.3. Assessment of potential for the financial year 2022-23 (Physical and financial terms):** Potential for the sector is presented in tabular form as given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Farm Forestry – Subabul ( <i>Leucaena leucocephala</i> )	Ha	0.30	425	127.50	114.75
	<b>Total</b>				<b>127.50</b>	<b>114.75</b>

There is upward change in the potential over last year on account of increase in units for farm forestry. The farm forestry is taken up (especially Subabul) only where marketing tie-up arrangement with paper mill (M/s J K Paper Mill, Songadh, Gujarat) exists.

**2.1.5.4. Critical intervention required for creating a definitive impact:** Availability of institutional credit in blocks like Dhadgaon and Akkalkuva is necessary for development of forestry on private wastelands in these blocks. With only three fully functional branches of DCCB, SBI and CBI, it is very difficult to serve a vast area of these blocks.

**2.1.5.5. Suggested action points:**

- Social Forestry Department may promote private nurseries. Initially buy back arrangement of seedlings produced by farmers may be made (Action: Govt. Dept.).
- Forest Department/ Social forestry Department may establish a few demonstration plots in each block on farmer's lands and provide technical guidance to farmers (Action: Govt. Dept.).
- Banks may finance the block plantation of Subabul in potential areas with tripartite agreement with paper mills (Action: Banks).

## 2.1.6 ANIMAL HUSBANDRY– DAIRY

### 2.1.6.1. Introduction:

Dairy farming is one of the major subsidiary activities in the district providing employment opportunities to the rural poor. The average milk production of district is 2.76 lakh MT and about 5000 MT is procured from other districts (Source: Data from DDO, Dhule for FY 2020-21). The per capita availability of milk per day in the district is 171 gms as against the State average of 266 gms per day

(in 2018-19) and recommended intake of 250 -300 gms per day. Thus, there is a good scope for increasing the milk production in the district. Of the total milk production, 18% comes from crossbred cows, 43% from indigenous/ non-descript cows, 39% from buffaloes. (Data Source: Office Note of DDO, Dhule)

As per 20<sup>th</sup> Livestock Census 2019, the cattle population of Nandurbar was 304305 comprising 286588 Cross bred/exotic Cattle (94%), 17717 indigenous cattle (6%) and buffaloes population was 73966. Out of these, 127495 are considered as breedable females. Jersey crossbreds are more popular in the district. Over the previous Livestock census there has been reduction in overall cattle population of district due to drought conditions and non-availability of fodder. The popular indigenous cattle breed is Gir in the lower part of the district whereas Devani and Dangi breeds are preferred in hilly areas. Murrah and Mehsana breeds are popular buffalo breeds. The climate of the district is conducive to adoptability of cross bred and up-graded bovines. The climate of the district except hilly Satpuda area is conducive to adoptability of cross bred and up-graded bovines. There is an excellent potential for milk production and its marketing in the district. In addition to the milk, manure from animals provides good source of organic matter for improving soil fertility and crop yield. The gober gas from the dung is used as fuel for domestic purposes.

The ground level credit flow in the sector was ₹ 76.19 lakh, ₹ 57.93 lakh and ₹ 454.91 lakh during the years 2016-17, 2017-18 and 2018-19 respectively. GLC figures for the sector were not available for FY 2019-20 and 2020-21.

#### **2.1.6.2. Infrastructure and linkage support available, planned and gaps:**

The district has a network of 104 veterinary institutions comprising 49 Grade-I veterinary hospitals, 49 Grade-II veterinary hospitals, 5 taluka mini poly-clinics and 1 mobile veterinary clinic. As per AH Office, there are 104 AI sub-centers distributed among the 6 blocks of the district. The district requires 81 veterinary institutions as per total cattle population of 304305 cattle and other animals and has 98 hospitals (grade I & II) which indicates sufficient availability of basic veterinary infrastructure in the district. Taking into consideration 127495 total female breedable population, the district requires 132 AI institutions whereas there are total 104 AI institutions (102 Government AI institutions and 2 private AI institutions) in the district leaving a gap of 28 AI institutions. At present there are three slaughter houses in the district, of which two slaughter houses are in Nandurbar block and one slaughter house is in Taloda block. However, no slaughter house is operational in district due to various issues. There are various schemes available under Animal Husbandry sector under National Livestock Mission for cattle, buffalo, sheep, goat, pig, and rabbit as also for fodder with subsidy component.

There was a network of 226 registered primary dairy societies with 13343 members and 3 milk federations till 31 March 2021. Out of 226 dairy societies, 28 are closed down and 198 are in liquidation, thus there is no milk cooperative society functional in district. There are no dairy societies in Akkalkuva and Dhadgaon blocks. All the taluka level milk federations are defunct and hence some working primary groups collect milk and supply it to private traders. There are 3 Govt. chilling plants one each at Nandurbar, Chinchpada and Taloda blocks with installed capacity of 70000 litre per day. However, these chilling units are defunct as on date. There is no milk processing plant in the district, hence no milk products are produced. Some private dairies process left over milk on a small scale after the daily sales.

State Government - Navinypurna Scheme - 6/4/2 Milch animal group distribution scheme. Subsidy at the rate of: General 50%, Scheduled Caste and Scheduled Tribe 75% is given.

In Maharashtra, Dairy sector frequently passes through rough time as Milk procurement prices drastically come down but as far as Nandurbar district is concerned, majority of the milk is procured

by traders for supply to chilling units of Sumul, Nizar & other milk co-operatives in Gujarat State. Thus, the milk farmers are neither badly impacted due to price issue as in rest of Maharashtra nor they face stiff marketing issues. However, feeding of animals with balanced feed, use of more green fodder, supplementation with mineral mixture, regular deworming, vaccination against major diseases are some of the steps that can result in lowering cost of milk production.

#### 2.1.6.3. Assessment of potential for the financial year 2022-23 (Physical and financial terms):

Based on the prospects for dairy, potential for the sector is assessed as under:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Indigenous Cows	No.	0.65	1300	845.00	760.50
2	Cross Breed Cows	No.	0.70	1000	700.00	630.00
3	Buffaloes	No.	0.80	1000	800.00	720.00
4	Commercial Dairy (10 animals)	No.	7.50	450	3375.00	3037.50
5	Mini Dairy of six animals unit	No.	4.70	180	846.00	761.40
6	Calf Rearing	No.	0.30	650	195.00	175.50
7	Private Vet. Clinic	No.	2.30	15	34.50	31.05
8	Cattle Breeding farm	No.	17.00	10	170.00	153.00
9	Bulk Coolers	No.	17.00	25	425.00	382.50
10	Cattle feed production units	No.	19.00	10	190.00	171.00
11	Milk Booths	No.	0.90	250	225.00	202.50
12	Small Milk Processing Units (Curd, Panneer, Khoya, Sweets)	No.	2.00	200	400.00	360.00
	<b>Total - TL</b>				<b>8205.50</b>	<b>7384.95</b>
13	Dairy - Cow/Buffalo - WC - KCC	No.	0.15	7592	1138.80	1138.80
	<b>Total - TL + WC</b>				<b>9344.30</b>	<b>8523.75</b>

There is an upward revision on account of potential for financing almost all activities indicated in above table as compared to the projections for last year. There has also been upward revision in number of KCC for AH-Dairy. The unit cost for all activities except for mini dairy unit are kept constant during the year.

#### 2.1.6.4. Critical intervention required for creating a definitive impact:

As almost all the defunct dairy societies in the district have been liquidated, an alternative structure needs to be established and milk routes are to be encouraged for sending milk to the processing units or chilling plants. The revival of existing chilling plants under the management of professionals may be thought off to make optimum utilisation of the created infrastructure. There is a need for concentrated efforts for improvement of milk productivity of animals.

There is scope of formation of FPOs in the district in the dairy sector which can facilitate tie-up arrangements with the big dairies like Sumul, Sukbir etc. for sale of milk. Further there is high demand of quality loose milk in the Dist. along with value added products like panneer, curd, lassi, butter milk, ghee, sweets etc.. Thus the Dairy FPOs can setup retail packaging, sale and value addition units. The FPOs collectively can better way afford veterinary services for collective vaccination, fodder and feed management. Except the Dhadgaon block all the remaining five blocks have potential for promotion of Dairy FPOs.

#### **2.1.6.5. Suggestion /Action points**

- Focussed development plans for select dairy societies coming under the operational area of chilling plants by concerted efforts of Milk Union, Dairy Department, Animal Husbandry Dept. and Banks to facilitate improved capacity utilization. (Action : Govt. Dept., NABARD)
- Scope for financing through contract arrangements: MOU/tri-partite agreement with milk processing units/dairies and farmers (Action: Banks)
- Promoting fodder development programmes in Watershed areas, linking to dairy programmes and setting up of fodder banks on pilot basis. (Action: Govt. Dept., NABARD, NGOs)
- There is need to create the number of milk routes and establish alternative structure (like Milk Producers companies) for liquidated milk societies. (Action: Govt. Dept.)
- Execution of Area Development scheme prepared by NABARD for dairy in the district. (Action: Banks)
- Awareness and demonstrations about alternative fodder management systems like hydroponic fodder, Silage in water scarcity blocks to meet demand of green fodder in summer season may be promoted (KVK/AH Dept/NGOs)
- Awareness and demonstrations on lowering the cost of production of milk by following scientific animal management practices (Action: AH Dept./KVK/NGOs)
- Banks/line departments to work together for KCC saturation of Dairy farmers (Banks/Dairy Dept.)

### **2.1.7 ANIMAL HUSBANDRY – POULTRY**

#### **2.1.7.1. Introduction:**

Poultry farming can be taken on a commercial basis and also as rural backyard units. The activity provides supplementary income to the underemployed rural poor besides providing nutritional security. The poultry sector is well developed in the district and concentrated mainly around Nandurbar and Navapur blocks.

The total population of the poultry birds in the district is 9.64 lakh as per 2012 livestock census comprising 4.90 lakh backyard poultry birds and 4.73 lakh birds in poultry farms and hatcheries. Out of this, 3.90 lakh birds in the farms and hatcheries are layer birds indicating the popularity of layer birds in the district. As per Integrated Sample Survey Report 2017-18, in Nandurbar district there are estimated number of 1.87 lakh desi layers and 16.82 lakh improved layers with total egg production of 259.80 lakh and 4806.36 lakh respectively. The per capita availability is 233 eggs / year as compared to 47 eggs /year for the State (Source: AH Statistical Booklet 2017-18). The backyard poultry with coloured birds (mainly Kadaknath) is gaining popularity among tribal families in the district. The demand for poultry products is also on the increase due to increase in population and consumer preference. The district has a location specific advantage due to two national highways. Road side Dhabas provide continuous demand for poultry products. The district has emerged as a major supplier of eggs to other nearby districts. The activities that are of relevance to district are Commercial Broiler, Commercial Layer, Retail dressing unit, Feed Plant Eggs Cart Schemes, Poultry Hatchery (LIT) etc.

The ground level credit flow in the sector was ₹ 70.18 lakh during 2015-16, ₹ 8.74 lakh during 2016-17 and ₹ 6.00 lakh during 2017-18. GLC figures for the sector were not available for FY 2018-19, FY 2019-20 and FY 2020-21.

#### **2.1.7.2. Availability and Gaps in Infrastructure support, services available, planned and gaps :**

There is one broiler hatchery in the district. Further, Day Old Chicks (DOC) are procured from private hatcheries at Dhule and Nasik. Marketing arrangements exist in the private sector through contract farming with Saguna, Venky's and Premium. Health services, including vaccination, are available

through AH department and private hatcheries. KVK is popularising coloured birds (mainly Kadaknath) by covering initial vaccination period at their unit only which reduces the mortality of birds at farmer level. Further, extension mechanism has to be strengthened for propagation of the poultry schemes. Medicines and vaccines are available locally. There are no organised markets and farmers have to depend upon middlemen and traders. No addition to infrastructure during 2020-21 has been reported and not proposed for 2021-22.

State Government - *Navinyapurna* Scheme - Poultry farming (avocation) by rearing 1,000 broiler birds. Subsidy at the rate of: General 50%, Scheduled Caste and Scheduled Tribe 75% are given. At District level, the Tribal Development Department also provides support out of TSP funds to tribal beneficiaries for small/backyard poultry units.

**2.1.7.3. Assessment of potential for the financial year 2022-23 (Physical and financial terms):** Based on the above, potential for the sector is assessed as given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical Units	TFO	Bank Loan
1	Commercial Broiler (1000 birds unit)	No.	3.90	210	819.00	737.10
2	Commercial Layer unit (2000 Indigenous birds Unit)	No.	11.60	45	522.00	469.80
3	Backyard poultry (100 Desi Birds)	No.	0.15	1000	150.00	135.00
4	Retail dressing unit	No.	7.00	50	350.00	315.00
5	Feed Plant/Feed Mixing Unit	No.	16.00	12	192.00	172.80
6	Eggs Cart Schemes	No.	0.10	800	80.00	72.00
7	Transport Vehicles-open cage	No.	3.50	65	227.50	204.75
8	Transport Vehicles-Refrigerated	No.	6.50	15	97.50	87.75
9	Mobile Marketing Units	No.	10.00	20	200.00	180.00
	<b>Total</b>				<b>2638.00</b>	<b>2374.20</b>
10	Poultry- Broilers (1000birds)KCCWC	No.	1.00	50	50.00	50.00
11	Poultry- Layers (1000 birds)-KCCWC	No.	0.75	50	37.50	37.50
	<b>Total - TL + WC</b>				<b>2725.50</b>	<b>2461.70</b>

There is an upward revision in the projection due to the revision in number of small units of backyard poultry of indigenous/coloured birds especially in the tribal belts. Besides development of poultry sector it generates need for investment for development of other ancillary services like Transport Vehicles-open cage/Refrigerated for which upward revision in unit cost has been made. Mobile Marketing Units has been added as potential activity. Nearness of the district with big cities like Surat, Nasik, Ankaleshwar and connectivity by road, rail network to these and other cities provides good marketing scope. The projections of KCC for existing eligible poultry units have also been estimated.

#### 2.1.7.4. Critical intervention required for creating a definitive impact:

Availability of day-old chicks regularly is a problem in the district. There is need for higher capacity hatchery unit in the district to meet the huge demand of chicks under the promotion of backyard poultry by covering vaccination period (21 day old chicks) model. There is a good scope for poultry feed plants considering the huge population of poultry. A training on broiler poultry farming on commercial basis needs to be given to popularise the activity as there is a huge market available in nearby States for broiler chicken and in roadside Dhabas. Establishment of a poultry feed plant will

also boost the sector. There are no organised markets and farmers have to depend upon middlemen and traders.

#### **2.1.7.5. Suggested action points**

- Establishment of higher capacity hatchery and ancillary infrastructure in the district. (Action: AH Dept)
- Training on broiler poultry farming on a commercial basis may be given to enterprising youths in the field. (Action : AH Dept./KVK / RSETI / NABARD)
- A poultry feed plant may be set up to provide feed in the district itself. (Action: AH Dept.)
- Unemployed veterinary graduates should be supported for setting up of poultry units along with consultancy under Agriclincs / Agribusiness scheme (Action: AH Dept.)
- Banks may finance the commercial poultry activities through SHGs/JLGs, POs/ federations/Clusters (Action: Banks/MAVIM/MSRLM/NGOs)
- Banks and line departments to work hand in hand for saturation of Poultry farmers with KCC (Action: Banks/Dairy Dept.)

### **2.1.8 ANIMAL HUSBANDRY – SHEEP, GOAT, PIGGERY, ETC.**

#### **2.1.8.1. Introduction:**

Sheep and goats serve as a source of subsidiary income to a large number of people living in rural areas. The income comes from sale of wool, meat, manure and skin of the animals. Sheep and goat rearing is a traditional activity in Nandurbar district carried out mainly by tribal farmers and landless labourers. It is even the main source of income for some of the tribal families in Akkalkuva, Dhadgaon and Taloda blocks, the area falling in Satpuda ranges. Piggery activity, especially exotic crossbreed piggery, is on a low profile in the district.

The total population of Sheep, Goat and Pigs in the district as per 20<sup>th</sup> livestock census 2019 was 7680, 81500 and 7314 respectively. Out of total Sheep population, 68% is concentrated in Shahada block alone. The estimated wool production in the district was 7.96 MT and estimated Goat milk production in the district is 5.66 lakh kg during 2017-18 (Source: AH Statistical Booklet 2017-18). Goateries need to be promoted under stall-fed conditions.

The ground level credit flow in the sector was ₹ 43.25 lakh, ₹ 30.47 lakh and ₹ 420.36 lakh, during the years 2016-17, 2017-18 and 2018-19 respectively in the district. GLC figures for the sector were not available for FY 2019-20 and for 2020-21.

#### **2.1.8.2. Availability and Gaps in Infrastructure support, services available, planned and gaps :**

There is around 22000 ha of grazing land available in the district which is considered to be adequate. However, there are no breeding farms for breed improvement in the district. As such, Government may set up breeding farm for ensuring supply of breeding stock to farmers. Since tribal population is more and goateries is traditional activity for them, one training centre is required at district level.

Navinypurna Scheme - Stall-fed supply of 10 goats & 1 male goat group distribution. Subsidy at the rate of: General 50%, Scheduled Caste and Scheduled Tribe 75% are given. At District level, out of TSP funds, the Tribal Development Department provides support to tribal beneficiaries for Goat based livelihood.

**2.1.8.3. Assessment of potential for the financial years 2022-23 (Physical and financial terms):** Based on the above, potential for the sector is given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical Units	TFO	Bank Loan
1	Sheep (20+1)	No.	1.60	250	400.00	360.00
2	Goat( 10+1)	No.	0.78	1400	1092.00	982.80
3	Stall fed Goatery (50+2)	No.	4.00	310	1240.00	1116.00
4	Goat Breeding Farm	No.	28.00	12	336.00	302.40
5	Piggery (5+1)	No.	2.00	12	24.00	21.60
	<b>Total</b>				<b>3092.00</b>	<b>2782.80</b>
6	KCC for Sheep/Goat (10+1)	No	0.29	200	58.00	58.00
	<b>Total - TL + KCC</b>				<b>3150.00</b>	<b>2840.80</b>

There is an upward revision in the projection due to the revision in potential for coverage under KCC and increase in unit cost under Sheep and stall fed goat units compared to last year. These activities are gaining popularity among tribal, especially in Satpuda ranges as source of livelihood & due to easy market availability.

#### 2.1.8.4. Critical intervention required for creating a definitive impact :

There is a need for establishment of breeding farms to take up breed improvement. Also there is need of mechanised slaughter houses in the district. Establishment of a training centre for animal husbandry activities or inclusion of the training on dairy/poultry/goat farming in annual calendar of all the available training institutes like RSETI, MCED, KVK, MSRLM etc. will create a confidence in tribal people for taking up these activities at commercial scale for livelihood.

#### 2.1.8.5. Suggested action points

- The State Govt. may consider establishing sheep/goat breeding farms for providing good quality animals (Action: A H Deptt)
- Private/NGO sector may be encouraged to establish breeding farms. (Action: Govt. Deptt)
- Adequate facilities for training tribal families in stall-fed goatery/poultry rearing may be provided. Inclusion of goat farming/poultry in calendar of all the training institutes in the district may be considered. (Action: A H Deptt / RSETI / KVK / NABARD)
- Animal Husbandry Department may identify various sources for procurement of good quality sheep, goat and pigs for rearing purpose and create awareness about it. (Action: AH Deptt)
- Banks should encourage stall fed goat rearing units involving progressive entrepreneurs or encourage it as a group activity through SHGs/JLG/FPOs/Farmers Groups. (Action: All Banks/MAVIM/MSRLM/NABARD)
- Establishment of modern abattoirs (Action: AH Deptt.)
- Training and capacity building, awareness creation programs/projects to be designed about scientific management of the goat/sheep units (Action: AH Dept, KVK, NGOs)
- Banks and line departments to work hand in hand for saturation of Sheep, Goat farmers with KCC (Action: Banks/AH Dept.)

**2.1.9 FISHERIES****2.1.9.1. Introduction:**

Nandurbar is a land locked district and hence there is scope only for inland fisheries. The potential sources of fisheries lie in village ponds, reservoirs, irrigation tanks and rivers. Inland fishery is undertaken mostly in reservoirs or natural water bodies and the activity provides good opportunity for self-employment to unemployed youth. The peculiar soil texture and severe climatic conditions of district have prohibited large scale fresh water fish culture. However, the activity can be undertaken in ponds, reservoir and tanks.

The total water spread area comprising of ponds, tanks and reservoirs suitable for undertaking fisheries activities in the district came down from 10459 ha during 2014-15 to 4068 ha (49 reservoirs) during 2015-16 and which remains same for 2020-21. Total length of the main rivers in the district is 175 km, of which 73 km stretch of backwaters of Sardar Sarovar Dam is available in district for fishing. All the reservoirs put together have capacity of rearing 115 lakh fingerlings. The fish production during 2020-21 was 1677 MT in the district. The value of fish production during 2020-21 was ₹ 1006.2 lakh. The culture of Rohu, Catla, Mrigal and common carp is generally popular in the district.

The ground level credit flow in the sector was ₹ 2.73 lakh, ₹ 11.14 lakh, ₹ 7.00 lakh during 2016-17, 2017-18 and 2018-19 respectively. GLC figures for the sector were not available for FY 2019-20 and FY 2020-21.

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

The cage fishing in the ponds is being promoted on commercial basis in the district. Two seed farms in Dhule district at Mukti and Aner produce about 30 lakh spawn every year which is the source of supply for fisheries activities in Nandurbar district. Further, fish feed, rice bran, groundnut oil cakes, manure, phosphate are available within the district. At present there is no fish seed production unit in the district. The development of commercial and marketing infrastructure for the preservation of the catch and transportation to various centres needs to be done in the district. The marketing infrastructure is required at block level and also sufficient transport vehicles (insulated/refrigerated van), ice factories are required as fish is a perishable commodity. Further, roads connectivity from ponds to main roads is required to efficiently transport and market the produce. There are 47 Fishermen Coop. Societies having membership of 2894 fishermen of them 1235 fishermen are actively involved with the societies for fishing activities. Various assistance like cages, gill nets, portable hatchery etc. are funded under Sardar Sarovar project, RKVY and Human Development Project.

**2.1.9.3. Assessment of potential for the financial year 2022-23 (Physical and financial terms):** Based on the above, potential for the sector is assessed which is presented below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Composite Fish culture in existing ponds	Ha	1.80	25	45.00	40.50
2	Composite Fish culture in new ponds	Ha	2.10	20	42.00	37.80
3	Carp Hatchery	Ha	6.00	1	6.00	5.40
	<b>Total – TL</b>				<b>93.00</b>	<b>83.70</b>
4	KCC for Fisheries- Cage fishing	No	1.00	60	60.00	60.00
	<b>Total - TL + KCC</b>				<b>153.00</b>	<b>143.70</b>



The upward revision in the potential is due to the estimated potential for issuing KCC for active members of Fishermen societies who are already doing fishing with assistance for fishing equipment from line department.

#### **2.1.9.4. Critical intervention required for creating a definitive impact:**

The defunct and inactive fishermen societies and its members in the district need to be revived or transformed into fishermen producer companies. A seed production unit needs to be established in the district for easy availability of fish seed in the district itself. Further, marketing and transportation infrastructure needs to be made available in the district for transporting the catch to various centres.

There are 47 Fishermen Coop. Societies in the District viz. 11 in Akkalkuva block, 12 in Dhadgaon block, 12 in Shahada block, 7 in Nandurbar block, 5 in Navapur block with membership of 2894 fishermen. However, all the societies are not active, there is potential to convert these societies in to Fisheries FPOs which can be registered under societies act as it is or under companies act. Supply chain and Value chain infrastructure can be setup with these active FPOs with professional management.

#### **2.1.9.5. Suggested action points**

- A policy decision to revamp/rehabilitate weak fisheries coop. societies needs to be taken. Defunct societies can be transformed into fishermen producer companies. (Action: Dept. of Fisheries)
- Banks should give due importance to the activity and ensure disbursement of loan to the maximum possible extent. (Action: All Banks)
- Banks and line departments to work hand in hand for saturation of issuing KCC to active members of fishermen societies (Action: Banks/Fisheries Dept.)
- Adequate supply of Carp seed (fry/fingerlings) to fish farmers is essential. The entrepreneurs engaged in this activity may be encouraged to take up seed production. (Action: Dept of Fisheries)
- Market outlets to be provided at block level to ensure remunerative prices to fish farmers and protect them from exploitation of middlemen. (Action: Fisheries/Tribal Dev. Dept.)
- The performance of cage fishing in farm pond in different agro climatic conditions may be assessed and may be replicated in other water bodies (Action: Dept of Fisheries/Govt. Dept.)
- Greater role for human resource development and extension with emphasis on training of farmers, entrepreneurs and officials of Fisheries department at district level (Action: Govt. Dept.)

#### **2.1.10 FARM CREDIT – OTHERS – Bullock, Bullock carts, two wheelers etc.**

##### **2.1.10.1. Introduction:**

The use of bullocks and bullock carts for agricultural operations and for transportation in rural areas is as old as agriculture. It also offers avenue for farmers, particularly small and marginal farmers, to remain gainfully employed in the lean period and raise their income. Bullocks continue to be source of power for agricultural operation for a large number of farmers with small unirrigated land holdings as mechanisation is not a viable option for them.

As per 20<sup>th</sup> Livestock Census 2019, the total male cattle population of district is 304305 of which 47961 is the bullock population in use for bullock cart and farm operations. Bullock and bullock carts are generally used by the small and marginal farmers for custom hiring and provide supplementary income. There were 653 horses and 723 donkeys in the district which are used for transportation of farm equipment and goods. Two blocks in Nandurbar district, viz., Akkalkuva and Dhadgaon, are having widespread hilly areas where the use of draught animals like horse, donkey, ponies (khechar) may be suitable for transportation of material in remote villages. Hence, there is a potential in the district for supply of such animals which can be used to reduce the drudgery of the tribal women and also can be used as source of income by using the animals for transportation of goods and material.

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

There are approximately 20000 bullock carts in the district and good quality wooden carts are available locally and in adjoining areas e.g., Songir, Shevali and Sindkheda. The presence of 3 active sugar factories in district provides scope for bullock driven transport as well beside mechanical transport.

**2.1.10.3. Assessment of potential for the financial year 2022-23 (Physical and financial terms):** Based on the above narration, potential for the sector is worked out as given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Bullocks	No.	0.45	850	382.50	344.25
2	Bullocks Carts	No.	0.40	500	200.00	180.00
3	Mules/ Donkeys, etc.	No.	0.10	180	18.00	16.20
4	Kisan Bikes	No.	0.75	150	112.50	101.25
	<b>Total</b>				<b>713.00</b>	<b>641.70</b>

There is an upward revision in the potential compared to last year's potential due to upward revision in number of units of mules/donkeys and Kisan bikes as these activities still have potential, especially in hilly terrains of Satpuda ranges.

#### 2.1.10.4. Critical intervention required for creating a definitive impact:

The bullock cart manufacturing carpentry units may be brought into an organised set up and efforts may be made to upgrade their capacity so that they can manufacture improved carts.

#### 2.1.10.5. Action points/Issues:

- Bullock carts and bullock pairs can be financed as two separate units or in combination. Larger part of requirement of institutional credit for BC/BP is however, met under the Government Sponsored Schemes. Wherever such requirement arises, banks should encourage financing of the activity. (Action : Banks)
- The Banks should finance for quality animals and bullock cart simultaneously so that the farmers would be able to derive the intended benefit. (Action : Banks)
- The micro loans either through SHG or JLG can be provided for farmers in scattered & difficult terrain hamlets in the Dhadgaon and Akkalkuva blocks for purchase of Mules/Donkeys which acts as major means of transportation over there. (Action : Banks)

## **2.1.11 Integrated Farming Systems for sustainable income and climate resilience**

### **2.1.11.1 Introduction**

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

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

The advantages of IFS are indicated below:

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

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

### **2.1.11.2 Policy Support/Models**

Indian Institute of Farming Systems Research (IIFSR), Modipuram and other ICAR institutions have developed 51 integrated farming systems suitable to marginal and small holders, which can be accessed from link [http://www.iifsr.res.in/sites/default/files/prog\\_files/Bulletin\\_IFS\\_July\\_2020.pdf](http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf).

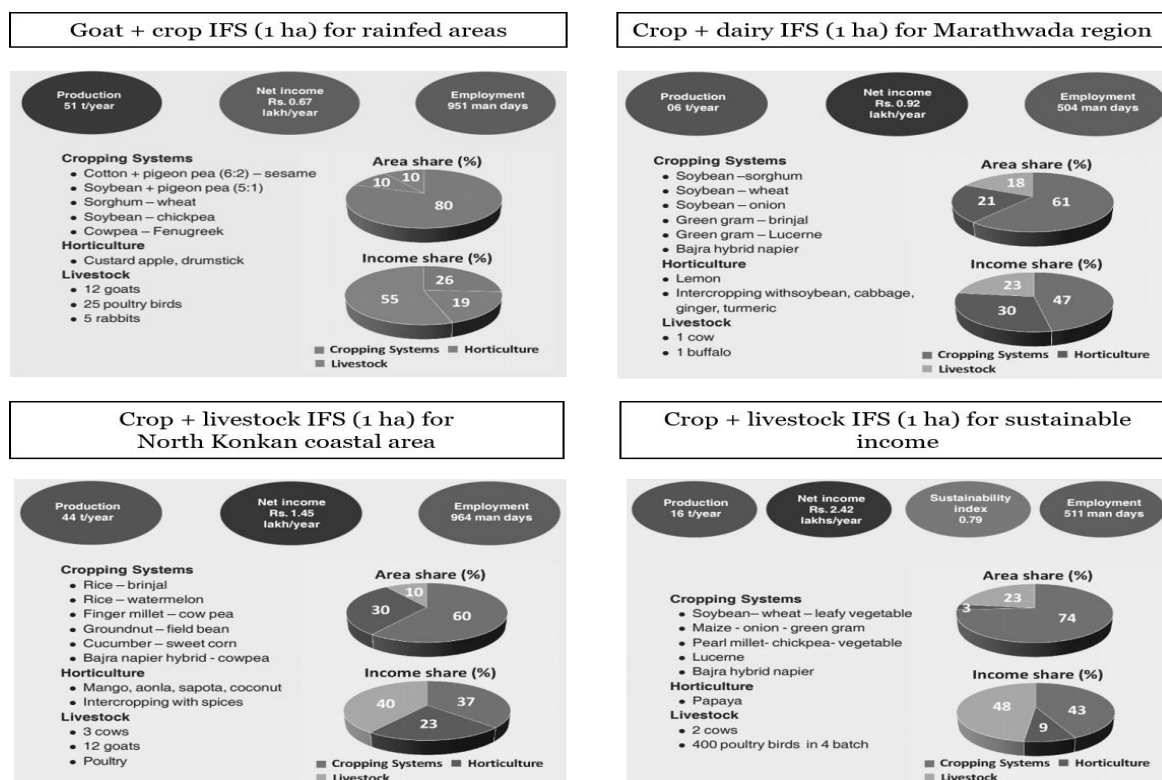
The Maharashtra specific models for IFS for Agricultural Diversification, Enhanced Income and Employment brought out by the Indian Council of Agricultural Research (ICAR) are presented below in the table 2.1.11.4.

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

### **2.1.11.3 Issues and Suggestions**

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

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



#### 2.1.11.5: District Scenario

- Nandurbar is predominantly a tribal District. The tribal farmers concentrate mainly on mono culture crop production which is subjected to a high degree of uncertainty in income and employment to the farmers. In this context, it is imperative to evolve suitable strategy for augmenting the income of a farm. Integration of various agricultural enterprises viz., cropping, animal husbandry, poultry, goatery, forestry etc. have great potentialities in the tribal agricultural economy. These enterprises not only supplement the income of the farmers but also help in increasing the family labour employment.
- Seven Integrated Tribal Development Projects (ITDP) implemented in the district have propagated the integrated farming system model with combination of Wadi (Orchard- Mango + Guava/Aonla) on 1 acre with border plantation of Bamboo, teak, moringa etc. and intercropping of commercial vegetables with improved techniques. The Wadi farmers are also provided convergence support by integrating livelihood component (dairy animal/backyard poultry/Goat unit). The projects cover about 62 villages and 4000 families.
- In Dhadgaon block, TATA-CINI has integrated aforesaid components with TDF-WADI under 2 projects covering 1000 families as part of their initiative “Smart Village Program- Lakhpati Kisan” In Khandbara cluster of Navapur block. Dr Hedgevar Seva Samiti the parent NGO of Krishi Vigyan Kendra has demonstrated integrated farming model with TDF beneficiaries covering aspects like 2 desi cow unit, selling its milk at collection center or retail, vermicomposting from dung and using it in vegetable plots, azolla production unit for meeting feed requirement of poultry and animals, 50 desi poultry birds, improved fodder plot, vegetables cultivation on half acre, silage unit and fruit plantation (TDF).

## 2.2 AGRICULTURE INFRASTRUCTURE

### 2.2.1 CONSTRUCTION OF STORAGE AND MARKETING INFRASTRUCTURE

#### 2.2.1.1. Introduction

The Ministry of Food Processing Industries (MoFPI) is the Nodal Ministry of the Government of India to provide policy support, and support for creation of infrastructure, capacity expansion/ Upgradation and other supportive measures that can contribute to the growth of the food processing sector. MSWC has introduced measures for providing economical services to the farmers to store their primary produce and encourages farmers to avail the facilities of scientific storage by giving rebate up to 50% to them. Besides this, rebate up to 50% is also given to the farmers from S.C. /S.T. categories and notified tribal areas. Warehousing activities of MSWC include scientific storage of food grains, fertilizers, industrial goods, cotton bales, cement, and at some places it runs custom bonded warehouses and container freight stations.

There was substantial increase in inflow of 8688.54 MT agriculture produce in all the six APMCs of Nandurbar district during the year 2020-21 as against inflow of 210.54 MT during 2019-20. There are total 74 godowns/warehouses of Maharashtra State Warehousing Corporation (16), Private (13), APMCs (11) and cooperative warehouses (34) with the overall storage capacity of 92048 MT. out of these 32 godowns with primary agriculture credit societies, 2 with other cooperatives and 13 godowns in the private sector spread over five blocks of the district. There are 5 cold storages owned privately in the District. There are 95 onion storage structures in the district. Storage facilities are not adequately available in the Dhadgaon block of the district.

The ground level credit flow in the sector was ₹ 96.62 lakh, ₹ 256 lakh and ₹ 9 lakh during the years 2017-18, 2018-19 and 2019-20 respectively.

**2.2.1.2. Infrastructure and linkage support available, planned and gaps:** There are 6 main market yards and 6 sub market yards of APMC / controlled market yards covering all the blocks. These market yards provide place for free and fair trading, grading & weighing facilities and also facilitates farmers to market their commodities. The two APMCs viz. Nandurbar and Shahada are on e-NAM platform. In the district there are 5 operational marketing federations in undertaking business of agri inputs and PDS. Further, there are 17 registered consumer cooperative societies in the district.

There is good potential for dry warehousing and cold storage in the district on account of PDS and other value chain requirements. Specifically for horticultural produce, especially chilli & banana, there is cold storage requirement in the district. Most of the necessary infrastructure and support required for construction of godowns/ cold storage such as technical experts like civil / agricultural engineers / extension officials for creating awareness and guidance, building materials, skilled manpower for construction of scientific storage facilities, skilled manpower for warehousing and agricultural marketing, transport facilities for agricultural produce etc., is available in the district.

**2.2.1.3 Assessment of potential for the period financial year 2022-23 (physical and financial terms):** Based on the above narration, potential for the sector is presented below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Cleaning, grading & sorting units	Nos.	20.00	47	940.00	705.00

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
2	Integrated Pack House	Nos.	50.00	2	100.00	65.00
3	Rural Godowns	Tonne	0.04	75000	3000.00	2250.00
4	Cold Storage	Tonne	0.10	13000	1300.00	975.00
5	Market Yards Development	Nos.	30.00	4	120.00	108.00
6	Onion Storage Structures	Nos.	1.75	350	612.50	306.25
7	Ripening Chambers	Nos.	3.50	15	52.50	42.00
8	Mobile Agro Produce Marketing Vans - Vegetables- fruits, Milk	No.	6.00	40	240.00	192.00
	<b>Total</b>				<b>6365.00</b>	<b>4643.25</b>

There is upward revision in the projections on account of estimated potential for new activities like Integrated Pack House on account of reported export momentum for Banana and other commercial crops. Further there is also upward revision in unit cost of onion storage structure as per MIDH guidelines.

**2.2.1.4. Critical intervention required for creating a definitive impact:** There is a need for construction of storage facilities across the district especially in Dhadgaon block as there is no facility in the block either in APMC or in private sector. The strengthening of the storage facilities in other blocks especially cold storages for high value agro produce is also need of the hour.

**2.2.1.5. Suggested action points:**

- There is need to construct new godowns at APMCs of Akkalkuva and Dhadgaon blocks. The new warehouses may be constructed at APMC level as per the viability (Action: APMC/MSAMB).
- The existing godowns/warehouses may be upgraded and accredited for issue of NWRS and pledge financing (Action: APMC/PACS/Govt Depts.).
- The new godowns constructed should be as per the WDRA norm (Action: Banks/APCS/PACS).
- The existing godowns at the PACS level may be strengthened / modernized and shall be brought for commercial usage (Action: MSAMB/DDR / DCCB).
- Banks may finance for setting up of viable storage infrastructure at FPO/SHG federations level for avoiding distress sale at farmers level (Action: Banks)

**2.2.1.6. Other related issues:** The MSAMB has schemes like National Agricultural Market, Pledge Finance and Krishi Panan Yojana for the sector. With a view to promote investment in Cold Chain, Department of Economic Affairs, Ministry of Finance has covered Cold Chain under Infrastructure category. The MOFPI has credit linked subsidy scheme for cold chains. The objective of the scheme of Cold Chain, Value Addition and Preservation Infrastructure is to provide integrated cold chain and preservation infrastructure facilities without any break from the farm gate to the consumer.

## **2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT**

### **2.2.2.1. Introduction:**

Land development comprises all the activities undertaken by farmers to improve productivity of land to prevent erosion and to improve land quality. Depending upon rainfall conditions, topography, land classification, etc. Number of activities are also required in post development stage like land levelling,

terracing, stone bunding, drainage development, trenching, fencing, water-harvesting structures like farm ponds, check dams, nala-bunding etc.

The geographical area of district is 5.95 Lakh ha. of which 2.95 lakh ha. (about 50%) is net sown area. The soil type in the district is 40 % light 35% medium and 25% are heavy soils. The annual average rainfall of the district is 907.61 mm. Agro ecologically district is divided into four ecological zones as 42.04 % Scarcity Zone, 13.51 % Western Ghat zone, 25.70 % Sub Mountain Zone and 18.75 % Western Maharashtra Plain Zone. The quality of land is deteriorating due to various factors like soil erosion caused mainly due to the rolling topography of the district, deforestation, overgrazing, etc. NABARD had supported 20 Watershed projects in the district covering treated area of about 10000 ha in Navapur, Akkalkuva and Nandurbar blocks under its Watershed and Indo-German Watershed Development Fund (WDF & IGWDP). Banks need to finance various post watershed livelihood activities in the completed watershed project areas as special line of refinance facility with concessional ROI has been rolled out by NABARD for banks for financing in watershed and tribal development project areas of NABARD.

The ground level credit flow in the sector was ₹ 139.45 lakh, ₹ 38.80 lakh and ₹ 113.85 lakh during the years 2016-17, 2017-18 and 2018-19 respectively. GLC figures for the sector were not available for FY 2019-20 and 2020-21.

**2.2.2.2. Infrastructure and linkage support available, planned and gaps:** The District Superintending Agriculture Office (DSAO), the Agriculture Department of Zila Parishad, Krishi Vigyan Kendra, Kolda, Agriculture College, Nandurbar and Shahada, the block level offices of Agriculture Department etc., have technical experts and extension personnel for creating awareness on various activities of land development. There is a Soil Testing Lab at Agriculture College located in Nandurbar and Shahada besides KVK and Agri Dept soil testing labs. Further, there is a Government Soil Testing Lab in Dhule district and private lab in Shahada, Jalgaon & Malegaon where samples are sent for testing. Earth moving machinery like bulldozers, tractors, etc., are available in the district on rental basis. The Government of Maharashtra is implementing following programmes for the sector in the district:

- **Soil Health Card Distribution Programme:** The scheme is being implemented from 2015-16 in the district. In FY 20-21, 10 villages each from each block were covered under this program with training 1 farmer from each village and implementation of 1 ha crop demo based on soil sample analysis. Accordingly, 60 ha area from 60 villages is covered during the year. Cumulatively, 935 villages have been covered in the program with 44008 samples tested and 82503 soil health cards are reportedly distributed in the district. Soil sampling lab has been sanctioned for establishment with Agri Dept in the district.
- **Crop Contingency Planning: Jalshakti Abhiyan – Catch the Rain (JSA):** Under this scheme of Soil and water conservation activities like CCT, intercropping, BBF, promotion of erosion controlling crops, mulching, dead furrow system, furrows in standing crops like activities are proposed with coverage of 15504 ha area. Contingency crop planning has also been done as per soil type in case of delayed monsoon which is proposed to facilitate sowing in 16008 ha area which may remain fallow due to delayed monsoon.
- **“Jalyukta Shivar Abhiyan”:** In total of 2461 works covering 180 villages were planned under the program with outlay of ₹ 7577 lakh during 2019-20 against which 1943 works on an area of 7437 Ha were completed with an expenditure of ₹ 3961 lakh in implementation of Jalyukt Shivar Abhiyan in the district.
- **Farm Ponds on Demand-** The flagship scheme of Govt of Maharashtra was launched in Feb 2016. Under this scheme of State Government, against the target of 1500 farm ponds with financial

outlay of ₹ 511 lakh, 1083 ponds have been completed with 100% expenditure in the district. Though there was target of 16 farm ponds lining there was no expenditure made under this component.

- **Mission for Integrated Development of Horticulture (MIDH):** In this scheme an amount of ₹ 306.91 lakh was spent during FY 20-21 against target of ₹328.84 lakh by supporting programs like community farm ponds, shade net, plastic mulching, tractor, pack house, training etc. Under MNREGS, against the target of 2280 ha for plantation of fruit orchards, achievement was 1657 ha covering 2401 farmers in the district.
- **Integrated Watershed Management Programme (IWMP):** Total 42 villages had been identified under this programme covering a total area of 38000 ha for development of watershed in the district. Further, the Indo-German Watershed Development Project (IGWDP) has been completed in 10 watersheds.

**2.2.2.3. Assessment of potential for the period financial year 2022-23 (Physical and financial terms):**  
Potential for the sector assessed as given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No.)/ Area (Ha)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Watershed Development	Ha	0.25	7500	1875.00	1687.50
2	Soil and Water Conservation	Ha	0.25	2000	500.00	450.00
3	Land Development	Ha	0.19	500	95.00	85.50
4	Farm Ponds	No.	1.40	550	770.00	693.00
	<b>Total</b>				<b>3240.00</b>	<b>2916.00</b>

The estimated projection is increased over last year due to the revision in potential number of units in all the items as there remains untapped potential for development of sector in the district and also on account of upward revision of the unit cost for farm pond.

**2.2.2.4. Critical intervention required for creating a definitive impact:** Awareness creation may be done among the farmers by Government departments, KVK, NGOs by organizing trainings on soil and water conservation measures so that the farmers can take up the activity on a larger scale. The bankers also need to involve themselves for development of sector through credit wherever possible.

**2.2.2.5. Suggested Action points:**

- Awareness among the farmers about various components covered under land development should be created by the taluka / circle level agriculture officers. The community should be encouraged for voluntary actions for SWC works as shown in Water Cup competition of Paani Foundation. (Action: Agri. Dept./KVK/ZP)
- Publicity and dissemination of information of completed watersheds, joint efforts by banks and various government departments in propagation and carrying out extension works needs to be done. (Action: Agri. Deptt/ KVK/NABARD/NGOs).
- Community organizations like Village Watershed Committees/SHGs/JLGs/User Groups in command area of completed projects may be newly promoted or existing groups may be strengthened to ensure sustainability of the interventions completed. (Action: Agri Dept/KVK/NABARD/NGOs)



- The micro livelihood plans involving the watershed community, VWC and NGO may be prepared and banks may finance such activities (Action: Govt Dept/Banks).
- Banks to take benefit of concessional refinance facility made available for financing in existing watershed projects of NABARD based on banking plans (Action: Banks/NABARD/PIA)
- Awareness creation may be done on effective utilization of “Plasticulture in agriculture”, like plastic mulching, drip irrigation, shade net, lining of Farm ponds, etc. (Action: Agri deptt.)
- Green Manuring, vermicomposting, organic manure preparation/usage may be promoted and awareness creation may be done among farmers. For preparation of organic inputs infrastructure support may be provided to farmers/village entrepreneurs. (Action: Agri Dept.)

### 2.2.3 – AGRICULTURE INFRASTRUCTURE – OTHERS

#### 2.2.3.1 Introduction:

In terms of revised Priority Sector Guidelines of Reserve Bank of India, agriculture infrastructure investments like Tissue culture labs, seed production units, Bio fertilizer / bio-pesticide units, vermi-compost units, etc. have been classified as agriculture infrastructure items under agriculture credit. These are not covered in other chapters and are contemporary for agricultural development as discussed in this chapter.

#### 2.2.3.2 Current status/credit flow/recent policies, interventions

**a) Agri. Bio-technology & Tissue culture:** Biotechnology is modern technology that encompasses techniques such as molecular biology, plant tissue culture, animal tissue culture, microbial and enzyme biotechnology, agri-biotechnology and genetic engineering for developing better plant varieties, superior livestock, quality seed production, process and product development. Use of bio-fertilizers, bio-pesticide, rhizobium and bio-control agents are traditional processes to replace use of chemicals by natural components.

Tissue culture can be used to improve productivity of planting material through enhanced availability of stock with desired traits. Micro propagation is one of the important contributions of Plant Tissue Culture to commercial plant propagation and has vast significance. Tissue culture can ensure disease free planting material and will enable uniform quality and high productivity. In the district, cultivation of tissue culture raised G-9 variety of banana is most popular. The district has congenial climate for development of horticulture and allied activities. Fruit crops like Mango, Papaya, Banana, Custard apple are grown in the district on a large scale and there is further demand due to area expansion under these crops. If tissue culture disease free saplings are produced in the district, there is ready market for it.

**b) Seed Production:** Seed is a critical determinant in increasing the agricultural production. The performance and efficiency of other inputs depends on the quality of seed. Certified/quality seed plays an important role in achieving higher yields. Hence, supply of quality seed to the farmers is one of the most important interventions to increase the production and productivity of any crop. Every year about 63149 qtls of seed is being distributed in the district covering both Kharif and Rabi Seasons. The Seed savers groups/Village Programme can ensure supply of quality seed to the farmers in time and at their places at affordable prices besides ensuring quick multiplication of new seed varieties in a shorter time in that block based on the crop situation. Concentrated area approach needs to be followed under this scheme.

**c) Bio-pesticides /fertilizer:** Organic Farming that would primarily focus on creation of an eco-system that can achieve sustainable productivity without use of chemical fertilisers and pesticides. The application of organic manure and bio-fertilisers, including the utilization of crop residues, agro-waste, vermi-compost, etc. to improve the soil fertility. The associated activities could be organic input production to ensure supply of quality inputs at reasonable prices.

**2.2.3.2. Infrastructure and linkage support available, planned and gaps:** There is limited awareness and infrastructure available for seed production, bio-pesticide and bio-fertilizer usage, organic farming and mulching in the district. Though these activities are promoted under various programmes of agriculture department/KVK in the district there exists good potential and scope for further popularisation as well as providing infrastructure for the same. Under NABARD's various farm sector programmes viz. TDF, watershed, Sustainable Development, FPO Programs the training/capacity building and unit establishment support on various aspects of organic farming including vermicomposting is provided. The KVK has set up a seed bank under Lead Crop project of NABARD in Khandbara cluster of Navapur block of the district. There are seed savers groups promoted by BAIF in remotest Dhadgaon and Akkalkuva blocks for conservation of indigenous germplasms/cultivars, these groups need to be federated and strengthened with infrastructure assistance.

**2.2.3.3. Assessment of potential for the financial year 2022-23 (physical and financial terms):** Based on the above facts, potential for the sector is worked out as given below:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Seed production, Processing/Tissue Culture Unit	No.	200.00	3	600.00	510.00
2	Bio control labs/Bio-pesticides / Bio-Fertilizers Units	No.	75.00	3	225.00	191.25
3	Vermi Composting Unit	No.	1.00	450	450.00	405.00
4	Organic Inputs Manufacturing Unit	No.	10.00	15	150.00	135.00
5	Organic Farming	Ha	0.40	100	40.00	36.00
6	Polythene Mulching	Ha	0.30	500	150.00	135.00
	<b>Total</b>				<b>1615.00</b>	<b>1412.25</b>

There is increase in unit cost of permanent type vermicomposting unit which is a potential activity gaining momentum in the district on commercial scale, including NABARD supported projects. Hence there is an upward revision in the potential in this sector compared to last year's potential.

**2.2.3.4. Critical intervention required for creating a definitive impact:** Bankers need to come forward for credit linkage for popularising the activities like commercial production units for Seed production, Bio-pesticides / fertilizers, Vermi Composting, other Organic inputs, establishment of seed bank, tissue culture units etc.

#### 2.2.3.5. Suggestions / action points

- Bio-fertilizer production plant to be set up and supported to meet the growing demand of bio-fertilizer from farmers. **(Action: Govt. Dept.)**
- Awareness about the commercial production of seed, organic inputs, use of polythene mulching especially in vegetable crops may be created. The potential of organic farming in Dhadgaon and Akkalkuva blocks may be tapped with required infrastructure support. **(Action :Agri.Dept./ KVK / NABARD)**
- Consolidation of Seed Savers Groups in to Seed Producers FPO to upscale the indigenous germplasm multiplication and its scientific storage **(Action: KVK/BAIF/Agri Dept/NABARD)**
- Banks may consider sanctioning loans and government may promote qualified entrepreneurs for setting up of commercial bio control labs in district to meet the demand of bio pesticide and fertilizers from district. **(Action: Banks/KVK/ Agri Dept)**

**2.3. AGRICULTURE- ANCILLARY ACTIVITIES****2.3.1 FOOD AND AGRO PROCESSING****2.3.1.1. Introduction:**

Food and Agro Processing sector encompasses processing of raw materials (food / feed) from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock, fisheries etc. The sector plays an important role in preservation and increase in shelf-life of food, ensuring food security and creation of gainful employment to local population. The sector is important for backward integration in producing districts and forward market integration in consumption centres within or outside the district.

Major crops cultivated in the district during Kharif season are jowar, bajra, maize, green gram, black gram, pigeon pea, soyabean, sesame, groundnut and cash crops like cotton and sugarcane, whereas in Rabi season major crops cultivated are wheat, gram, jowar and safflower and in summer season groundnut and bajra are cultivated. Major fruit cultivation in the district comprises of mango, custard apple, banana, papaya etc. while Chilli and Onion are major vegetable crops grown in the district. Banana, Papaya, Cotton and chilli are major crops in Nandurbar which can provide raw material for processing apart from other commodities like pulses, minor millets, custard apple and mango. The Non-Timber Forest Produce (NTFP) is also available in district for processing and value addition.

The ground level credit flow in the sector was ₹ 2350 lakh, ₹ 5158 lakh and ₹ 1404 lakh during the years 2018-19, 2019-20 and 2020-21 respectively.

**2.3.1.2. Infrastructure and linkage support available, planned and gaps:**

Government of India (GoI) has approved a new Central Sector Scheme – Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with an allocation of ₹ 6,000 crore. PM Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. GoI announced in 2014 setting up of a Special Fund viz. Food Processing Fund of ₹2,000 crore in NABARD for providing direct term loans at affordable rates of interest to Designated Food Parks (DFPs) and food processing units in the DFPs. An Agro Processing Cluster (APC) in Nandurbar block has been designated in August 2019 under the scheme for Nandurbar district with project cost of ₹ 27.06 cr which is under implementation.

Infrastructure presently available, planned and gap therein are indicated in Chapter on MSME. For food & agro processing industry the raw material of agro-commodities like cotton, paddy, pulses, millets, fruits like Banana, Papaya, Mango and vegetables like chillies, onion for processing is available in sufficient quantity in the district.

**2.3.1.3. Assessment of potential for the period financial year 2022-23 (Physical and financial terms):**  
Based on the above narration, potential for the sector is worked out as given below:**A. Assessment of long term potential : (No. of new units to be established)***(Amount in ₹ lakh)*

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical Units	TFO	Bank Loan
1	Cotton Ginning and Pressing	No.	65.00	16	1040.00	884.00
2	Dal Processing (SME)	No.	6.00	45	270.00	229.50

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical Units	TFO	Bank Loan
3	Chillies grinding & processing (SME)	No.	6.00	90	540.00	459.00
4	Oil Extraction Units- Groundnut/Soybean(SME)	No.	21.00	20	420.00	357.00
5	Fruit Processing-Pulp, Amchur Powder, Custard Apple Pulping	No.	12.00	40	480.00	408.00
6	Mini Rice Mill (Home Units)	No.	2.00	60	120.00	102.00
	<b>Total</b>				<b>2870.00</b>	<b>2439.50</b>

There is upward revision in the potential for term loan on account of increase in number of units for chilli processing, paddy processing, oil extraction, dal mills and fruit processing on account of favourable ecosystem for these activities in the district.

**B. Assessment of potential for working capital: (Both for existing units and new units to be established)**

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Cotton Ginning and Pressing	No.	40.00	18	720.00	648.00
2	Dal Processing (SME)	No.	2.00	55	110.00	99.00
3	Chillies grinding & processing (SME)	No.	2.00	120	240.00	216.00
4	Oil Extraction Units- Groundnut/Soybean(SME)	No.	10.00	22	220.00	198.00
5	Fruit Processing-Pulp, Amchur Powder, Custard Apple Pulping	No.	4.00	45	180.00	162.00
6	Mini Rice Mill (Home Units)	No.	0.50	65	32.50	29.25
	<b>Total</b>				<b>1502.50</b>	<b>1352.25</b>

There is upward revision in the estimated potential due to increase in unit cost of chilli processing units, increase in potential of new units for dal, chilli and fruit processing. Also the potential has gone up for working capital loan on similar lines & proportion as that of term loan taking in to account the potential for processing of various agro commodities in the district. The WC requirement of the already existing units has also been taken into account while arriving at the potential.

**2.3.1.4. Critical intervention required for creating a definitive impact:** For giving the required boost to the industry, uninterrupted power supply needs to be ensured. Further, the DIC should make efforts to popularise the various schemes on food and agro processing. The new/emerging entrepreneurs to be guided and handholding to be provided for promotion of new industries to be set up in the district. The State Government should encourage start up ecosystem for food and agro processing with scheme support on priority to the willing entrepreneurs from district.

**2.3.1.5. Suggestion /Action points**

- Uninterrupted power supply in the MIDC areas need to be ensured. (Action: Govt. Dept.)

- Awareness creation about DIC schemes and capacity building of entrepreneurs as well as Staff of DIC is needed for guiding the potential entrepreneurs. (Action : Govt. Dept./ DIC)
- Provide loans to unemployed youth trained by MCED/MITCON for agro and fruit processing. (Action : Banks)
- Agri. Dept./MSRLM/MAVIM/Tribal Dev Dept. may train women SHGs and farmers groups for taking up primary processing activities and efforts may be made to link these primary processing units with bigger food processing units in the district or outside. (Action: Agri. Dept./MSRLM/MAVIM)
- Special project for mango processing/custard apple pulping /Mahua Flower value addition/Millets processing for the SHGs of Tribal Women. (Action : Tribal Dept./MSRLM/MAVIM)
- NGOs/CSR partners may come forward to handhold and train the unemployed youth in agro processing activities and also establishing marketable brands with strong forward linkages by bringing in the technical expertise available. (Action : NGOs)
- The FPOs promoted under MACP have been provided with the primary processing infrastructure, optimum utilisation of the provided infrastructure with concrete forward and backward linkages may be established (Action: Agri Dept/ATMA).

## **2.3.2. AGRICULTURE ANCILLARY ACTIVITIES – OTHERS**

### **2.3.2.1 Introduction:**

Agriculture Ancillary activities provide necessary vigor and deepening of the agriculture sector activities. Primary Agricultural Cooperative Societies (PACS) undertake a wide variety of operations such as lending, inputs sales, consumer goods sales, farm produce purchase and processing, and deposits collection. Forming a producer organization/company can also provide access to timely and adequate finance, build capacity and provide linkage to markets. Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance productivity of crops/animals and ensure increased income to farmers. Agri-Business Centres are commercial units of agri ventures established by trained agriculture professionals. These supplementary activities provide necessary boost/support for agriculture development.

### **2.3.2.2 Availability of infrastructure, critical gaps & interventions required, action points/issues to be addressed:**

There are 235 Primary Agriculture Cooperative Societies (PACS) with 116416 members and ₹ 9912 lakh loan outstanding at the members' level in the district. There are 110 non-agricultural credit societies, 56 ECCS and 46 other non-agricultural societies. There are 18 producer organisations with membership of about 3600 farmers already registered and their handholding is being done by POPIs with NABARD support. Further, Agriculture Technology Management Agency (ATMA) have formed 12 producer companies in the district. Beside these about 5 FPOs are registered in the district voluntarily without any support from Govt agencies.

There has been good amount of convergence mobilised for NABARD promoted FPOs in the district viz. Rajiv Gandhi Science Technology Mission support for establishment of Mango and Aonla processing unit & incubation support from Sahyadri-Tata Strive for Cillage FPC, Manav Vikas Mission and Bayer foundation CSR support for commercial vermicomposting, dal processing, bamboo processing activities for FPOs promoted by Lupin Foundation in Taloda and Akkalkuva Blocks. These convergence support will help the FPCs to diversify and increase the business turnover sustainably.

**2.3.2.3 Assessment of potential for the financial year 2022-23 (physical and financial terms):** Based on the above facts, potential for the sector is worked out as follows:

(Amount in ₹ lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Producer Organisations	No.	30.00	15	450.00	405.00
2	ACABC	No.	10.00	20	200.00	180.00
3	Loans to PACS/Societies/APMCs	No.	20.00	20	400.00	360.00
	<b>Total</b>				<b>1050.00</b>	<b>945.00</b>

There is an increase in the potential on account of increase in units under ACABC scheme as there is potential for encouraging the rural enterprising youth already having skill sets to set up agro enterprises in the district. Also there are societies/federations which have potential of credit linkages for undertaking various commercial activities in the district which can be supported from Agri Infrastructure Fund (AIF) and PACS as MSC schemes with special refinance support from NABARD for concessional line of credit.

**2.3.2.4. Critical intervention required for creating a definitive impact:** There is requirement of close handholding of the FPOs by professionals. Strengthening of backward and forward linkages is required for making producer companies as sustainable business entities.

The FPO ecosystem in the District is becoming vibrant, to keep the FPC vibrancy intact it is required to prioritise support to FPCs in various relevant schemes of Agri/AH and other line departments. Most of the FPCs registered in the district are tribal FPCs. Thus, the Tribal Development Department may prepare a holistic development roadmap for all the Tribal FPCs along with creating required infrastructure for concrete backward and forward linkages.

#### 2.3.2.5. Suggested action points

- Awareness about the ACABC scheme among the various stakeholder needs to be built up. Exposure visit of the Bankers' to successful Agri-preneurs supported under ACABC or otherwise may be undertaken. (Action : Govt.Depts./ KVK/ NABARD)
- There is scope for promotion of commodity specific cluster based FPOs in the district viz. Mango, Banana, Papaya, custard apple, onion, GI-Pigeon Pea, Millets, Fish, Milk, Chilli, Paddy etc. The handholding for strengthening of forward and backward linkages needs to be done. (Action: KVK/Agri Dept/ATMA/NABARD)
- Banks should come forward to extend working capital and term loans to FPOs/Farmers Collectives/Societies having concrete business plans with good management.(Action : Banks)
- Almost all the FPOs in district are tribal FPOs, the tribal department can support these FPOs with initial working capital to start business activities. (Action: Tribal Dev Dept/ATMA)
- The FPOs should be made aware about NABARD, SFAC, NABKISAN grant/loan schemes so that they can avail its benefits. (Action: ATMA/NABARD/KVK)
- CSR agencies willing to invest in district can help the FPCs to create backward and forward linkage infra-structure to upscale and diversify FPO operations. (Action: CSR partners)
- In each block, the best performing FPO (preferably with strong forward linkage network) may be identified as Umbrella FPO and all the stakeholders to support this FPO for connecting other emerging FPOs for leveraging its value addition and forward linkages network (Action: Agri Dept, ATMA, KVK, NABARD)

### 2.3.2.6. Other related issues

As per revised RBI Guidelines on Priority Sectors, Loans to Primary Agriculture Credit Cooperative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, Loans under Agri Clinic and Agri Business Centre (ACABC) Scheme are included in other ancillary activities of agriculture and the finance under ACABC scheme is classified as priority sector finance under new priority sector guidelines.

The GoI has launched a subsidy based Credit Linked Scheme for establishment of ACABC. NABARD is the channelizing agency for the subsidy to Banks. The ACABC scheme has got administrative approval for continuation during 2021-22.

The Central Sector scheme guidelines on promotion of 10000 FPOs have prioritized Aspirational Districts (with allocation of 15% of FPOs) like Nandurbar where it is expected to develop cluster specific FPOs in each block over the next 5 years, 3 FPOs have been registered by Development Support Centre (DSC) as CBBO under the Scheme. Also during the 2018-19 budget, Launching of “Operation Greens” for all fruits and vegetable crops on the lines of Operation Flood & with a view to encouraging enabling environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100% tax exemption for FPOs with annual turnover of up to ₹ 100 crores.

#### **Tribal Development Fund Project to Convergence of Integrated Farming System leading to Successful Cillage FPO in Navapur Block of Nandurbar**

In the Year 2012 an Integrated Tribal Development Project in 8 villages in Khandbara cluster was sanctioned for implementation to Dr Hedgevar Seva Samiti, the parent NGO of Krishi Vigyan Kendra (KVK) Nandurbar. The program aimed at plantation of Mango (Keshar) and Aonla (N-7, Anand) in the field of 500 Tribal farmers from 8 villages over an acre of area (covering 500 acres) accommodating 30 mango and 26 aonla plantation. Though Mango was being planted in area, the project facilitated introduction of Aonla, that too commercial varieties in the cluster. Traditionally the area was known for subsistence cropping but the project brought the change in mindset of the people to move towards commercial horticulture. The project also brought in certain good practices like establishment of water lifting and irrigation support to 300 farmers with water user groups, establishment of a community group called Parisar Seva Samiti a cluster level committee which is taking up need based social activities like damaged CNB repair, annual Health checkup, vet camps etc. The project also helped the farmers to go for commercial vegetable cultivation by about 300 farmers. Farmers Grouped themselves in 50 activity-based groups. The landless families were provided with AH based livelihood like Poultry – colored breeds; Goat – Osmanabadi, a custom hiring Center was established by SHGs for Drudgery reduction; Processing – Mini rice mill/paddy thresher, chaff cutter like activities were promoted in the project ensuring inclusive development of the cluster.

The project completed its phasing in the year 2019. However, it was always thought and felt that the project must have sustainability with strong forward linkages and integration with value chain. Meanwhile Dr Hedgevar Seva Samiti presented the TDF-Wadi interventions to Rajeev Gandhi Science and Technology Commission, Govt of Maharashtra while deliberating on an Integrated Farming system based concept the commission. The TDF-Wadi project intervention impressed the commission to the extent that they agreed to support the Integrated Farming System (IFS) based project, titled CILLAGE based Area Development project (CADP) with financial assistance of ₹4.61 cr is sanctioned to Dr HSS covering cluster of villages from Navapur block. The project components include technical manpower support, development of dairy based livelihoods and allied activities, research extension, Kisan Suvidha Kendra, training and human development, FPC support, women technology park etc. The project is strengthening the technical manpower base and



convergence of lot of agri and allied activities. This project has made convergence in our TDF-Wadi project in the form of add on (wadi plus) support in the form of Integrated Farming Model viz. 1 gir cow, 20 colored breed (desi) backyard poultry, azzola production unit, vermicomposting, silage making unit, improved fodder species plantation, vegetable cultivation etc. with compulsory community contribution. A condition has been put in the project that to get IFS support, the beneficiary must have wadi planted in his field, the project envisages sustainable improvement in the income of the family by creating a mechanism for round the year farmer level cash flows. This also envisages more than doubling the income of the farmer so that the tribal family is fully engaged and need not migrate at any point of time during the year. This convergence has ensured sustainability under the TDF-Wadi intervention.

In any of the developmental projects, the success of the project mainly depends on how strong the backward and forward linkages are established with timely and proper integration into the value chain (especially when it is horticulture crop/perishables) to ensure better earnings to the farmers/beneficiaries. Keeping in view this aspect, it was decided to promote a "Farmers Producers Company (FPC)" which will act as a community owned platform and cater to the needs of the farmers in the aforesaid projects/interventions. In this connection, a FPO called "Cillage Farmers Producers Company (FPC)" was registered with value addition of wadi produce i.e. Mango and Aonla as core business model. NABARD out of PODF-1 sanctioned assistance of ₹ 11.14 lakh for 3 years for training, capacity building, exposure visit and administrative expenditure for the FPO. The processing activity being capital incentive, Rajiv Gandhi Science Technology Commission agreed to support the capital expenditure of Rs 54 lakh to purchase mango and aonla processing machinery and construction of sheds/working. NABARD also strengthened the FPC by sanctioning business development assistance of Rs 5 lakh as part of FPC contribution for purchase of machinery.

The Cillage FPC based at Khandbara in Navapur block with membership of 550 (almost all wadi owners) with share capital of Rs 6.40 lakh started operating in the month of March 2020 and had achieved turnover of close to Rs 1 cr (till March 2021) in a year in spite of COVID-19 pandemic with following business models like *Milk Collection* (about 400 LPD) and supply to Vasundhara Dairy, Subir at Dang, *Input Business & Farm produce marketing*, *Animal feed Making*, *Mango and Aonla Processing* – Mango/Aonla (pulp, juice, pickle, jam), *Training Capacity Building*, *Extension for KVK*

It may be pertinent to mention here that the Cillage FPC is also selected in to the "H-Square" FPC incubation center for Horticulture, a joint initiative of Sahyadri-Tata Strive to support value chain integration of Horticulture FPOs. This support will help FPC to establish strong value chain integration for getting better market price for the processed products.

In the same cluster recently, a Rural Haat project in Karanjali village was completed and a Shravani Watershed project's CBP phase is being implemented in Shravani Village falling in same cluster.

The aforesaid interventions have created self-suitable ecosystem in the project cluster thereby reducing the migration of tribal families.



**Cillage Farmers Producer Company**





### **Critical Interventions Required for Improvement of Agriculture Credit in Aspirational District**

- ✓ Rigorous follow-up with SLBC, Head offices of banks and other stakeholders for expansion of bank branch network in underserved areas viz. Dhadgaon, Akkalkuva and Taloda blocks of District.
- ✓ Sensitize bankers with trainings, exposure visits about various financing models, existing potential for financing in Agri Sector with involvement of Agri Dept, KVK and LDM office.
- ✓ Sensitize bankers for extending additional agricultural credit needs of good clientele with proven track record with bank.
- ✓ Plan and Organize village level agricultural credit camps involving all stakeholders like banks, gramsevak, talathi, agri assistants etc.
- ✓ Invite the borrowers with demonstrated successful credit models to share their experiences at BLBC, DLCC and all other relevant bankers' forums to cross learn the financing opportunities
- ✓ Create awareness about schemes of GOI like Agri Infra Facility, PMFME, FPO financing, Agri Clinic Agri Business Centers (ACABC), PMEGP with involvement of bankers, district administration and all line departments/stakeholders.
- ✓ Promote Joint Liability Group (JLG)/SHG/FPO financing with involvement of NGOs and banks together to push credit for potential activities in group mode.
- ✓ Demonstrate impactful credit convergence models in NABARD projects like watershed, TDF-Wadi, FPO projects for wide adoption among bankers.
- ✓ Invite the agencies/corporates making tripartite agreement (like poultry contract farming) with bank and borrowers with arrangements for timely recovery to sensitize bankers for proactive financing.
- ✓ Get bank specific CD ratio improvement action plan prepared from the banks with CD ratio less than 40 percent and get it approved in DLCC for regular monitoring at district and state level.
- ✓ Involve controlling heads of the banks for internalizing the credit targets, proactive follow-up and monitoring of the GLC in agriculture at district level.
- ✓ Make arrangements for due appreciation through district collector for bankers who are financing agriculture proactively and financing innovative models in agriculture like cold chains, Mushroom farming, bee keeping, organic inputs etc. to motivate others.

## **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 Aatma Nirbhar 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:

- i. To help the MSMEs in this difficult situation in terms of finance, raw materials, labour, permissions, etc.
- ii. To help the MSMEs capture new opportunities including manufacturing of medical items & accessories.

- iii. 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](http://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.

#### ❖ **Analysis of present status of industrial scenario in Nandurbar:**

Nandurbar district is one of the most backward districts in Maharashtra as per the data published by Government of India for MGNREGA. It is industrially backward and is lacking not only in entrepreneur skills but also infrastructure facilities required for the development of industries. Work of setting up of new MIDC at Bhaler in Nandurbar district is under progress which is expected to improve the industrial position in the coming years as industrial plot allotment has already started.

As per 2011 Census, out of the total population of 16.48 lakh, fully employed persons were 6.64 lakh, partly employed were 1.28 lakh. There are total 3810 industrial units registered with DIC under Udyog Aadhaar. Among these, food processing & beverages, textiles and other business activities are important industrial activities whereas metallic products, non-metallic mineral products, fabricated metal products, furniture manufacturing, are other activities in the district.

In order to provide opportunities to self-employment in the secondary and tertiary sector and raise the income level, it is necessary to provide institutional support for investment credit and working capital requirement to units engaged in activities falling under RNFS. There is good scope for RNFS activities in the district. Activities like Rural Tourism at Toranmal, cottage and village industries like carpentry, earthen pots, woollen blankets, weaving of textile, copper/brass utensils, local/unique agro produce (mango, banana, papaya, chilli) processing etc. can be encouraged and given priority.

As on 31 March 2021, cumulatively there are total 3810 registered units with investment of 79041 lakh in Nandurbar with DIC, Nandurbar of which 1468 under Manufacturing and 2342 under service sector. During FY 20-21, total 136 units (33 under manufacturing and 103 under service sector) were registered with DIC with investment of ₹2060 lakh. The summary details of units registered with DIC cumulatively categorised as per new definition are as under;

Sector	Category	No of Units Registered	Investment in ₹Lakh
Manufacturing	Micro	1462	56643.14
	Small	6	5163.00
	Medium	0	0
<b>Sub Total Manu.</b>		<b>1468</b>	<b>61806.14</b>
Service	Micro	2339	16067.74
	Small	3	1167.00
	Medium	0	0
<b>Sub Total Service</b>		<b>2342</b>	<b>17234.74</b>
<b>Grand Total</b>		<b>3810</b>	<b>79040.88</b>

(Source: Year wise UAM data from DIC, Nandurbar)

### 3.2. Infrastructure and linkage support available, planned and gaps:

#### A. Availability of power:

All the 943 villages in the district are electrified. However, there is a frequent power cut in the district and although the number of electrified villages seems to be more, the actual availability of uninterrupted power in remote villages, especially in Dhadgaon and Akkalkuva blocks for industrial purpose is a major constrain.

#### B. Technical training institutes:

There are number of technical training institutes, colleges both in public and private sector and MITCON, MCED, DIC, KVIB and a few private consultancy agencies provide consultancy services to prospective entrepreneurs. However, skill up gradation training facilities for the beneficiaries under Government sponsored programs such as MPBCDC, KVIB are not adequate. There is also a need to have training to the DIC staff for promotion of new industries to be set up in the district.

#### C. Establishment of industrial estates:

The setting up MIDC at Bhaler with proposed area of 600 ha in Nandurbar block is ongoing of which 300 ha has been opened up for allotment of industrial plots. There is one fully established MIDC in Navapur block on an area of 64.19 ha with 105 allotted industrial plots. The Ministry of Food Processing designated Tribal Agro Processing Cluster (APC) is under implementation under PM Kisan Sampada Scheme at Pathrai, Nandurbar block. Industrial associations demand for allotment of more land for the MIDCs.

#### D. Availability of raw material:

Minerals of economic value are not found in the district. Mud used for making bricks, sand and metal stone used for construction purpose are the only important minerals found in Nandurbar district. Raw material required for agro based industries, non-metal mineral based industries, textiles and forest based industries are adequately available within the district.

It is expected that the growth of MSMEs will boost up in and around Nandurbar district due to the nearness to Dhule district and its connectivity to the Delhi-Mumbai Corridor Project.

The ground level credit flow for MSME sector was ₹ 26636 lakh, ₹ 21686 lakh and ₹ 16161 lakh during the years 2018-19, 2019-20 and 2020-21 respectively.

**3.3. Assessment of potential for the financial year 2022-23 (physical and financial terms):** Based on the past trend, availability of infrastructure, potential for the sector is worked out as given below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Estimated Potential for FY 2022-23			
A	Term loan	Unit cost	Physical units	TFO	Bank Loan
a	<b>Manufacturing Sector Enterprises</b>				
i	Micro Enterprises	35.00	150	5250.00	4200.00
ii	Small Scale Industries	140.00	4	560.00	448.00
iii	Medium Industry	2000.00	1	2000.00	1600.00
	<b>Subtotal a</b>			<b>7810.00</b>	<b>6248.00</b>
b	<b>Service Sector Enterprises</b>				
i	Micro Enterprises	24.00	300	7200.00	5760.00
ii	Small Scale Industries	110.00	3	330.00	264.00
iii	Medium Industry	0.00	0	0.00	0.00
	<b>Subtotal b</b>			<b>7530.00</b>	<b>6024.00</b>
	<b>Total Term Loan</b>			<b>15340.00</b>	<b>12272.00</b>
B	<b>Working Capital</b>				
a	<b>Manufacturing Sector Enterprises</b>				
i	Micro Enterprises	13.00	350	4550.00	3640.00
ii	Small Scale Industries	49.00	10	490.00	392.00
iii	Medium Industry	400.00	2	800.00	640.00
	<b>Subtotal a</b>			<b>5840.00</b>	<b>4672.00</b>
b	<b>Service Sector</b>				
i	Micro Enterprises	8.00	655	5240.00	4192.00
ii	Small Scale Industries	33.00	44	1452.00	1161.60
iii	Medium Industry	0.00	0	0.00	0.00
	<b>Subtotal - b</b>			<b>6692.00</b>	<b>5353.60</b>
	<b>Total Working Capital</b>			<b>12532.00</b>	<b>10025.60</b>
<b>MSME Grand Total</b>				<b>27872.00</b>	<b>22297.60</b>

There is upward revision in the potential for MSME sector over the previous year as the increased working capital requirement of functional units under each category has been taken into account. The aspects like existing units, existing MIDC in Navapur, new MIDC at Bhaler, Nandurbar and Agro Processing Cluster at Nandurbar block have also been taken into account while assessing the potential for new units under the sector.

### 3.4 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.
- The process of development of MIDC at Bhaler, Nandurbar block, APC establishment needs and operationalization of units to be expedited which will encourage the new entrepreneurs in the district.
- Vocational/skill up gradation programme with the help of master craftsmen can be arranged in collaboration with the banks and government agencies.
- DIC / KVIB and other sponsoring agencies may strengthen post sanction supervision / guidance for the units financed by the banks under various govt. sponsored programmes. Close coordination among agencies involved in promotion of MSME to be ensured particularly among DIC, KVIC, MCED, MITCON, and MSRLM.
- Non-availability of uninterrupted power supply hampers the growth of industries. The State Govt. should take necessary steps to ensure uninterrupted power supply to industrial units.
- Exhibitions cum sales outlets may be organised at periodical intervals at important places.
- Farmers Collectives/SHGs/JLGs to be graduated through intensive training to take up activities under this sector and credit worthy groups with concrete business proposals may be financed.
- In the industrial estates, some plots may be reserved and preferentially allotted to good performing FPO/FPCs/SHG federation etc. for establishing commercial units.

NABARD is supporting through grant based training Programs like setting up of FPOs in Agriculture as well as allied activities, the business development grant for working capital or purchase of small machineries is also provided to the qualifying FPOs. Further through Micro Entrepreneurship Development Programs (MEDPs) and Livelihood Entrepreneurship Development Programs (LEDP) of NABARD the members of matured SHGs/JLGs can be provided trainings on livelihood entrepreneurship. The Skill Development support of NABARD helps rural youth for enhancing need based skills through NGOs/RSETIs with focussed training and practical with an objective to make the trainees employable.

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

## CHAPTER 4

### CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION and HOUSING

#### 4.1 Credit Potential for 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 needed credit for financing exports. Export credit by banks is an eligible item in 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 GoI; 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 center 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.

**Available Export Potential:** Maharashtra is the leading state in the country for export of agriculture produce. The Government of Maharashtra has come out with Agriculture Export Policy 2019, for the state. MSAMB is the nodal department for implementation of Maharashtra Agri Export Policy. The policy focus is on developing potential clusters for export oriented production of specific products.

Gol has approved and notified 8 Agri Export Zones (AEZs) in MH (48 in India) for various crops/products. In the banana AEZ cluster, Nandurbar has been identified as one of the cluster districts along with other 7 districts. In the State policy, 21 commodity specific clusters have been identified. Nandurbar along with Nagpur and Buldhana are the identified districts for red chillies export promotion under spices category. Vision Document of Nandurbar for 2022 aims at making Nandurbar as Chilli capital of India.

In Nandurbar district, there is a potential for export of vegetables especially chilli, okra, fruits like mango, banana, papaya and GI registered product-Pigeon pea (Tur/Arhar) due to close vicinity to Surat & Nasik where export firms services are readily available. Recently attempts are being made by one of the FPC to export animal feed. But the farmers/their collectives' need to be guided properly and existing producer groups to be strengthened for better export oriented backward and forward linkages. Efforts of export were made by the Krishi Vigyan Kendra, Nandurbar organising a group of 125 farmers from Khandbara area of Navapur block for link between exporters and farmers for export of vegetables, especially lady's fingers, and export was made on a small scale. However, the same could not be continued due to non-availability of sufficient export quality product at a given point of time. The Agriculture Technology Management Agency (ATMA) under World Bank supported MACP project has established 10 producer companies & NABARD is promoting 19 FPOs in various parts of the district. Hand holding support can be provided to them for harnessing the export potential. Small quantity of Bananas was exported from Shahada block during last year to Gulf countries.

The ground level credit flow for export sector was ₹ 156 lakh, nil and ₹ 344 lakh during the years 2018-19, 2019-20 and 2020-21 respectively.

**4.1.2 Assessment of potential for the financial year 2022-23 (physical and financial terms):** Based on the above facts, potential for the sector is worked out as given below:

There exists export potential in the district for agro commodities. However, taking into consideration the position of banking network in the district and non-availability of specialized branches for export credit, the above potential might be tapped even by the branches located outside the district. In view of these facts, potential for the sector is worked out as given below.

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Export Credit for various Commodities (Banana)	No.	3.00	40	120.00	108.00
	<b>Total</b>				<b>120.00</b>	<b>108.00</b>

Though there are agro commodities like Banana, Papaya, Onion, Red chillies grown in the district which have export potential, there are no export oriented backward and forward linkages established



in the district. Further, there is lack of specialised export credit bank branches as well as lack of export houses in the district. The export organised in the district indicate potential for Bank finance. Thus, there is increase in the export potential for the district over the last year.

#### 4.1.3 Critical Interventions and Suggested Action Points

- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification at local level, packing, 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 issues such as Certification becoming expensive to small exporters is 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.
- 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.
- Need for diversification of export destinations as 40% of agri-exports are 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.
- Since the value added products (e.g. amchur powder, garlic paste) have huge demand, processing plants need to be set up for boosting exports.
- As the district is near from a big markets like Surat, Nasik the export houses existing therein can play a very important role in starting the export activity in the district. The Krishi Vigyan Kendra (KVK)/local Entrepreneurs involved in export based on the previous experience can handhold the producers groups of potential commodities for export.
- Potential clusters, farmers groups, FPOs can be connected to avail the export facilitation services from the Export Promotion center.

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

## 4.2 Credit Potential for Education

### 4.2.1 Introduction

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

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

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

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

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

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

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, as 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.

In Nandurbar district, there are 1965 primary schools, 254 middle/secondary schools, 71 higher schools and 41 colleges. Apart from the above, there are two Engineering diploma colleges having students capacity of 552 seats and one Engineering Degree college having students capacity of 420. The new Government medical college has been operationalised this year in the District with student capacity of 100. The number of students studying in higher secondary schools and colleges is given below:

Type of Schools	Higher Secondary			Colleges		
	Boys	Girls	Total	Boys	Girls	Total
Local PRI schools	317	158	475	0	0	0
Private Schools (Granted)	12943	9966	22909	8488	4954	13442
Private Schools (Non-Granted)	1466	1183	2649	2816	1059	3875
<b>Total</b>	<b>14726</b>	<b>11307</b>	<b>26033</b>	<b>11304</b>	<b>6013</b>	<b>17317</b>

From the above, it can be observed that large number of students have to go outside Nandurbar for higher education like Engineering, Medical etc. which offers a good potential for bankers in the district for education loan.

#### 4.2.2. Infrastructure and linkage support available, planned and gaps:

The total population of Nandurbar district as per the 2011 Census is 16,48,295. The male and female population is 8,33,170 and 8,15,125 respectively. Of this 69.28% population belong to ST category. Currently literacy rate is 64.38% (males: 72.17% and females: 56.47%) (Census of India, 2011). The literacy rate in urban area is 76.36% and in rural area is 50.69%. There is a potential for extending education loans because of the presence of good number of basic educational institutions in the district as also the fact that parents are willing to send their wards for higher education elsewhere in India and abroad.

The ground level credit flow for education sector was ₹ 233 lakh, ₹ 263 lakh and ₹ 200 lakh during the years 2018-19, 2019-20 and 2020-21 respectively.

**4.2.3 Assessment of potential for the financial year 2022-23 (physical and financial terms):** Based on the above facts, potential for the sector is worked out as given below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Education Loans	No.	6.00	400	2400.00	1920.00
	<b>Total</b>				<b>2400.00</b>	<b>1920.00</b>

There is downward revision in the number of education loans on account of large number of students who have migrated and may go out for higher studies on account of COVID-19 pandemic. The tribal department also provides scholarships/education grants to the students for higher education.

#### 4.2.4. Critical intervention required for creating a definitive impact:

Establishment of higher education institutes in Government sector, especially for professional courses, will not only boost the education loans in the district but will also help in changing the educational background of the district.

#### 4.2.5 Suggestion / action points

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

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

## 4.3 Credit Potential for 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. Govt has resolved 'Housing for all by 2022' and accordingly has encouraged the Housing Sector through budgetary announcements related to various initiatives such as Affordable Housing that gives tax relief and Pradhan Mantri Awas Yojana – Gramin (PMAY-G) that aims at providing 1.95 crore houses in the second phase of PMAY-G (2019-20 to 2021-22)

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

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

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

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

As regards Nandurbar, as per 2011 Census, the population of the district is 16.48 lakh. Out of this, 13.72 lakh people live in rural area and 2.75 lakh people live in urban area. As regard number of households, there are 323521 households in the district as per 2011 census. Of the total households 272783 households are rural households. About 50% of the population of the district comprises of working force.

The ground level credit flow in the sector was ₹ 3194 lakh, ₹ 4231 lakh and ₹ 6426 lakh, during the years 2018-19, 2019-20 and 2020-21 respectively.

#### 4.3.2. Infrastructure and linkage support available, planned and gaps:

Under Prime Minister Awas Yojana, 25059 dwelling units (sanction- 38574), under Shabari Awas Yojana 2623 units (sanction-5766) and under Ramai Awas Yojana 660 units (sanction- 660) have been completed till 31 March 2020 in the district. During 2020-21, under Prime Minister Awas Yojana, target of 40612 units is set against which 33432 units have been sanctioned.

**4.3.3. Assessment of potential for the financial year 2022-23 (physical and financial terms):** Based on the above facts, potential for the sector is worked out as follows:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Housing Loans - Construction of new houses	No	11.50	1300	14950.00	11960.00
2	Housing Loans - Renovation/repair of old houses	No.	5.00	400	2000.00	1600.00
	<b>Total</b>				<b>16950.00</b>	<b>13560.00</b>

As the housing loan sector has been given more importance as per new priority sector guidelines and the normal increase in the prices, the unit cost has been revised upward over the last year. However, the same is much lower when compared with the policy guidelines considering the credit absorption in the district in the sector. The upward increase in the potential is due to the increase in the unit costs for both new houses as well as repair/maintenance of old houses as cost of construction has gone up.

#### 4.3.4. Critical intervention required for creating a definitive impact:

Banks need to pay more attention to housing loan sector especially after it is included in the priority sector and to align credit with governments thrust for housing for all.

#### 4.3.5. Suggested action points

- Banks may ensure satisfactory progress under Government Housing scheme like PM Awas Yojana. **(Action : Banks)**
- Govt. Departments should extend necessary help to banks to expand credit and ensure recovery. **(Action: Govt.Depts.)**
- Banks to extend adequate credit to minorities and women so as to meet the benchmark prescribed by RBI. **(Action : Banks)**

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

## CHAPTER 5

### CREDIT POTENTIAL FOR INFRASTRUCTURE

#### 5.1 Infrastructure – Public Investments

Infrastructure is best envisioned as services that come from a set of public works, not as physical facilities. In concept, rural infrastructure can expand rural economies by raising productivity levels, allowing expansion in the use of other resources, and attracting resources, thus an effective driver of growth for increase in productivity in agriculture and poverty reduction both within and outside agricultural sectors.

##### 5.1.1. Rural Infrastructure Development Fund (RIDF)

###### 5.1.1.1 Background

NABARD has partnered with various State Governments in the creation of rural infrastructure out of RIDF. 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. Allocation of ₹ 30,000 crore has been made for 2020-21 under RIDF XXVI. The cumulative allocation under RIDF has reached ₹ 368875 crore including ₹18,500 crore under Bharat Nirman. The cumulative sanction under RIDF has reached ₹19088.28 crore and the utilisation accounted for 78% besides, ₹18,500 crore under Bharat Nirman. So far, Maharashtra State has been sanctioned loans under RIDF for rural infrastructure projects covering wide range of 37 sectors like irrigation, drinking water supply, watershed development, anganwadi centres, check dams, warehousing, roads and bridges, etc. Some of the cumulative benefits accrued on account of RIDF projects under all tranches in Maharashtra so far include strengthening of 23720 kilometres of Roads and Bridges, benefitting 46154 villages and connecting 17354 marketing centres, 5316 tourist spots and 6094 pilgrim centres. Development of watersheds has covered 140541 Ha of area while 14446 villages have benefitted from construction of Anganwadis. Minor irrigation projects have benefitted command area of 6.26 lakh ha. The implementation of the projects have generated non-recurring employment of 5240.34 lakh and recurring employment of 18667.21 lakh man days. Further, waste water management projects are being implemented in 122 villages covering a population of 288000.

**5.1.1.2 Status of RIDF in the district:** During FY 20-21, under RIDFXXVI tranche, 4 new projects were sanctioned for Nandurbar district with RIDF loan of ₹ 471.38 lakh under Road and bridges category to be implemented by PWD. In the completed tranches (XI to XIX), 117 projects were sanctioned with RIDF loan of ₹ 7024 lakh. The cumulative purpose wise number of projects and amount sanctioned and amount disbursed in respect of ongoing tranches (i.e., RIDF XX to XXVI) in the district is as under:

(₹ lakh)

Sr. No.	Implementing Department	Sector	Sanctioned		% share in Total	Loan disbursed
			No. of projects	Loan		
1	PWD	Bridges	32	4415.78	37%	2550.15
2		Roads	18	1251.12	10%	950.57
3	MSRDC	Rural Roads	5	2279.81	19%	2098.93
4	WRD	MISS	1	1382.96	11%	1382.95
5		Irrigation-MI	3	2698	22%	429.79
		<b>Total</b>	<b>59</b>	<b>12027.67</b>	<b>100%</b>	<b>7412.39</b>

These projects, when completed, are expected to strengthen connectivity to 54 villages, access to 25 markets, pilgrim / tourist centres.

#### 5.1.1.3 Potential Sectors for Support under RIDF in the District

- Rural Roads & Bridges network for improving connectivity.
- Irrigation projects - more intensive finance to ensure completion and potential creation for agricultural purpose. Also, maintenance of lift irrigation schemes on Tapi River.
- Water harvesting structures, micro irrigation for optimum water utilization.
- Animal Husbandry Sector.
- Rural Godowns, Cold Storages, Market yards, Rural Haats, Cold Chains etc.
- Public Health Institutions' Infrastructure
- Infrastructure support for proposed chilli park in Nandurbar block and expansion of existing textile park in Navapur block.
- "Pay & Use" toilets in rural areas

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

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

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

#### 5.1. 4. RIDF Projects - Action Points at District Level

- **State Govt:**
  - Regular and timely review of the ongoing projects for smooth implementation may be taken at various foras in the district.
  - Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, i.e., DPC, DLCC, BLBC, etc.
  - There is need for line departments of State Govt. to keep various projects in pipeline so that the same can be taken up for funding under RIDF.
  - Projects under Irrigation sector may be posed to NABARD only after getting all necessary clearances from Forest / Revenue Departments and completing the formalities relating to land acquisition, rehabilitation etc. to avoid delays.

- Implementing line departments may ensure that adequate budgetary allocation for maintenance of assets is made so that the infrastructure projects can be put to use for a longer period of time.
  - People's participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to form WUAs under irrigation projects to ensure effective functioning of WUAs, so that benefits reach the community.
  - Road Projects: PWD may ensure to complete the connectivity of the road network to the market centres so that concrete benefits can be realised by the beneficiary villagers.
  - Implementing departments should not pose projects proposed under RIDF under any other programme, to avoid multi-agency financing.
  - Departments may ensure to submit reimbursement claims periodically through the nodal office; this would enable easy and quick availability of concessional funds provided to the State under RIDF.
- **Banks**
    - NABARD has sanctioned various projects under RIDF, LTIF and NIDA. These projects, in the long run, are expected to create accelerated benefits and credit potential in the areas where it is sanctioned. Banks may increase their lending presence in these areas.

## **5.2 Social Infrastructure involving Bank Credit**

### **5.2.1.1 Introduction**

The provision of drinking water, sanitation, education and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Qualitative services through public participation provide the best results in the social sector development. In addition to the public investment, the infrastructure projects covering schools, health care facilities, drinking water and sanitation can also be improved by people's participation in convergence with Govt schemes and bank credit. Therefore, RBI has, in its Priority Sector Lending Master Direction dated 04 September 2020 and updated on 11 June 2021, stipulated that;

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

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

"Swachha Bharat Mission" has caught the attention of public at large and in the process sanitation is gaining importance. The State Government has roped in some corporates and other institutions to invest their CSR funds in construction of toilets in all the schools.

### **5.2.1.2 Status at District:**

The total population of Nandurbar district is 16.48 lakh. The literacy rate for males is 72.17% whereas for female it is 56.47%. The overall literacy rate in the district is 64.38%. The district is having 1934



primary, 325 secondary and higher secondary institutions and 41 colleges. There were 290 Primary Health Sub-centres and 58 Primary Health Centres in the district whereas 119 hospitals and clinics. Out of 930 villages inhabited, 426 villages receive water through taps and other villages get water with the help of other sources. Further, out of 150031 BPL families, 52912 families have the constructed toilet facility and 97119 families do not have the same. Moreover, out of 107960 APL families, 37109 families have constructed toilet facility and 70851 families do not have the same. As such, 64.7% BPL families and 65.6% APL families do have the constructed toilets. There are NGO/other organizations which work under social sector are keen on developing the toilet facilities as also drinking water facilities in the villages under various Government Projects / Social sector projects and the bankers can lend to these institutions.

### 5.2.2 Infrastructure and linkage support available, planned and gaps

- Availability of manpower for the created infrastructure is essential. This may require skill up gradation of manpower and in case of hospitals – professionals.
- Bankers may proactively take up financing of these activities to meet their priority sector obligations.
- Since drinking water and sanitation continue to be treated in separate silos, both the quality of drinking water and that of sanitation gets compromised.
- Participation of the beneficiaries, especially women, in water supply schemes may be ensured.
- The Village Water and Sanitation Committees may be formed with their capacity building.

Bank loans up to Rs. 5.00 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities (including loans for construction/ refurbishment of toilets and improvement in water facilities in the household) in Tier II to Tier VI centres are eligible for classification under priority sector. Special refinance scheme of NABARD is available at concessional rate for covering ground level loans extended for sanitation and other WASH products.

The ground level credit flow in the social infrastructure sector was ₹ 440 lakh, ₹ 420 lakh and ₹ 1767 during the years 2018-19, 2019-20 and 2020-21 respectively.

**5.2.3 Assessment of potential for the financial year 2022-23 (Physical and financial terms):** The potential physical numbers that could be covered under bank is given as under. Block-wise bifurcation of potential is given in Annexure-I.

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (No.)	Estimated Potential for FY 2022-23			
			Unit cost	Physical Units	TFO	Bank Loan
1	RO Plants	No.	3.75	150	562.50	421.88
2	Toilets	No.	0.25	400	100.00	75.00
	<b>Total</b>				<b>662.50</b>	<b>496.88</b>

There is upward revision in projections on account of increase in the unit cost of RO plants and potential for improvement of quality of toilets at individual level.

### 5.2.4. Critical intervention required for creating a definitive impact:

The district is receiving lot of funds under Tribal Sub Plan. The convergence of these funds with bank credit for gap funding required social infra at Village level institutions with upgraded need based technologies may be thought.

There is huge scope/demand for up gradation of Constructed Individual Household Latrines (IHHL) under Swach Bharat Mission-I for which awareness creation can be done by Nodal Dept of ZP. Construction of Community Managed Sanitation Complexes (CMSCs), Solid and Liquid Waste Management (SLWM) are also required especially in slum areas and in big villages.

#### 5.2.5. Suggested Action Points:

- Banks to design suitable gap funding schemes for creation of social infrastructure like up gradation of Individual HH Latrines, setting up of RO plants, Solid-liquid waste management units etc. (Banks)
- Demand generation for sanitary facilities in houses, schools, Anganwadis, places of community congregation, and for Solid and Liquid Waste Management activities. (Nodal Dept, ZP/NGOs)
- Training, capacity building, awareness creation among Panchayat Raj Institutions, communities etc. about SBM-II and credit for social infra (Nodal Dept, ZP/NABARD/Banks)

### 5.3. Renewable Energy

#### 5.3.1. Introduction:

Clean energy is the “Need of the Hour” for mooted development process on a sustainable basis. As the world witnesses a growth in demand for clean energy, the generation of power through new and renewable energy has been the thrust area of every State and Central Government. One of the important measures identified by the National Action Plan for Climate Change (NAPCC) to address global warming is increasing the share of renewable energy in total electricity consumption in the country. NAPCC had set the target of 5% renewable energy purchase for FY 2009-10, with the target increasing by 1% for next 10 years.

As per the Revised Priority Sector guidelines issued by RBI vide their Circular updated 05 December 2019; Bank loans up to a limit of ₹15.00 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 will come under Priority Sector. For individual households, the loan limit of ₹ 10.00 lakh per borrower will be considered under priority sector. Considering the cattle wealth in the district, there is a scope for financing bio-gas plants along with dairy units, so as to enable better use of animal dung and creation of additional source of energy.

#### 5.3.2. Infrastructure and linkage support available, planned and gaps:

The infrastructure for sales and after sales services viz. suppliers/repairs of solar equipment's and availability of trained manpower are the constraints. The arrangement for supply/construction and maintenance of bio-gas plants is available in the district. Due to setting up of Asia's largest windmill plant in Dhule and Nandurbar districts, infrastructural facilities such as construction material, trained labour, etc. became available in the district for specified purpose. Further, the electricity produced by Wind energy in the district is 152.50 MW which is one of the highest in the country. The capacity of windmills erected in Dhule and Nandurbar districts by M/s Suzlon Energy Ltd., Pune is given below:

District	No. of Wind Turbine Generators (WTG)	Capacity	Total MW electricity generated
Dhule	271	1.25	344.75
Nandurbar	122	1.25	152.50
<b>Total</b>	<b>393</b>	<b>2.50</b>	<b>497.25</b>

The ground level credit flow in the renewable energy sector was ₹ 4365 lakh, ₹ 24 lakh and ₹ 28 lakh during the years 2018-19, 2019-20 and 2020-21 respectively.

**5.3.3. Assessment of potential for the financial year 2022-23 (physical and financial terms):** Potential for the sector is assessed as given below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit (No./ Area)	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Biogas Plant Units	No.	0.35	150	52.50	39.38
2	Solar Cookers	No.	0.08	50	4.00	3.00
3	Solar Lanterns	No.	0.08	1000	80.00	60.00
4	Solar Water Heating Systems	No.	0.40	200	80.00	60.00
5	Solar Home Lights	No.	0.08	800	64.00	48.00
6	Solar Based Power Generators	No.	1.70	30	51.00	38.25
7	Solar Water Pump sets	No.	5.50	85	467.50	350.63
	<b>Total</b>				<b>799.00</b>	<b>599.25</b>

There is upward revision in the potential due to upward revision on account of increase in number of units of biogas and solar water pump sets over the last year.

**5.3.4. Critical intervention required for creating a definitive impact:**

Setting up of the nodal agency/department for promoting renewable energy at the district level will boost the activity. Further, there is a need for creation of awareness about the sector in the district. The tribal people in remote Satpuda hilly areas need to be supported with renewable equipment from various programs/schemes.

**5.3.5. Suggested Action Points:**

- MEDA may organise training programme for enterprising villagers/youth to promote use of solar unit. List of eligible farmers/entrepreneurs may be sent to banks for financing. (Action: MEDA)
- Defunct Biogas plants need repair and user friendly plastic tank based units may be promoted for which necessary training/ awareness to the concerned beneficiaries is essential. KVIB / ZP can jointly work in this direction. (Action: KVIB/ZP)
- Bank branches and Government offices may use solar energy for internal lighting (Action: Bank/Govt)
- Industry Association may persuade all service units to use solar power (Action: Industries Association)
- Banks may consider financing Biogas along with dairy units so as to enable better use of animal dung and creation of additional source of energy. (Action: Banks)

## CHAPTER 6 INFORMAL CREDIT DELIVERY SYSTEM

### 6.1 Credit Potential for SHGs/JLGs

#### 6.1.1 Introduction:

The micro finance sector is an important tool for policy makers to reach out to the grass root level and it has a vital role to play in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens and women in particular. The bank led SHG-BLP, pioneered by NABARD, has grown from small pilot programme to the largest microfinance programme of the world. The programme is the most cost effective and fast growing micro finance initiative.

#### 6.1.2. On-going Initiatives- Micro Finance Profile in the District

##### 6.1.2.1 Status of SHG-BLP in Nandurbar:

The present micro-finance profile of the district is as under:

1	Total number of Blocks in the district	6		
2	Number of blocks where SHGs exist	6		
3	Total number of blocks where SHGs are credit linked	6		
4	No. of NGOs in the district	15		
5	No. NGOs participating in linkage programme	2		
6	No. of additional NGOs to be roped in during the year	--		
7	Number of bank branches in the district	CBs (Incl. pvt. banks)	RRB	DCCB
		70	5	29
8	Of which branches participating in the linkage programme	70	5	29
9	No. of additional branches to be roped in	Nil	Nil	Nil
10	No. of banks acting as SHPI	Nil	1	1
11	No. of government / other agencies participating	MSRLM, MAVIM, DCCB, DSC, Dr HSS, Lupin, Chaitanya, Agri. Dept., KVK, Tribal Dept, NABFINS.		
12	No. of Govt./ other agencies likely to participate	--		

##### 6.1.2.2. Details of SHGs formed in the district

As per the data available as on 31 March 2021, the number of women SHGs formed / saving linked and credit linked by various agencies in Nandurbar district is as given below:

Institutions / NGOs	No. of SHG formed & saving linked	No. of SHGs credit linked	% of SHGs credit linked
MSRLM - Intensive blocks	15209	8011	53%
MAVIM	2093	1605	77%
Dhule & Nandurbar DCCB	2195	1267	58%
Lupin Foundation (WSHG Project)	300	240	80%
Chaitanya Sanstha (WSHG Project)	230	106	46%
<b>Total</b>	<b>20027</b>	<b>11229</b>	<b>56%</b>

- Nandurbar district has 1.65% of the total SHGs in the State (i.e. 1213093) as on 31 March 2021.
- The Maharashtra State Rural Livelihood Mission (MSRLM) is working in intensive mode in all the six blocks of the district which are declared as intensive blocks for the SHG-bank linkage.
- A WSHG scheme in association with Government of India was sanctioned and implemented by involving two anchor NGOs in the district viz. Lupin Human Welfare Research Foundation for Akkalkuva, Dhadgaon and Taloda blocks and Chaitanya Sanstha for Nandurbar, Navapur and Shahada blocks.
- Dhule and Nandurbar DCCB, with its Head Office at Dhule and 29 branches in Nandurbar district is also actively associated with the SHG-Bank Linkage programme.
- The other agency, viz., Mahila Arthik Vikas Mahamandal (MAVIM), is also working in the district since long and the SHGs formed by them are under various Government programmes viz., SGSY, Swayam, Tribal Sub Plan (TSP), Tejaswini etc. Since 2017-18, it also started working with National Urban Livelihood Mission (NULM) in the district.
- In Nandurbar district, Lupin Foundation was sanctioned a livelihood generation program - LEDP by NABARD for Community Managed Goat Farming activity with 150 Women SHG members in Taloda Block. 110 SHG members have been credit linked under the project as on 31 March 21.
- During the Year 20-21, NABARD has supported banks/NGOs for conducting various Village Level Programs (VLPs), conducting SHG-bank linkage programs for all stakeholders as part of capacity building for the sector.

#### 6.1.2.3 E-Shakti - Digitization of SHG books of accounts

E-Shakti program - efforts are made by NABARD to leverage technology to bring qualitative change in SHG-BLP and transparency in SHG book-keeping. It is the Mobile based e-book keeping for SHGs which is a web/SMS based book keeping product using mobile phone as the front end for SHGs and personal computer as back end for NGOs/Federations, Government and Banks. The application helps SHGs to maintain their financial transaction electronically in the local language and allows ease of monitoring to all stakeholders. Nandurbar district is covered under fourth phase with target of digitizing 3000 SHGs for which DCCB, MAVIM and Lupin Foundation have been appointed as Implementing Agencies. The data regarding the same is available on our website [www.eshakti.nabard.org](http://www.eshakti.nabard.org). Bankers can readily access through the Bankers login id and password.

**Financing JLGs:** Besides SHG-BLP, NABARD has been supporting formation of informal groups viz., Joint Liability Groups (JLGs) with 4-10 members. The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share cropper farmers. Considering an estimated number of 113698 small and marginal farmers in the district, there is potential for financing of 22740 JLGs in the district. So far, only about 150 JLGs have been financed and that too mainly by NABFINS, a subsidiary of NABARD in the district and Dhule and Nandurbar DCCB. Earlier, NABARD had sanctioned proposals for formation of 100 JLGs each to two NGOs and 300 JLGs to one NGO in the district.

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

**6.1.3 Estimation of potential under SHG-BLP:** The block wise details of potential available for promotion and savings linkage of SHGs in the district is furnished in following tables;

➤ **Block-wise details of potential available for promotion and savings linkage of SHGs**

Sr. No.	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked as on 31 March 2021	Balance potential as on 31 March 2021	No. of SHGs to be promoted and savings linked during 2021-22	No. of SHGs to be promoted and savings linked during 2022-23
1	Akkalkuva	3505	3164	341	250	91
2	Dhadgaon	2758	2630	128	40	88
3	Nandurbar	4294	3264	1030	600	430
4	Navapur	4311	4161	150	120	30
5	Shahada	5778	5028	750	500	250
6	Taloda	2186	1780	406	300	106
	<b>District total</b>	<b>22832</b>	<b>20027</b>	<b>2805</b>	<b>1810</b>	<b>995</b>

➤ **Block wise potential for credit linkage of SHGs**

Sr. No.	Name of the block	No. of SHGs (credit linked) as on 31 March 2021	SHGs to be credit linked during 2021-22				SHGs to be credit linked during 2022-23			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
1	Akkalkuva	1567	462	462	226	339	531	531	940	1598
2	Dhadgaon	1051	452	452	198	297	520	520	631	1072.7
3	Nandurbar	3209	312	312	269	404	359	359	2405	4088.5
4	Navapur	1283	211	211	142	213	243	243	770	1309
5	Shahada	2591	374	374	301	452	430	430	1555	2643.5
6	Taloda	728	214	214	139	209	246	246	437	742.9
	<b>District total</b>	<b>10429</b>	<b>2025</b>	<b>2025</b>	<b>1275</b>	<b>1912.5</b>	<b>2329</b>	<b>2329</b>	<b>6738</b>	<b>11454.6</b>

**6.1.4 Issues related to micro finance**

- Poor and lean bank branch network in the district is impacting SHG-bank linkage program in the district, especially in the blocks falling in the Satpuda hilly ranges viz. Dhadgaon, Akkalkuva and part of Taloda
- Large number of SHGs/JLGs are still outside the banking fold.
- Capacity building of many SHGs is the need of the hour, especially for taking livelihood activities.
- As per the RBI/NABARD guidelines, the 1:1 to 1:4 savings credit ratio is prescribed, for matured SHGs loan beyond 4 times can also be sanctioned at discretion of banks. However, many banks are following 1:1 saving credit ratio thus restricting the credit flow at minimal level.
- Banks are not sanctioning CC limit to SHGs, only limited normal RF loans are given to the SHGs.
- Relatively high level of NPA of SHGs (especially SGSY SHGs) in Nandurbar is a matter of concern.
- Bankers are not able to supervise the SHGs financed due to staff constraints. They are also finding it difficult to rate the SHGs by themselves due to paucity of time at their end.
- Identification and revival of dormant SHGs/JLGs is still a major issue.
- Large pendency of account opening of SHGs mainly in Dhadgaon, Akkalkuva due to KYC clarity or other issues at branch level.
- Multiple membership of SHG members to take benefits of various programs.

## 6.2 Credit Potential for Others

### 6.2.1 Introduction:

Broadly, the activities under Other Priority Sector (OPS) includes loans to weaker sections for consumption and other miscellaneous loans to SHGs, finance under PMJDY scheme, loans to distressed farmers and loans to SCs and STs under Government sponsored programmes. As per revised RBI guidelines on Priority Sector Lending, loans not exceeding ₹ 1,00,000 per borrower provided directly by banks to individuals, women borrowers their SHGs/JLGs and overdrafts extended by banks up to ₹10000/- under PMJDY, etc., will be covered under “Others” category. This excludes loans extended by banks to road transport operators, retail trade and small business, loans to professional and self-employed, consumption and other miscellaneous loans.

First Socio Economic Caste Census 2011 has indicated that 38.7% of the total households are landless and the livelihood source is casual labour. It also suggests that low rural incomes were there in 54.49% households which have monthly income of less than ₹ 5000/-. JLG and SHG models of financing can link them to formal credit system and provide them capital for livelihood planning.

### 6.2.2. Infrastructure and linkage support available, planned and gaps:

The SBI-RSETI and Lupin Foundation under NABARD’s Skill project in the district is imparting various skill training to the rural youth, SHG members for livelihood besides MSRLM. NABARDs programs like LEDP, MEDP and programs of other agencies like MSRLM, MAVIM, KVK, NGOs are aimed at promoting entrepreneurship skills among the SHG members to take up income generation activities on commercial scale. Nandurbar district is poorly banked district of State with population served per commercial bank branch at 21977 against State average of 6632. In two blocks, viz., Dhadgaon and Akkalkuva the situation is grim with population served per commercial bank branch at 65251 and 35123. This issue reflects poor bank linkages and credit linkages of SHGs especially in Dhadgaon and Akkalkuva blocks.

The ground level credit flow in the loans to weaker sections category of priority sector was ₹ 23376 lakh and ₹ 33505 lakh, ₹ 28097 lakh during the years 2018-19, 2019-20 and 2020-21 respectively.

There are 11 active NBFC-MFIs operating in the District viz. Annapurna, Manra, Grameen Koota, L & T, Arman, Spandana, Bharat, Swastik, Swatantra, FICCL, Muthoot etc. There are the members of MFIN while NABFINS the NBFC-MFI subsidiary of NABARD is member of Sadhan. Equitas Small finance bank the only SFB in operation in the District No FinTech companies operating in the District so far. No formal data/GLC reporting is presently done by these FIs at district level.

### 6.2.3 Assessment of potential for the financial year 2022-23 (physical and financial terms): Potential for the sector is worked out as given below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Estimated Potential for FY 2022-23			
			Unit cost	Physical units	TFO	Bank Loan
1	Loans to SHGs (Repeat)	No.	1.90	6738	12802.20	12802.20
2	Fresh loans to WSHGs	No.	1.00	2329	2329.00	2329.00
3	Loans to JLGs	No.	0.50	200	100.00	100.00
4	Loans to SCs/STs under other Govt. sponsored programmes	No.	0.10	400	40.00	40.00
5	Overdrafts under PMJDY	No.	0.10	400	40.00	40.00
	<b>Total</b>				<b>15311.20</b>	<b>15311.20</b>

Due to slow rate of credit linkage (only about 50%) by the banks, still a vast potential exists for fresh credit linkage, especially those SHGs where intermediary SHPIs are existing.

#### **6.2.4. Critical intervention required for creating a definitive impact :**

The banking network needs to be strengthened in Akkalkuva and Dhadgaon blocks for hassle-free credit linkage of women SHGs as well as providing micro credit to weaker sections in these blocks. Intensive livelihood training, need base support to the matured SHGs is needed to bring their activities on commercial scale.

#### **6.2.5. Suggested action points**

- Bankers to proactively finance SHGs/JLGs as it is helpful in creating livelihood enterprises of rural poor, improve the socio economic profile of members. (Action : Banks)
- Create awareness about the PMJDY account usage (Action : Line departments/Banks)
- MoU/agreement based JLG mode of finance with JLPis/MSLRM can be promoted to finance for specific activities (Action: Banks/NGOs/MSRLM)
- MSRLM should extend necessary help to banks to expand credit and ensure recovery. (Action: MSRLM).
- Convergence of various schemes/programs in SHG/JLG sector for building the sustainable SHG/JLG movement through setting up of potential enterprises through them. (Action: MSRLM, NABARD, MAVIM, Govt Depts.)



### PLP PROJECTIONS FOR PESA BLOCKS IN NANDURBAR DISTRICT

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

In Nandurbar district, all the 6 blocks (4 fully and 2 partially) have been covered under PESA Act. As against the Total Priority Sector projections of ₹ 181146.15 lakh for the district as presented in this PLP 2022-23, the % of block projection to district projection in the PLP for the total priority sector is more than the % of Block Population to District population except in Dhadgaon and Akkalkuva blocks on account of limited bank branches and limited bankable commercial activities in these blocks. The block wise population % & PLP projections for FY 22-23 compared to district figures are presented hereunder;

Sr.No.	District Population	Name of the block under PESA	Block Population	% of Block Population to District population	PLP 22-23 projections for the district in lakh (₹)	PLP 22-23 projections for the block in lakh (₹)	% of block projection to district projection in the PLP 22-23
1	1648295	Akkalkuva	245861	15%	181146.15	19802.67	10.93%
2	1648295	Dhadgaon	195754	12%	181146.15	14792.84	8.17%
3	1648295	Taloda	159654	10%	181146.15	21431.65	11.83%
4	1648295	Shahada	407728	25%	181146.15	47843.03	26.41%
5	1648295	Nandurbar	367446	22%	181146.15	42246.53	23.32%
6	1648295	Navapur	271852	16%	181146.15	35029.43	19.34%
	<b>District total</b>		<b>1648295</b>	<b>100%</b>	<b>181146.15</b>	<b>181146.15</b>	<b>100.00%</b>

### **District Specific Action Plan to Improve Agricultural Credit in Aspirational Dist.- Nandurbar**

- ✓ Branding and direct market linking of the peculiar commodities from district viz. Chilli, Navapur GI Tur, Amchur, Dhadgaon Garlic, Jowar, minor millets, ajwain, indigenous cereals and pulses with high nutritional profile etc.
- ✓ Potential end to end value chains involving all the stakeholders may be encouraged in the district viz. Custard Apple, Amchur, Chilli, Ajwain, Bee keeping, etc.
- ✓ Many community MI/LI schemes on Tapi river barrages have suffered on account of delayed maintenance for the want of funds Government may consider availing of financial assistance through RIDF/other sources for optimum utilization of infrastructure created.
- ✓ Awareness creation needs to be done by agencies like Agriculture Department and KVK about the use of new/innovative location specific farm equipment especially in blocks of Hilly terrain in Satpuda.
- ✓ Agri Export Zone on banana has already been approved by the GOI in various districts including Nandurbar where apart from production related activities various infrastructure developments are envisaged. Banks can finance activities related to growing/processing/ packaging and export of chilli, banana, papaya and its by-products.
- ✓ The organic/chemical free branding of horticultural produce from Dhadgaon and Akalkuva blocks which are blocks where fertilizer usage is very less may be promoted. The value addition, branding and direct market tie-up arrangements of Custard apple, unique variety of garlic grown from these blocks may also be explored.
- ✓ Awareness about other horticultural activities like bee keeping with ajwain flora, mushroom farming, vegetable nursery, ornamental crops nursery keeping in view the adjacent Surat market may be created among farmers.
- ✓ Promotion of contract Farming and establishment of Export facility links for banana, papaya, onions and chilli.
- ✓ Value chain development with Cluster approach for potential crops in district viz. Red Chilli, Banana, Papaya, Custard apple, Mango, Vegetables may be promoted to harness the potential of the cluster.
- ✓ NABARD is implementing 7 TDF projects in district, plantation of 1 acre orchard of fruit crops viz. Mango + Guava is the core activity under the project, covering approx. 4000 acres. Postharvest common facility infrastructure like sorting, grading, pack house, storage & marketing may be established.
- ✓ Banks may finance the block plantation of Subabul in potential areas with tripartite agreement with paper mills operating in Songad eg. J K Paper Mill.
- ✓ Adequate facilities for training tribal families in stall-fed goat/poultry rearing may be provided. Inclusion of goat farming/poultry in calendar of all the training institutes in the district may be considered.
- ✓ The micro loans either through SHG/JLG can be provided for farmers in scattered & difficult terrain hamlets in the Dhadgaon and Akalkuva blocks for purchase of Mules/Donkeys as means of transportation over there.
- ✓ There is need to construct new godowns at APMCs of Akalkuva and Dhadgaon blocks. The new warehouses may be constructed at APMC level as per the viability.
- ✓ Consolidation of Seed Savers Groups into Seed Producers FPO to upscale the indigenous germplasm multiplication and its scientific storage.
- ✓ Special project for mango processing/custard apple pulping for the SHGs of Tribal Women.
- ✓ There is scope for promotion of commodity specific cluster based FPOs in the District viz. Mango, Banana, Papaya, custard apple, Fish, Milk, red chilli, Paddy etc. The handholding for strengthening of forward and backward linkages needs to be done.
- ✓ Almost all the FPOs in district are tribal FPOs, the tribal department can support these FPOs with initial working capital to start business activities.
- ✓ The process of development of MIDC at Bhaler, Nandurbar block, Agri Processing Centre establishment with Red Chilli as focused commodity needs to be expedited which will encourage the new entrepreneurs in the district.
- ✓ Since the value added products (e.g. amchur powder, garlic paste) have huge demand, processing plants may be proactively financed.
- ✓ As the district is near big markets like Surat, Nasik, export houses existing therein can play a very important role in starting the export activity in the district. The Krishi Vigyan Kendra (KVK)/local Entrepreneurs involved in export can handhold the producer's groups of potential commodities for export, based on the previous experience.

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**District: Nandurbar**

**ANNEXURE-I**

**Activity-wise & Block-wise - Physical & Financial Projections for the Year 2022-23**

(Amt ₹ lakh)

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
	<b>Crop Production, Maintenance &amp; Marketing</b>										
1	Paddy	0.55	Ha	PU :	2390	410	0	7318	0	0	10118
			100.00%	BL :	1314.00	226.00	0.00	4025.00	0.00	0.00	5565.00
2	Jowar	0.30	Ha	PU :	2180	2174	3440	1900	3590	1170	14454
			100.00%	BL :	654.00	652.20	1032.00	570.00	1077.00	351.00	4336.00
3	Bajara	0.25	Ha	PU :	190	180	495	90	312	91	1358
			100.00%	BL :	48.00	45.00	123.75	22.50	78.00	22.75	340.00
4	Maize	0.36	Ha	PU :	3200	2900	3400	2300	3530	876	16206
			100.00%	BL :	1151.84	1044.00	1224.00	828.00	1270.80	315.36	5834.00
5	Wheat	0.38	No.	PU :	850	150	1020	1360	1948	1261	6589
			100.00%	BL :	323.18	57.00	387.60	516.80	740.24	479.18	2504.00
6	Other cereals	0.35	No.	PU :	1578	591	180	220	150	250	2969
			100.00%	BL :	552.15	206.85	63.00	77.00	52.50	87.50	1039.00
7	Tur	0.35	Ha	PU :	630	650	950	1120	880	615	4845
			100.00%	BL :	220.75	227.50	332.50	392.00	308.00	215.25	1696.00
8	Moong	0.20	Ha	PU :	160	142	500	730	820	100	2452
			100.00%	BL :	31.60	28.40	100.00	146.00	164.00	20.00	490.00
9	Udid	0.20	Ha	PU :	1000	1100	600	660	600	600	4560

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
			100.00%	BL :	200.00	220.00	120.00	132.00	120.00	120.00	912.00
10	Other Pulses	0.20	Ha	PU :	58	60	45	32	25	25	245
			100.00%	BL :	11.60	12.00	9.00	6.40	5.00	5.00	49.00
11	Soyabean	0.45	Ha	PU :	1180	1060	1250	1191	2160	1340	8181
			100.00%	BL :	530.55	477.00	562.50	535.95	972.00	603.00	3681.00
12	Groundnut	0.35	Ha	PU :	92	90	100	150	173	140	745
			100.00%	BL :	32.45	31.50	35.00	52.50	60.55	49.00	261.00
13	Other Oil Seeds (including Sesamum, Niger, Sunflower)	0.30	Ha	PU :	55	50	45	55	70	45	320
			100.00%	BL :	16.50	15.00	13.50	16.50	21.00	13.50	96.00
14	Cotton	0.45	Ha	PU :	3100	955	18600	5500	21000	5507	54662
			100.00%	BL :	1395.10	429.75	8370.00	2475.00	9450.00	2478.15	24598.00
15	Sugarcane	1.00	Ha	PU :	110	0	1300	2415	3200	1900	8925
			100.00%	BL :	110.00	0.00	1300.00	2415.00	3200.00	1900.00	8925.00
16	Chilli	0.60	Ha	PU :	43	50	800	150	350	140	1533
			100.00%	BL :	26.00	30.00	480.00	90.00	210.00	84.00	920.00
17	Banana	1.38	Ha	PU :	40	0	80	110	900	272	1402
			100.00%	BL :	55.44	0.00	110.40	151.80	1242.00	375.36	1935.00
18	Papaya	0.75	Ha	PU :	5	0	210	30	526	105	876
			100.00%	BL :	3.75	0.00	157.50	22.50	394.50	78.75	657.00
	<b>Sub- Total</b>			<b>BL :</b>	<b>6676.91</b>	<b>3702.20</b>	<b>14420.75</b>	<b>12474.95</b>	<b>19365.59</b>	<b>7197.80</b>	<b>63838.00</b>
	Post-harvest/household consumption (10% of crop loan)				<b>667.871</b>	<b>370.22</b>	<b>1442.075</b>	<b>1247.495</b>	<b>1936.559</b>	<b>719.78</b>	<b>6384.00</b>

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
	Repairs and maintenance expenses of farm assets (20% of crop loan)				1335.742	740.44	2884.15	2494.99	3873.118	1439.56	12768.00
					8680.32	4812.86	18746.98	16217.44	25175.27	9357.14	82990.00
	<b>Total Crop Loan</b>				8680.32	4812.86	18746.98	16217.44	25175.27	9357.14	82990.00
	<b>Water resources</b>										
1	Dugwells (Alluvial)	1.35	No.	PU :	15	15	45	15	45	15	150
			85.00%	BL :	17.21	17.21	51.64	17.21	51.64	17.21	172.13
2	Dugwells (Hard Rock)	1.40	No.	PU :	15	10	50	35	50	40	200
			85.00%	BL :	17.85	11.90	59.50	41.65	59.50	47.60	238.00
3	Pumpsets - IP - Electric - 7.5 HP	0.35	No.	PU :	80	80	90	83	100	80	513
			85.00%	BL :	23.80	23.80	26.78	24.69	29.75	23.80	152.62
4	Diesel Set - IP- Diesel - 7.5 HP	0.40	No.	PU :	125	145	85	45	95	55	550
			85.00%	BL :	42.50	49.30	28.90	15.30	32.30	18.70	187.00
5	Drip Irrigation System (1.5 x 1.5 m)	1.00	No.	PU :	350	390	700	610	900	550	3500
			75.00%	BL :	262.50	292.50	525.00	457.50	675.00	412.50	2625.00
6	Sprinkler sets (75 mm HDPE)	0.30	No.	PU :	70	65	100	90	95	80	500
			75.00%	BL :	15.75	14.63	22.50	20.25	21.38	18.00	112.50
7	Lift Irrigation (small)	1.30	No.	PU :	80	70	50	75	95	80	450
			85.00%	BL :	88.40	77.35	55.25	82.88	104.98	88.40	497.25

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
8	Lift irrigation	12.00		PU :	6.00	5.00	8.00	8.00	15.00	8.00	50.00
			85.00%	BL :	61.20	51.00	81.60	81.60	153.00	81.60	510.00
9	Deepening of wells	0.35	No.	PU :	130	110	170	140	210	90	850
			85.00%	BL :	38.68	32.73	50.58	41.65	62.48	26.78	252.88
10	Pipeline	0.50	No.	PU :	400	350	600	500	700	450	3000
			85.00%	BL :	170.00	148.75	255.00	212.50	297.50	191.25	1275.00
11	Borewells	0.36	No.	PU :	30	50	50	30	20	20	200
			85.00%	BL :	9.18	15.30	15.30	9.18	6.12	6.12	61.20
12	Dug-cum-borewells	1.40	No.	PU :	55	50	45	30	30	40	250
			85.00%	BL :	65.45	59.50	53.55	35.70	35.70	47.60	297.50
13	Solar water pumping system	5.00	No.	PU :	25	25	10	20	20	20	120
			75.00%	BL :	93.75	93.75	37.50	75.00	75.00	75.00	450.00
	<b>Total Water Resources</b>			<b>BL :</b>	<b>906.27</b>	<b>887.71</b>	<b>1263.09</b>	<b>1115.11</b>	<b>1604.33</b>	<b>1054.56</b>	<b>6831.07</b>
	<b>Farm Mechanisation</b>										
1	Tractor	6.50	No.	PU :	50	30	165	175	230	100	750
			75.00%	BL :	243.75	146.25	804.38	853.13	1121.25	487.50	3656.25
2	Power Tiller	1.75	No.	PU :	40	35	90	80	95	60	400
			75.00%	BL :	52.50	45.94	118.13	105.00	124.69	78.75	525.00
3	Power Weeder (Rorary Tiller) & other farm implements	1.20	No.	PU :	60	60	145	150	200	135	750
			75.00%	BL :	54.00	54.00	130.50	135.00	180.00	121.50	675.00

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
4	Farmers Agro Service Centre - Farm machinery	3.00	No.	PU :	80	80	130	100	140	70	600
			75.00%	BL :	180.00	180.00	292.50	225.00	315.00	157.50	1350.00
5	Combine Harvesters	35.00	No.	PU :	0	0	3	1	4	2	10
			75.00%	BL :	0.00	0.00	78.75	26.25	105.00	52.50	262.50
6	Multicrop Reapers	1.50	No.	PU :	45	30	140	85	115	85	500
			75.00%	BL :	50.63	33.75	157.50	95.63	129.38	95.63	562.50
6	Plastic mulch laying machine	0.70	No.	PU :	2	1	5	3	5	4	20
			75.00%	BL :	1.05	0.53	2.63	1.58	2.63	2.10	10.50
	<b>Total - Farm Mechanisation</b>			<b>BL :</b>	<b>581.93</b>	<b>460.46</b>	<b>1584.38</b>	<b>1441.58</b>	<b>1977.94</b>	<b>995.48</b>	<b>7041.75</b>
	<b>Plantation &amp; Horticulture</b>										
1	Mango (5 x 5 m)	2.39	Ha	PU :	45	50	15	15	15	20	160
			90.00%	BL :	96.80	107.55	32.27	32.27	32.27	43.02	344.16
2	Lime	1.67	Ha	PU :	5	5	7	5	6	7	35
			90.00%	BL :	7.52	7.52	10.52	7.52	9.02	10.52	52.61
3	Pomegranate	2.05	Ha	PU :	0	0	7	6	6	6	25
			90.00%	BL :	0.00	0.00	12.92	11.07	11.07	11.07	46.13
4	Ber	0.47	Ha	PU :	3	4	7	4	4	3	25
			90.00%	BL :	1.27	1.69	2.96	1.69	1.69	1.27	10.58
5	Guava (5 x 5 m)	1.08	Ha	PU :	5	5	10	10	10	10	50
			90.00%	BL :	4.86	4.86	9.72	9.72	9.72	9.72	48.60
6	Aonla	0.79	Ha	PU :	7	7	10	8	3	5	40

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
			90.00%	BL :	4.98	4.98	7.11	5.69	2.13	3.56	28.44
7	Custard Apple	1.14	Ha	PU :	16	13	5	0	3	3	40
			90.00%	BL :	16.42	13.34	5.13	0.00	3.08	3.08	41.04
8	Strawberry	1.40	Ha	PU :	15	15	0	0	0	0	30
			90.00%	BL :	18.90	18.90	0.00	0.00	0.00	0.00	37.80
9	Other fruits	1.00	Ha	PU :	20	20	30	25	35	20	150
			90.00%	BL :	18.00	18.00	27.00	22.50	31.50	18.00	135.00
10	Vegetable Cultivation in Shade Net - 20 R Unit	6.27	No.	PU :	3	5	7	8	10	7	40
			90.00%	BL :	16.93	28.22	39.50	45.14	56.43	39.50	225.72
11	Floriculture - Under Protected conditions	6.45	Ha	PU :	0	0	2	3	3	2	10
			90.00%	BL :	0.00	0.00	11.61	17.42	17.42	11.61	58.05
12	Vegetable Seedling, Ornamental plants Nursery (Shade net/Poly net) - 10 R Unit	3.63		PU :	3	3	6	5	5	3	25
			90.00%	BL :	9.80	9.80	19.60	16.34	16.34	9.80	81.68
13	Medicinal & Aromatic Plants	1.15	Ha	PU :	5	5	0	0	0	5	15
			90.00%	BL :	5.18	5.18	0.00	0.00	0.00	5.18	15.53
14	Bee Keeping (50 Colonies Unit)	2.29		PU :	5	5	5	10	5	5	35
			90.00%	BL :	10.31	10.31	10.31	20.61	10.31	10.31	72.14



Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
15	Post-Harvest Management - Grading packing unit, pack house etc.	3.85	No.	PU :	5	5	5	5	9	6	35
			90.00%	BL :	17.33	17.33	17.33	17.33	31.19	20.81	121.28
16	Mushroom Farming with Structure (100 beds)	2.50	No.	PU :	15	15	15	30	10	15	100
			90.00%	BL :	33.75	33.75	33.75	67.50	22.50	33.75	225.00
17	Mushroom Spawn Making Unit	20.00	No.	PU :	0	0	1	0	0	0	1
			60.00%	BL :	0.00	0.00	12.00	0.00	0.00	0.00	12.00
	<b>Total - Plantation &amp; Horticulture</b>			<b>BL :</b>	<b>262.03</b>	<b>281.40</b>	<b>251.71</b>	<b>274.78</b>	<b>254.65</b>	<b>231.19</b>	<b>1555.76</b>
	<b>Forestry &amp; Waste Land Development</b>										
1	Farm Forestry	0.30	Ha	PU :	55	40	85	65	100	80	425
			90.00%	BL :	14.85	10.80	22.95	17.55	27.00	21.60	114.75
	<b>Total - Forestry &amp; Waste Land Development</b>			<b>BL :</b>	<b>14.85</b>	<b>10.80</b>	<b>22.95</b>	<b>17.55</b>	<b>27.00</b>	<b>21.60</b>	<b>114.75</b>
	<b>Animal Husbandry - Dairy</b>										
1	Indigenous Cows	0.65	No.	PU :	200	150	250	250	250	200	1300
			90.00%	BL :	117.00	87.75	146.25	146.25	146.25	117.00	760.50
2	Cross Breed Cows	0.70	No.	PU :	50	40	200	250	270	190	1000
			90.00%	BL :	31.50	25.20	126.00	157.50	170.10	119.70	630.00

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
3	Buffaloes	0.80	No.	PU :	80	60	280	200	300	80	1000
			90.00%	BL :	57.60	43.20	201.60	144.00	216.00	57.60	720.00
4	Commercial Dairy (10 animals)	7.50	No.	PU :	15	10	110	95	150	70	450
			90.00%	BL :	101.25	67.50	742.50	641.25	1012.50	472.50	3037.50
5	Mini Dairy of six animals unit (CB-Cow/Buffalo)	4.70	No.	PU :	20	25	30	40	35	30	180
			90.00%	BL :	84.60	105.75	126.90	169.20	148.05	126.90	761.40
6	Calf Rearing	0.30	No.	PU :	85	80	130	120	120	115	650
			90.00%	BL :	22.95	21.60	35.10	32.40	32.40	31.05	175.50
7	Private Vet. Clinic	2.30	No.	PU :	2	2	4	3	2	2	15
			90.00%	BL :	4.14	4.14	8.28	6.21	4.14	4.14	31.05
8	Cattle Breeding farm	17.00	No.	PU :	2	1	2	2	2	1	10
			90.00%	BL :	30.60	15.30	30.60	30.60	30.60	15.30	153.00
9	Bulk Coolers	17.00	No.	PU :	1	1	5	7	6	5	25
			90.00%	BL :	15.30	15.30	76.50	107.10	91.80	76.50	382.50
10	Cattle feed production units	19.00	No.	PU :	0	0	3	2	3	2	10
			90.00%	BL :	0.00	0.00	51.30	34.20	51.30	34.20	171.00
11	Milk Booths	0.90	No.	PU :	10	10	65	55	60	50	250
			90.00%	BL :	8.10	8.10	52.65	44.55	48.60	40.50	202.50
12	Small Milk Processing Units (Curd, Panneer, Khoya, Sweets)	2.00	No.	PU :	5	5	50	45	55	40	200
			90.00%	BL :	9.00	9.00	90.00	81.00	99.00	72.00	360.00

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
13	Dairy - Cow/Bufalo - WC - KCC	0.15		PU :	800	250	1950	1550	1940	1102	7592
			100.00%	BL :	120.00	37.50	292.50	232.50	291.00	165.30	1138.80
	<b>Total - Animal Husbandry - Dairy</b>			<b>BL :</b>	<b>602.04</b>	<b>440.34</b>	<b>1980.18</b>	<b>1826.76</b>	<b>2341.74</b>	<b>1332.69</b>	<b>8523.75</b>
	<b>Animal Husbandry - Poultry</b>										
1	Commercial Broiler (1000 birds unit)	3.90	No.	PU :	10	0	40	100	35	25	210
			90.00%	BL :	35.10	0.00	140.40	351.00	122.85	87.75	737.10
2	Commercial Layer unit (2000 birds Unit)	11.60	No.	PU :	2	0	10	20	7	6	45
			90.00%	BL :	20.88	0.00	104.40	208.80	73.08	62.64	469.80
3	Backyard poultry (100 Desi Birds)	0.15		PU :	200	200	110	210	120	160	1000.00
			90.00%	BL :	27.00	27.00	14.85	28.35	16.20	21.60	135.00
4	Retail dressing unit	7.000	No.	PU :	5	5	12	10	12	6	50
			90.00%	BL :	31.50	31.50	75.60	63.00	75.60	37.80	315.00
5	Feed Plant/Feed Mixing Unit	16.000	No.	PU :	2	1	2	3	2	2	12
			90.00%	BL :	28.80	14.40	28.80	43.20	28.80	28.80	172.80
6	Eggs Cart Schemes	0.100	No.	PU :	70	50	150	210	180	140	800
			90.00%	BL :	6.30	4.50	13.50	18.90	16.20	12.60	72.00
7	Transport Vehicles-open cage	3.50	No.	PU :	10	5	10	15	15	10	65
			90.00%	BL :	31.50	15.75	31.50	47.25	47.25	31.50	204.75

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
8	Transport Vehicles- Refrigerated	6.50	No.	PU :	1	1	3	4	4	2	15
			90.00%	BL :	5.85	5.85	17.55	23.40	23.40	11.70	87.75
9	Mobile Marketing Units	10.00	No.	PU :	2	2	4	5	4	3	20
			90.00%	BL :	18.00	18.00	36.00	45.00	36.00	27.00	180.00
10	Poultry- Broilers (1000 birds) - KCC WC	1.00	No.	PU :	10	5	10	10	8	7	50
			100.00%	BL :	10.00	5.00	10.00	10.00	8.00	7.00	50.00
11	Poultry- Layers (1000 birds) - KCC WC	0.75	No.	PU :	3	1	15	15	10	6	50
			100.00%	BL :	2.25	0.75	11.25	11.25	7.50	4.50	37.50
	<b>Total - Animal Husbandry - Poultry</b>			<b>BL :</b>	<b>217.18</b>	<b>122.75</b>	<b>483.85</b>	<b>850.15</b>	<b>454.88</b>	<b>332.89</b>	<b>2461.70</b>
	<b>Animal Husbandry - Sheep, Goat &amp; Piggery</b>										
1	Sheep (20+1)	1.60	No.	PU :	45	40	45	30	50	40	250
			90.00%	BL :	64.80	57.60	64.80	43.20	72.00	57.60	360.00
2	Goat (10+1)	0.78	No.	PU :	260	280	210	230	190	230	1400
			90.00%	BL :	182.52	196.56	147.42	161.46	133.38	161.46	982.80
3	Stall fed Goater (50+2)	4.00	No.	PU :	60	70	50	40	40	50	310
			90.00%	BL :	216.00	252.00	180.00	144.00	144.00	180.00	1116.00
4	Goat Breeding Farm	28.00	No.	PU :	1	2	3	3	2	1	12
			90.00%	BL :	25.20	50.40	75.60	75.60	50.40	25.20	302.40

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
5	Piggery (5+1)	2.00	No.	PU :	2	2	2	2	2	2	12
			90.00%	BL :	3.60	3.60	3.60	3.60	3.60	3.60	21.60
6	KCC for Sheep/Goat (10+1)	0.29	No.	PU :	35	35	45	40	15	30	200
			100.00%	BL :	10.15	10.15	13.05	11.60	4.35	8.70	58.00
	<b>Total - Animal Husbandry - Sheep, Goat &amp; Piggery</b>			<b>BL :</b>	<b>502.27</b>	<b>570.31</b>	<b>484.47</b>	<b>439.46</b>	<b>407.73</b>	<b>436.56</b>	<b>2840.80</b>
	<b>Fisheries</b>										
1	Composite Fish culture in existing ponds	1.80	Ha	PU :	4	3	3	5	5	5	25
			90.00%	BL :	6.48	4.86	4.86	8.10	8.10	8.10	40.50
2	Composite Fish culture in new ponds	2.10	Ha	PU :	4	4	3	3	3	3	20
			90.00%	BL :	7.56	7.56	5.67	5.67	5.67	5.67	37.80
3	Carp Hatchery	6.00	Ha	PU :	0	0	1	0	0	0	1
			90.00%	BL :	0.00	0.00	5.40	0.00	0.00	0.00	5.40
4	KCC for Fisheries- Cage fishing	1.00	No	PU :	15	12	10	12	6	5	60
			100.00%	BL :	15.00	12.00	10.00	12.00	6.00	5.00	60.00
	<b>Total - Fisheries</b>			<b>BL :</b>	<b>29.04</b>	<b>24.42</b>	<b>25.93</b>	<b>25.77</b>	<b>19.77</b>	<b>18.77</b>	<b>143.70</b>
	<b>Others - Bullock, Bullock-carts, etc.</b>										
1	Bullocks	0.45	No.	PU :	130	110	140	140	180	150	850

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
			90.00%	BL :	52.65	44.55	56.70	56.70	72.90	60.75	344.25
2	Bullocks Carts	0.40	No.	PU :	115	35	30	110	105	105	500
			90.00%	BL :	41.40	12.60	10.80	39.60	37.80	37.80	180.00
3	Mules/ Donkeys, etc.	0.10	No.	PU :	70	80	0	0	0	30	180
			90.00%	BL :	6.30	7.20	0.00	0.00	0.00	2.70	16.20
4	Kisan Bikes	0.75	No.	PU :	20	20	20	30	30	30	150
			90.00%	BL :	13.50	13.50	13.50	20.25	20.25	20.25	101.25
	<b>Total - Others - Bullock, Bullock-carts, etc.</b>			<b>BL :</b>	<b>113.85</b>	<b>77.85</b>	<b>81.00</b>	<b>116.55</b>	<b>130.95</b>	<b>121.50</b>	<b>641.70</b>
	<b>Storage Godowns/Market Yards</b>										
1	Cleaning, grading & sorting units	20.00	No.	PU :	3	3	13	10	13	5	47
			75.00%	BL :	45.00	45.00	195.00	150.00	195.00	75.00	705.00
2	Integrated Pack House	50.00	No.	PU :	0	0	1	0	1	0	2
			65.00%	BL :	0.00	0.00	32.50	0.00	32.50	0.00	65.00
3	Rural Godowns	0.04	Tonne	PU :	15000	13000	11700	11000	16000	8300	75000
			75.00%	BL :	450.00	390.00	351.00	330.00	480.00	249.00	2250.00
4	Cold Storage	0.10	Tonne	PU :	1100	1100	3000	2600	3100	2100	13000
			75.00%	BL :	82.50	82.50	225.00	195.00	232.50	157.50	975.00
5	Market Yards Development	30.00	No.	PU :	1	1	1	1	0	0	4
			90.00%	BL :	27.00	27.00	27.00	27.00	0.00	0.00	108.00
6	Onion Storage Structures	1.75	No.	PU :	5	5	110	100	80	50	350
			50.00%	BL :	4.38	4.38	96.25	87.50	70.00	43.75	306.25

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
7	Ripening Chambers	3.50	No.	PU :	1	1	2	3	4	4	15
			80.00%	BL :	2.80	2.80	5.60	8.40	11.20	11.20	42.00
8	Mobile Agro Produce Marketing Vans - Vegetables- fruits, Milk	6.00	No.	PU :	3	3	10	8	11	5	40
			80.00%	BL :	14.40	14.40	48.00	38.40	52.80	24.00	192.00
	<b>Total - Storage Godowns/Market Yards</b>			<b>BL :</b>	<b>626.08</b>	<b>566.08</b>	<b>980.35</b>	<b>836.30</b>	<b>1074.00</b>	<b>560.45</b>	<b>4643.25</b>
	<b>Land Development</b>										
1	Watershed Development	0.25	Ha	PU :	2500	1500	900	1250	500	850	7500
			90.00%	BL :	562.50	337.50	202.50	281.25	112.50	191.25	1687.50
2	Soil and Water Conservation	0.25	Ha	PU :	450	450	300	300	200	300	2000
			90.00%	BL :	101.25	101.25	67.50	67.50	45.00	67.50	450.00
3	Land Development	0.19	Ha	PU :	140	130	50	50	40	90	500
			90.00%	BL :	23.94	22.23	8.55	8.55	6.84	15.39	85.50
4	Farm Ponds	1.40	No.	PU :	110	90	100	80	75	95	550
			90.00%	BL :	138.60	113.40	126.00	100.80	94.50	119.70	693.00
	<b>Total - Land Development</b>			<b>BL :</b>	<b>826.29</b>	<b>574.38</b>	<b>404.55</b>	<b>458.10</b>	<b>258.84</b>	<b>393.84</b>	<b>2916.00</b>
	<b>Others</b>										

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
1	Seed production, Processing/Tissue Culture Unit	200	No.	PU :	0	0	1	1	1	0	3
			85.00%	BL :	0.00	0.00	170.00	170.00	170.00	0.00	510.00
2	Bio control labs/Bio-pesticides / Bio-Fertilizers Units	75	No.	PU :	0	0	1	1	1	0	3
			85.00%	BL :	0.00	0.00	63.75	63.75	63.75	0.00	191.25
3	Vermi Composting Unit (Permanent)	1.00	No.	PU :	50	50	85	90	95	80	450
			90.00%	BL :	45.00	45.00	76.50	81.00	85.50	72.00	405
4	Organic Inputs Manufacturing Unit	10.00	Ha	PU :	2	2	3	3	2	3	15
			90.00%	BL :	18.00	18.00	27.00	27.00	18.00	27.00	135.00
5	Organic Farming	0.40	No.	PU :	20	25	10	20	10	15	100.00
			90.00%	BL :	7.20	9.00	3.60	7.20	3.60	5.40	36.00
6	Polythene Mulching	0.30	No.	PU :	50	45	150	60	120	75	500
			90.00%	BL :	13.50	12.15	40.50	16.20	32.40	20.25	135.00
	<b>Total - Others</b>			<b>BL :</b>	<b>83.70</b>	<b>84.15</b>	<b>381.35</b>	<b>365.15</b>	<b>373.25</b>	<b>124.65</b>	<b>1412.25</b>
	<b>Food &amp; Agro Processing</b>										
	<b>Long term potential for establishment of new units</b>										
1	Cotton Ginning and Pressing	65.00	No.	PU :	2	1	3	3	4	3	16
			85.00%	BL :	110.50	55.25	165.75	165.75	221.00	165.75	884.00



Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
2	Dal Processing (SME)	6.00	No.	PU :	4	4	15	14	4	4	45
			85.00%	BL :	20.40	20.40	76.50	71.40	20.40	20.40	229.50
3	Chillies grinding & processing (SME)	6.00	No.	PU :	4	4	35	27	12	8	90
			85.00%	BL :	20.40	20.40	178.50	137.70	61.20	40.80	459.00
4	Oil Extraction Units- Groundnut/Soybean(SME)	21.00	No.	PU :	3	3	4	4	3	3	20
			85.00%	BL :	53.55	53.55	71.40	71.40	53.55	53.55	357.00
5	Fruit Processing-Pulp, Amchur Powder, Custard Apple Pulping	12.00	No.	PU :	7	7	7	6	8	5	40
			85.00%	BL :	71.40	71.40	71.40	61.20	81.60	51.00	408.00
6	Mini Rice Mill (Home Units)	2.00	No.	PU :	6	5	15	21	6	7	60
			85.00%	BL :	10.20	8.50	25.50	35.70	10.20	11.90	102.00
	<b>Total - Food &amp; Agro Processing - TL</b>			<b>BL :</b>	<b>286.45</b>	<b>229.50</b>	<b>589.05</b>	<b>543.15</b>	<b>447.95</b>	<b>343.40</b>	<b>2439.50</b>
	<b>Working capital (for new as well as existing units)</b>										
1	Cotton Ginning and Pressing	40.00	No.	PU :	2	1	4	4	4	3	18
			90.00%	BL :	72.00	36.00	144.00	144.00	144.00	108.00	648.00
2	Dal Processing (SME)	2.00	No.	PU :	4	4	16	18	7	6	55
			90.00%	BL :	7.20	7.20	28.80	32.40	12.60	10.80	99.00
3	Chillies grinding & processing (SME)	2.00	No.	PU :	5	3	45	37	20	10	120
			90.00%	BL :	9.00	5.40	81.00	66.60	36.00	18.00	216.00

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
4	Oil Extraction Units- Groundnut/Soybean(SME)	10.00	No.	PU :	3	3	5	4	4	3	22
			90.00%	BL :	27.00	27.00	45.00	36.00	36.00	27.00	198.00
5	Fruit Processing-Pulp, Amchur Powder, Custard Apple Pulping	4.00	No.	PU :	8	8	8	6	9	6	45
			90.00%	BL :	28.80	28.80	28.80	21.60	32.40	21.60	162.00
6	Mini Rice Mill (Home Units)	0.50	No.	PU :	4	2	20	29	5	5	65
			90.00%	BL :	1.80	0.90	9.00	13.05	2.25	2.25	29.25
	<b>Total - Food &amp; Agro Processing - WC</b>			<b>BL :</b>	<b>145.80</b>	<b>105.30</b>	<b>336.60</b>	<b>313.65</b>	<b>263.25</b>	<b>187.65</b>	<b>1352.25</b>
	<b>Total - Food &amp; Agro Processing</b>			<b>BL :</b>	<b>432.25</b>	<b>334.80</b>	<b>925.65</b>	<b>856.80</b>	<b>711.20</b>	<b>531.05</b>	<b>3791.75</b>
	<b>Others</b>										
1	Producer companies / Organisations	30.00	No.	PU :	1	1	4	3	4	2	15
			90.00%	BL :	27.00	27.00	108.00	81.00	108.00	54.00	405.00
2	ACABC	10.00	No.	PU :	2	2	5	5	4	2	20
			90.00%	BL :	18.00	18.00	45.00	45.00	36.00	18.00	180.00
3	Loans to PACS/Societies/APMCs	20.00	No.	PU :	1	1	4	3	8	3	20
			90.00%	BL :	18.00	18.00	72.00	54.00	144.00	54.00	360.00
	<b>Total - Others</b>			<b>BL :</b>	<b>63.00</b>	<b>63.00</b>	<b>225.00</b>	<b>180.00</b>	<b>288.00</b>	<b>126.00</b>	<b>945.00</b>

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
	<b>Micro, Small &amp; Medium Enterprises</b>										
	<b>Manufacturing Sector - Term Loan</b>										
1	Micro Enterprises	35.00	No.	PU :	10	10	40	35	35	20	150
			80.00%	BL :	280.00	280.00	1120.00	980.00	980.00	560.00	4200.00
2	Small Scale Industries	140.00	No.	PU :	0	0	1	2	1	0	4
			80.00%	BL :	0.00	0.00	112.00	224.00	112.00	0.00	448.00
3	Medium Industry	2000.00	No.	PU :	0	0	1	0	0	0	1
			80.00%	BL :	0.00	0.00	1600.00	0.00	0.00	0.00	1600.00
	<b>Total - Manufacturing Sector - Term Loan</b>			<b>BL :</b>	<b>280.00</b>	<b>280.00</b>	<b>2832.00</b>	<b>1204.00</b>	<b>1092.00</b>	<b>560.00</b>	<b>6248.00</b>
	<b>Micro, Small &amp; Medium Enterprises</b>										
	<b>Services Sector - Term Loan</b>										
1	Micro Enterprises	24.00	No.	PU :	30	30	70	60	70	40	300
			80.00%	BL :	576.00	576.00	1344.00	1152.00	1344.00	768.00	5760.00
2	Small Scale Industries	110.00	No.	PU :	0	0	1	1	1	0	3
			80.00%	BL :	0.00	0.00	88.00	88.00	88.00	0.00	264
3	Medium Industry	0.00	No.	PU :	0	0	0	0	0	0	0
			80.00%	BL :	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total - Services Sector - Term Loan</b>			<b>BL :</b>	<b>576.00</b>	<b>576.00</b>	<b>1432.00</b>	<b>1240.00</b>	<b>1432.00</b>	<b>768.00</b>	<b>6024.00</b>
	<b>Micro, Small &amp; Medium Enterprises</b>										

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
	<b>Manufacturing Sector - Working Capital</b>										
1	Micro Enterprises	13.00	No.	PU :	25	20	100	90	80	35	350
			80.00%	BL :	260.00	208.00	1040.00	936.00	832.00	364.00	3640.00
2	Small Scale Industries	49.00	No.	PU :	0	0	3	4	3	0	10
			80.00%	BL :	0.00	0.00	117.60	156.80	117.60	0.00	392.00
3	Medium Industry	400.00	No.	PU :	0	0	1	0	1	0	2
			80.00%	BL :	0.00	0.00	320.00	0.00	320.00	0.00	640.00
	<b>Total - Manufacturing Sector - Working Capital</b>			<b>BL :</b>	<b>260.00</b>	<b>208.00</b>	<b>1477.60</b>	<b>1092.80</b>	<b>1269.60</b>	<b>364.00</b>	<b>4672.00</b>
	<b>Micro, Small &amp; Medium Enterprises</b>										
	<b>Services Sector - Working capital</b>										
1	Micro Enterprises	8.00	No.	PU :	55	50	175	150	165	60	655.00
			80.00%	BL :	352.00	320.00	1120.00	960.00	1056.00	384.00	4192.00
2	Small Scale Industries	33.00	No.	PU :	1	1	10	12	12	8	44
			80.00%	BL :	26.40	26.40	264.00	316.80	316.80	211.20	1161.60
3	Medium Industry	0.00	No.	PU :	0	0	0	0	0	0	0
			80.00%	BL :	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total - Services Sector - Working capital</b>			<b>BL :</b>	<b>378.40</b>	<b>346.40</b>	<b>1384.00</b>	<b>1276.80</b>	<b>1372.80</b>	<b>595.20</b>	<b>5353.60</b>

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
	<b>Total - MSME</b>			<b>BL :</b>	<b>1494.40</b>	<b>1410.40</b>	<b>7125.60</b>	<b>4813.60</b>	<b>5166.40</b>	<b>2287.20</b>	<b>22297.60</b>
	<b>Export</b>										
1	Export Credit for various Commodities (Banana)	15.00	No.	PU :	0	0	2	2	3	1	8
			90.00%	BL :	0.00	0.00	27.00	27.00	40.50	13.50	108.00
	<b>Total - Export</b>			<b>BL :</b>	<b>0.00</b>	<b>0.00</b>	<b>27.00</b>	<b>27.00</b>	<b>40.50</b>	<b>13.50</b>	<b>108.00</b>
	<b>Education</b>										
1	Education Loans	6.00	No.	PU :	45	45	80	80	90	60	400
			80.00%	BL :	216.00	216.00	384.00	384.00	432.00	288.00	1920.00
	<b>Total - Education</b>			<b>BL :</b>	<b>216.00</b>	<b>216.00</b>	<b>384.00</b>	<b>384.00</b>	<b>432.00</b>	<b>288.00</b>	<b>1920.00</b>
	<b>Housing</b>										
1	Housing Loans - Construction of new houses	11.50	No.	PU :	100	100	400	240	350	110	1300
			80.00%	BL :	920.00	920.00	3680.00	2208.00	3220.00	1012.00	11960.00
2	Housing Loans - Renovation/repair of old houses	5.00	No.	PU :	40	40	100	90	90	40	400
			80.00%	BL :	160.00	160.00	400.00	360.00	360.00	160.00	1600.00
	<b>Total - Housing</b>			<b>BL :</b>	<b>1080.00</b>	<b>1080.00</b>	<b>4080.00</b>	<b>2568.00</b>	<b>3580.00</b>	<b>1172.00</b>	<b>13560.00</b>

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
	<b>Renewable Sources of Energy &amp; Waste Management</b>										
1	Biogas plant units	0.35	No.	PU :	30	30	21	28	21	20	150
			75.00%	BL :	7.88	7.88	5.51	7.35	5.51	5.25	39.38
2	Solar Cookers	0.08	No.	PU :	10	10	5	10	5	10	50
			75.00%	BL :	0.60	0.60	0.30	0.60	0.30	0.60	3.00
3	Solar Lanterns	0.08	No.	PU :	400	400	20	80	0	100	1000
			75.00%	BL :	24.00	24.00	1.20	4.80	0.00	6.00	60.00
4	Solar Water Heating Systems	0.40	No.	PU :	20	20	50	30	50	30	200
			75.00%	BL :	6.00	6.00	15.00	9.00	15.00	9.00	60.00
5	Solar Home Lights	0.08	No.	PU :	170	190	100	120	100	120	800
			75.00%	BL :	10.20	11.40	6.00	7.20	6.00	7.20	48.00
6	Solar Based Power Generators	1.70	No.	PU :	5	5	5	5	6	4	30
			75.00%	BL :	6.38	6.38	6.38	6.38	7.65	5.10	38.25
7	Solar Water Pump sets	5.50	No.	PU :	25	20	10	15	5	10	85
			75.00%	BL :	103.13	82.50	41.25	61.88	20.63	41.25	350.63
	<b>Total - Renewable Sources of Energy &amp; Waste Management</b>			<b>BL :</b>	<b>158.18</b>	<b>138.75</b>	<b>75.64</b>	<b>97.20</b>	<b>55.09</b>	<b>74.40</b>	<b>599.25</b>
	<b>Others - Informal credit</b>										
1	Loans to SHGs (Repeat)	1.90	No.	PU :	1153	1065	1162	933	1570	855	6738
			100.00%	BL :	2190.70	2023.50	2207.80	1772.70	2983.00	1624.50	12802.20
2	Fresh loans to WSHGs	1.00	No.	PU :	594	483	385	239	399	229	2329

Sr.No	Activity	Unit Cost /Scale of finance	Unit size % Assistance	Physical Unit/ Financial outlay/ Bank loan	Akkalkuva	Akrani	Nandurbar	Navapur	Shahada	Taloda	Total for 2022-23
1	2	3	4	5	6	7	8	9	10	11	12
			100.00%	BL :	594.00	483.00	385.00	239.00	399.00	229.00	2329.00
3	Loans to JLGs	0.50	No.	PU :	40	40	30	30	30	30	200
			100.00%	BL :	20.00	20.00	15.00	15.00	15.00	15.00	100.00
4	Loans to SCs/STs under other Govt. sponsored programmes	0.10	No.	PU :	110	115	50	50	25	50	400
			100.00%	BL :	11.00	11.50	5.00	5.00	2.50	5.00	40.00
5	Overdrafts under PMJDY	0.10	No.	PU :	120	140	35	30	25	50	400
			100.00%	BL :	12.00	14.00	3.50	3.00	2.50	5.00	40.00
	<b>Total - Others - Informal credit</b>			<b>BL :</b>	<b>2827.70</b>	<b>2552.00</b>	<b>2616.30</b>	<b>2034.70</b>	<b>3402.00</b>	<b>1878.50</b>	<b>15311.20</b>
	<b>Social Infrastructure Involving Bank Credit</b>										
1	RO Plants	3.75	No.	PU :	25	25	30	25	20	25	150
			75.00%	BL :	70.31	70.31	84.38	70.31	56.25	70.31	421.88
2	Toilets	0.25	No.	PU :	80	75	65	70	60	50	400
			75.00%	BL :	15.00	14.06	12.19	13.13	11.25	9.38	75.00
	<b>Total -Social Infrastructure</b>			<b>BL :</b>	<b>85.31</b>	<b>84.38</b>	<b>96.56</b>	<b>83.44</b>	<b>67.50</b>	<b>79.69</b>	<b>496.88</b>
	<b>Grand Total</b>			<b>BL :</b>	<b>19802.67</b>	<b>14792.84</b>	<b>42246.53</b>	<b>35029.43</b>	<b>47843.03</b>	<b>21431.65</b>	<b>181146.15</b>

ANNEXURE - II

An Overview of flow of Ground Level Credit (GLC) - Agency-wise & Sector-wise-2018-19, 2019-20, 2020-21 & Target  
For 2021-22

District: Nandurbar

State: Maharashtra

(₹ Lakh)

		2018-19		2019-20		2020-21		2021-22
Sr. No.	Agency/Type of Loan	Target	Achievement	Target	Achievement	Target	Achievement	Target
1	<b>CROP LOAN</b>							
	CBs	61320.00	25747.00	64149.00	24308.00	67741.00	32519.00	60019.00
	CCB	7120.00	3664.00	7191.00	4577.00	7594.00	8210.00	8955.00
	RRB	1560.00	260.00	1576.00	303.00	1664.00	660.00	1474.00
	<b>Sub Total (A)</b>	70000.00	29671.00	72916.00	29188.00	76999.00	41389.00	70448.00
2	<b>TERM LOAN (MT + LT)</b>							
	CBs	18400.00	NA	28525.00	NA	32526.54	1405.00	38300.00
	CCB	0.00	NA	0.00	NA	0.00	215.12	650.00
	RRB	228.00	NA	347.00	NA	396.00	0.00	473.00
	<b>Sub Total (B)</b>	18628.00	28241.00	28872.00	5167.00	32922.54	1620.12	39423.00
3	<b>Total Agricultural Credit (A+B)</b>							
	CBs	79720.00	NA	92674.00	NA	100267.54	33924.00	98319.00
	CCB	7120.00	NA	7191.00	NA	7594.00	8425.12	9605.00
	RRB	1788.00	NA	1923.00	NA	2060.00	660.00	1947.00
	<b>Sub Total (C)</b>	88628.00	57912.00	101788.00	34355.00	109921.54	43009.12	109871.00
4	<b>NON FARM SECTOR</b>							
	CBs	10442.00	NA	12830.00	NA	15464.00	14717.00	18446.00
	CCB	0.00	NA	0.00	NA	0.00	1275.58	0.00
	RRB	360.00	NA	430.00	NA	520.00	169.00	620.00
	<b>Sub Total (D)</b>	10802.00	26636.00	13260.00	21686.00	15984.00	16161.58	19066.00
5	<b>OTHER PRIORITY SECTOR</b>							
	CBs	24055.00	NA	19004.00	NA	25969.69	8349.00	28439.00
	CCB	720.00	NA	547.00	NA	749.00	144.55	800.00
	RRB	580.00	NA	441.00	NA	604.00	746.00	659.00
	<b>Sub Total (E)</b>	25355.00	19719.00	19992.00	5451.00	27322.69	9239.55	29898.00
6	<b>Grand Total</b>							
	CBs	114217.00	NA	124508.00	NA	141701.22	56990.00	145204.00
	CCB	7840.00	NA	7738.00	NA	8343.00	9845.25	10405.00
	RRB	2728.00	NA	2794.00	NA	3184.00	1575.00	3226.00
	<b>Grand Total (C+D+E)</b>	124785.00	104267.00	135040.00	61492.00	153228.22	68410.25	158835.00



**ANNEXURE – III**

**SUB-SECTOR-WISE & AGENCY-WISE DETAILS OF CREDIT FLOW UNDER AGRICULTURE & ALLIED ACTIVITIES - 2018-19, 2019-20, 2020-21 & TARGET FOR 2021-22**

State: Maharashtra; District: Nandurbar

(₹ Lakh)

Sr. No	Particulars	2018-19				2019-20				2020-21				2021-22 (Targets)			
	Agencies/Activities	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total
I.	Crop loans	25747.0	3664.00	260.00	29671.00	24308.00	4577.00	303.00	29188.00	32519.00	8210.00	660.00	41389.00	60019.00	8955.00	1474.00	70448.00
II	Term Loans																
a	MI	NA	NA	161.82	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6175.04
b	LD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2633.40
c	FM	NA	NA	99.20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6328.13
d	P&H	NA	NA	58.28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1366.88
e	DD	NA	NA	454.91	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	7573.61
f	PD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2201.60
g	S/G/P	NA	NA	420.36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2579.70
h	Fisheries	NA	NA	7.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	123.70
i	F/WLD	NA	NA	11.85	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	101.25
j	SMY	NA	NA	156.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4228.31
k	B.Gas	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00
l	Sericulture	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00
m	Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6111.38
	<b>Sub-total-II</b>	NA	NA	NA	28241.00	NA	NA	NA	5167.00	1405.00	215.12	0.00	1620.12	38300.00	650.00	473.00	39423.00
	<b>Grand Total (I+II)</b>	NA	NA	NA	57912.00	NA	NA	NA	34355.00	33924.00	8425.12	660.00	43009.12	98319.00	9605.00	1947.00	109871.00

### Annexure IV

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

Sr. No.	Item	Unit Cost (Rs.)
<b>A</b>	<b>Minor Irrigation</b>	
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 Pumpsets 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>B</b>	<b>Plantation and Horticulture (Rs./ha)</b>	
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
<b>C</b>	<b>Land Development</b>	
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
<b>D</b>	<b>Animal Husbandry</b>	
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
<b>E</b>	<b>Fisheries</b>	
1	Composite pond new	206800
2	Composite pond renovation	176200
3	Shrimp Farming	448140

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

## Annexure-V

Scales of Finance for Different Crops finalized by DLTC for Nandurbar District for FY-2021-22

Sr. No.	Name of the Crop	Unit (Ha)	Scale of Finance (₹ Lakh)
<b>A</b>	<b>KHARIF CROPS</b>		
1	Jowar(Hybrid)	1.00	0.30
2	Bajra (Hybrid)	1.00	0.25
3	Maize (Hybrid)	1.00	0.36
4	Paddy	1.00	0.38
5	Paddy (Hyb)	1.00	0.55
6	Nagali (Finger Millet)	1.00	0.13
7	Bhagar	1.00	0.13
8	Tur (Pigeon Pea)	1.00	0.35
9	Pulses (Moong, Udid)	1.00	0.20
10	Til (Sesame)	1.00	0.24
11	Groundnut	1.00	0.35
12	Sunflower	1.00	0.27
13	Soyabean	1.00	0.45
15	Cotton (Hybrid - Rainfed)	1.00	0.45
16	Cotton (Hybrid - Irrigated)	1.00	0.68
17	Chilli	1.00	0.60
18	Onion - Vegetable	1.00	0.65
19	Banana	1.00	1.00
20	Banana - Drip- Tissue culture	1.00	1.38
21	Papaya	1.00	0.75
22	Grapes	1.00	3.20
23	Pomegranate - Drip	1.00	1.30
24	Pomegranate	1.00	1.30
25	Custard Apple	1.00	0.45
26	Guava	1.00	0.45
27	Mango	1.00	1.40
28	Ginger	1.00	0.75
29	Turmeric	1.00	0.75
<b>B</b>	<b>SUGARCANE</b>		
1	Drip (Rop Lagvad)	1.00	1.13
2	Pre Seasonal	1.00	1.00
3	Suru (Seasonal)	1.00	1.00
4	Ratoon (Khodwa)	1.00	0.75
<b>C</b>	<b>RABI CROPS</b>		
1	High Yielding Wheat (Irrigated)	1.00	0.38
2	Jowar (Hybrid- Irrigated)	1.00	0.30
3	Maize (Hybrid- Irrigated)	1.00	0.35

Sr. No.	Name of the Crop	Unit (Ha)	Scale of Finance (₹ Lakh)
4	Dadar	1.00	0.28
5	Gram	1.00	0.35
6	Safflower (Karadai)	1.00	0.30
7	Sunflower	1.00	0.25
<b>D</b>	<b>SUMMER CROPS</b>		
1	Summer Groundnut	1.00	0.40
2	Sunflower	1.00	0.30
3	Onion	1.00	0.80
<b>E</b>	<b>FODDER CROPS</b>		
1	Gajraj crop	1.00	0.30
2	Lahsun Grass	1.00	0.63
3	Pawana Grass	1.00	0.64
4	Maize (Green Fodder)	1.00	0.32
5	Bajari (Green Fodder)	1.00	0.16
6	Jowar (Green Fodder)	1.00	0.22
<b>F</b>	<b>KCC for Animal Husbandry &amp; Fisheries</b>		
1	Dairy- Cow Buffalo	1 animal	0.15
2	Sheep/Goat	10+1 Unit	0.29
3	Poultry- Broilers	1000 Birds	0.75
4	Poultry- Layers	1000 Birds	1.00
5	Fishing- Artificial Ponds	1 Ha	1.00
6	Fish Cage	1 Cage	1.00
7	Fishing - River/Dam - Small Boat	1	0.65

### List of District Development Managers of Maharashtra

SI No	Name of the District	Name of the DDM Shri/Smt	Mobile No	Email Address
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	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

\*\*\* End of PLP \*\*\*

## NABARD's Successful Interventions in the District



Automatic Weather Station (AWS) at Shaltapni  
CCA project – Akkalkuva Block



Model Goat shed under LEDP project on Goat  
Rearing at Rozave Village in Taloda block



Mobile ATM van supported to DCCB out  
of FIF



RIDF supported Bridge on Gomai River at  
Shahada Block





## NABVENTURES Limited

Wholly owned subsidiary of NABARD

### Investment Focus

- › Sector Focus – Food/foodtech, Agritech, Agri/rural fintech and Rural enablers (Edutech, Health-tech, Ecommerce, etc.).
- › Stage- Pre-Series A (INR 5-20 crore) and Series A (INR 20-50 crore).
- › Pre-Series A deals have strong focus on Agtech, Healthtech & Edutech.
- › Sector of interest in Series A include consumer food brands, financial services, rural asset, light tech businesses.
- › The fund takes significant minority / minority positions.

**Registered Office:** NABARD, 2nd Floor A Wing,

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

✉ e-mail : nabventure@nabard.org

☎ Phone: 91-22-26539357



## NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

### Corporate Office:

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

Ph: 022- 26539486/9693

✉ e-mail: nabsamruddhi@nabard.org

› **MSME**

› **Microfinance**

› **Small Business**

› **Transportation**

› **Housing**

› **Education**

› **Livelihoods**

› **Agriculture**

### Registered Office:

NABARD, Regional Office  
1-1-61, RTC 'X' Road, P.B. No. 1863  
Hyderabad- 500020, Telangana  
Ph: 040- 23241155

🌐 Website: www.nabsamruddhi.in



## NABFOUNDATION

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

### What does NABFOUNDATION want from you ?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

#### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

✉ e-mail:nabfoundation@nabard.org

☎ Phone:(+91)-22-2653 9404/9054/9204



## NABKISAN FINANCE Limited

A subsidiary of NABARD

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

### Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 Website- www.nabkisan.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:finance@nabkisan.org

☎ Phone:044- 28270138/28304658

🌐 Web-portal- krishimanch.nabkisan.org



## NABARD Consultancy Services Private Limited [NABCONS]

Wholly owned subsidiary of NABARD

ISO-9000:2015 & ISO-27001:2013

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India  
Presence with  
offices in 31  
States/UTs

### AREAS OF OPERATION

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

### Registered Office

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### Corporate Office

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🌐 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).

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