



संभाव्यतायुक्त ऋण योजना 2022-23

Potential Linked Credit Plan 2022-23

नाशिक ज़िला
NASHIK DISTRICT

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

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे
MAHARASHTRA REGIONAL OFFICE, PUNE



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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

Vision

Development Bank of the Nation for fostering rural prosperity

Mission

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

प्रस्तावना

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

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

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

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

(गोवर्धन सिंह रावत)

मुख्य महाप्रबंधक

15 सितंबर 2021

FOREWORD

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

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

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

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

(G S Rawat)

Chief General Manager

15th September 2021

POTENTIAL LINKED CREDIT PLAN FOR FY 2022-23
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Executive Summary

a. District Characteristics

Nasik district is situated in the northern part of Maharashtra. It has 15 blocks with a total geographical area of 15530 sq. km (15.53 lakh ha). Out of 15.53 lakh ha of the total area, the cultivable land is 10.15 lakh ha. The average rainfall of the district is 1074 mm per annum. The district population (2011 Census) is 61.07 lakh with 30.56 lakh (50.04%) in rural areas. Of the total land holders, 58% are small and marginal farmers (with land size less than 2 ha) holding only 23 % of the total agricultural land indicating disparity in distribution of land. The major crops grown during Kharif are bajra, paddy, maize and during Rabi, wheat, jowar, harbara. The cropping intensity is 106.35%. The CD ratio as on 31 March 2021 was 67%.

The district has also been identified for the purpose of establishment of “Wind Park” and “Food Park”.

b. Sectoral trends in Credit Flow

Total GLC of the district under priority sector was ₹ 8687.61 crore during FY 2018-19, ₹ 10212.99 crore during FY 2019-20 and ₹ 8425.75 crore during FY 2020-21. The total agricultural loans issued during the last three years were of ₹ 2474.44 crore, ₹ 2624.47 crore and ₹ 3531.39 crore respectively. The disbursements under MSME and other priority sectors during the above period were of ₹ 6213.24 crore, ₹ 7588.52 crore, and ₹ 4894.36 crore respectively. The share of agriculture in GLC (PSL) was 41.91% during FY 2020-21. The district has 807 bank branches with 591 branches of Commercial Banks, 15 branches of Gramin Bank, 201 branches of DCCB, besides 1038 PACS affiliated to the DCCB, which cater to the credit needs of the rural population. Out of the Total Advances (₹ 14532.97 crore) disbursed by banks during FY 2020-21, the disbursements under Priority Sector stood at 57.98% (₹ 8425.75 crore).

c. Sector/Sub-Sector wise PLP Projections for FY 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 ₹ 17115.63 crore as against ₹ 17100.39 crore projected for the year 2021-22. For the year 2022-23, while the potential under crop loans has been assessed at ₹ 5533.19 crore, that of total agriculture loans is at ₹ 8530.50 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 49.84 %, while that of MSME to total Priority Sector loans is 33.51 %. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 16.65 % of total Priority Sector loans.

A brief write-up on Sector/ Sub-sector-wise analysis is presented below:

1. **Crop Production, Maintenance and Marketing:** We have assessed the potential of ₹ 5533.19 crore which is 32.31% of the total projection of ₹ 17115.63 crore.
2. **Animal Husbandry - Dairy Development:** We have assessed the potential of ₹ 400.45 crore for the year 2022-23 for Dairy sector.
3. **Food and Agro Processing:** The PLP projection is estimated at ₹ 316.14 crore for the year 2022-23 for this sector.
4. **Micro, Small and Medium Enterprises (Investment and Working Capital):** The estimated potential of ₹ 5735.85 crore is assessed under this sector which includes Investment Credit of ₹ 4313.60 crore and working capital of ₹ 1422.25 crore.
5. **Export Credit:** For the year 2022-23, the PLP projection is assessed at ₹ 250.00 crore for this sector.
6. **Housing:** The PLP projection of ₹ 1905.75 crore is assessed under this sector for the year 2022-23.

d. Developmental Initiatives

NABARD has undertaken various development initiatives in the district pertaining to various sectors like watershed development, wadi development, FPO promotion etc. NABARD is also currently acting as Implementing Agency for the CSS for promotion of 10000 FPOs in two blocks viz. Sinnar and Niphad.

e. Thrust Areas for FY 2022-23

Thrust areas should be collectivisation of Agricultural produce through promotion of FPOs, timely-adequate and hassle-free crop loan disbursement and Capital formation in agriculture sector with the help of schemes for Post-Harvest as well as Food and Agro Processing infrastructure.

f. Major Constraints and Suggested Action Points

Inadequate infrastructure facilities like erratic power supply, poor connectivity, weak banking network in rural areas especially tribal blocks like Peth, Surgana, Trimbak, Kalwan and Igatpuri has affected the rural economy and development of various sectors. Infrastructure needs such as Rural Roads, Bridges, Irrigation projects, Schools and Public Health centres, etc. are being addressed through the loans from NABARD to the State Government under Rural Infrastructure Development Fund. 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 PSL norms is required.

g. Way Forward

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

**BROAD SECTOR-WISE PLP PROJECTIONS
YEAR 2022-23**

APPENDIX A

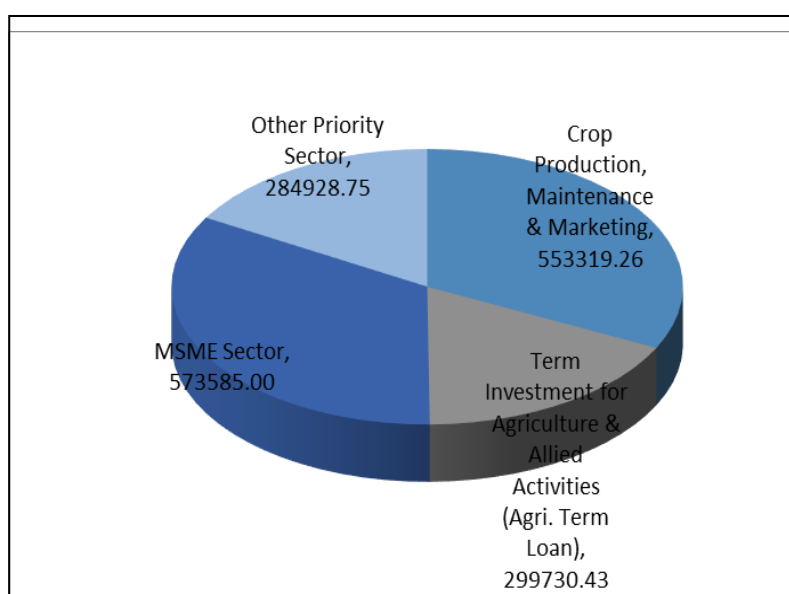
STATE: MAHARASHTRA

DISTRICT: NASIK

(₹ Lakh)

Sr. No.	Particulars	PLP Projections FY 2022-23
A	Farm Credit	
I	Crop Production, Maintenance & Marketing	5,53,319.26
II	Term Loan for Agriculture and Allied Activities	2,09,819.46
	Sub Total	7,63,138.72
B	Agriculture Infrastructure	49,806.58
C	Ancillary Activities	40,104.39
I	Credit Potential for Agriculture (A+B+C)	8,53,049.69
II	Micro, Small and Medium Enterprises	5,73,585.00
III	Export Credit	25,000.00
IV	Education	21,000.00
V	Housing	1,90,575.00
VI	Renewable Energy	13,199.00
VII	Others (Loans to SHGs, JLGs, Loans to distressed persons, PMJDY Overdraft, Loans to State Sponsored Organisations for SC/ST)	18,842.75
VIII	Social Infrastructure involving Bank Credit	16,312.00
	Total Priority Sector	17,11,563.44

₹ lakh

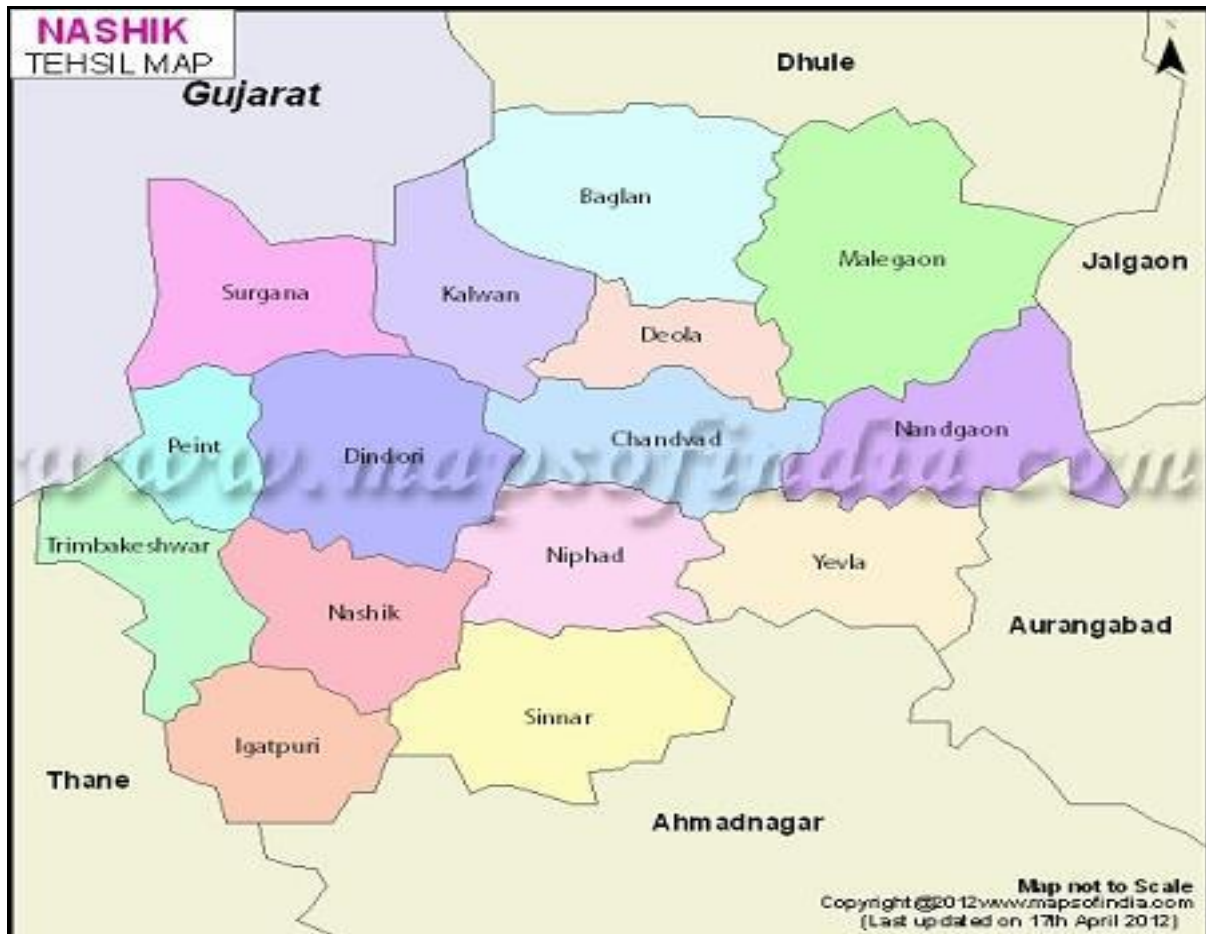


**SUB-SECTOR-WISE PLP PROJECTIONS
YEAR 2022-23**

APPENDIX B**STATE: MAHARASHTRA****DISTRICT: NASIK****(₹ Lakh)**

Sr. No.	Particulars	PLP Projections FY 2022-23
I	Credit Potential for Agriculture	
A	Farm Credit	
I	Crop Production, Maintenance & Marketing	5,53,319.26
li	Water Resources	68,395.58
lii	Farm Mechanization	29,411.33
iv	Plantation & Horticulture (including Sericulture)	41,850.45
v	Forestry & Wasteland Development	7,695.00
vi	Animal Husbandry – Dairy	40,045.05
vii	Animal Husbandry – Poultry	9,999.31
viii	Animal Husbandry - Sheep, Goat, Piggery, etc.	9,211.78
ix	Fisheries	1,512.19
x	Others - Bullock, Bullock Cart, etc.	1,698.77
	Sub-total [Farm Credit]	7,63,138.72
B	Agriculture Infrastructure	
I	Construction of Storage Facilities (Warehouses, Market Yards, Godowns, Silos, Cold Storage Units / Chains)	19,602.00
ii	Land Development, Soil Conservation, Watershed Development	19,269.33
iii	Others (Tissue Culture, Agri Bio-Technology, Seed Production, Bio-pesticides / Fertilizers, Vermi-composting)	10,935.25
	Sub-total [Agriculture Infrastructure]	49,806.58
C	Ancillary Activities	
I	Food & Agro Processing	31,614.39
li	Others (Loans to Coop. Soc. Of Farmers for disposing of their produce, ACABCs, Loans to PACS/FSS/LAMPS, Loans to MFIs for on lending)	8,490.00
	Sub-total [Ancillary Activities]	40,104.39
	Total Agriculture (A+B+C)	8,53,049.69
II	Micro, Small and Medium Enterprises	
I	MSME - Investment Credit	4,31,360.00
ii	MSME - Working Capital	1,42,225.00
	Total – MSME	5,73,585.00
III	Export Credit	25,000.00
IV	Education	21,000.00
V	Housing	1,90,575.00
VI	Renewable Energy	13,199.00
VII	Others (Loans to SHGs, JLGs, Loans to distressed persons, PMJDY Overdraft, Loans to State Sponsored Organizations for SC/ST)	18,842.75
VIII	Social Infrastructure involving Bank Credit	16,312.00
	Total Priority Sector (I to VIII)	17,11,563.44

Map of Nasik District



DISTRICT PROFILE

जिला, जिल्हा											
जिला		राज्य		विभाग							
NASIK		MAHARASHTRA		NASIK							
1. भौतिक और प्रशासनिक विशेषताएँ Physical & Administrative Features						2. मिट्टी व जलवायु SOIL & CLIMATE					
कुल भौगोलिक क्षेत्र (वर्ग किमी) Total Geographical Area(Sq.KM)		15530		कृषि जलवायु क्षेत्र Agro-climatic Zone		Western Plateau & Hill Region - Western Hills Zones					
उपविभागों का संख्या No. of Sub-divisions		4		जलवायु Climate		Semi Arid					
खंडों No of Blocks		15		मिट्टी का प्रकार Soil Type		Medium Black, Sandy Loam, Sandy, Saline					
गावों का संख्या (निवासी) No. of Villages (Inhabited)		1930									
पंचायतों No. of Panchayats		1376									
3. भूमि उपयोग (है.)						4					
रिपोर्ट में दर्ज कुल क्षेत्र Total Area Reported		1015500		वर्षामान (मी. में) Rainfall (in mm)		सामान्य Normal	वस्तुस्थिति Actual	2018	2019	2020	
वन भूमि Forest Land		311300				1074	632	1167	963.2		
खेती के लिए अनुपलब्ध क्षेत्र Area Not Available for Cultivation		59600				सामान्य से अंतर Variation from Normal	-443	93	-111		
स्थायी चारागाह और चरई भूमि Permanent Pasture and Grazing Land		22600				शुद्ध वार्षिक पुनर्भरण Net annual recharge	शुद्ध वार्षिक निकास Net annual draft	बैल Balance			
मिश्रित पड़ोस फसल का जलवायु भूमि Land under Miscellaneous Tree Crops		1900				86495	119786	(133291)			
कृषियोग्य बरतभूमि Cultivable Wasteland		19500									
वर्तमान परती भूमि Current Fallow		93900									
अन्य परती भूमि Other Fallow		29100									
कुल बुवाई क्षेत्र Net Sown Area		850000									
कुल या संकल फसल क्षेत्र Total or Gross Cropped Area		904000									
एकानक खेत की चरई Area Cultivated More than Once		127100									
फसल घनत्व Cropping Intensity (ICANS/A%)		106.35%									
6. श्रमिकों का प्रोफाइल (000 में) WORKERS PROFILE [in '000]						7. जनसांख्यिकीय प्रोफाइल (000 में) DEMOGRAPHIC PROFILE [in '000] #					
कृषि Cultivators		403		श्रमिकों की श्रेणी Category		कुल Total	पुरुष Male	महिला Female	ग्रामीण Rural	शहरी Urban	
छोटे मध्यम और छोटे किसानों के ऊपर Of the above, Small/Marginal Farmers		235				6107	3157	2950	3056	1938	
कृषि मजदूर Agricultural Labourers		382				555	282	273	50	19	
घर-घर उद्योग में काम करने वाले श्रमिकों Workers engaged in Household Industries		45				1564	792	772	438	16	
अनुसूचित जाति/जाति के श्रमिकों SC/ST Workers engaged in Allied Agro-activities		156				5028	2784	2244	3510	2597	
अन्य श्रमिक Other workers		369				3402	NA	NA	249	913	
8. परिवार (000 में) HOUSEHOLDS [in '000] #						9. घर, सुविधाएँ HOUSEHOLD AMENITIES [Nos. in '000 Households] #					
कुल परिवार Total Households		1223		ईंट/पत्थर/कंक्रीट से निर्मित घर Having brick/stone/concrete houses		270	270	270	301		
ग्रामीण परिवार Rural Households		677		पानी की सुविधा सुनिश्चित Having source of drinking water		NA	NA	NA	343		
गोबर खाद के बिना के परिवार BPL Households		340		बैंकिंग से सुविधा सुनिश्चित Having access to banking services		NA	NA	NA	NA		
10. गाँव, स्तराव सत्यन VILLAGE-LEVEL INFRASTRUCTURE [Nos] #						11. स्वास्थ्य व सफाई से संबंधित संरचनाएँ INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos] #					
ग्रामों में बिजली Villages Electrified		1920		आंगनवाड़ी Anganwadis		5262	5262	5262	28		
कृषि क्षेत्रों में बिजली Villages having Agriculture Power Supply		1920		प्रधान स्वास्थ्य केंद्र Primary Health Centres		103	103	103	40		
डॉक्टरों की सुविधा सुनिश्चित गाँव Villages having Post Offices		639		प्रधान स्वास्थ्य केंद्रों में उपकरणों Primary Health Sub-Centres		577	577	577	3594		
बैंकिंग सुविधा सुनिश्चित गाँव Villages having Banking Facilities		609				NA	NA	NA	NA		
प्रधान स्वास्थ्य केंद्रों में उपकरणों Villages having Primary Schools		1913				NA	NA	NA	NA		
पानी की सुविधा सुनिश्चित गाँव Villages having Primary Health Centres		1008				NA	NA	NA	NA		
पानी की सुविधा सुनिश्चित गाँव Villages having potable water supply		1161				NA	NA	NA	NA		
सड़कों से जुड़े गाँव Villages connected with Paver Approach Roads		1767				NA	NA	NA	NA		
13. सिंचनी क्षमता (है.) IRRIGATION COVERAGE [Ha] #						12. कृषि के लिए आधारभूत संरचनाएँ INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE #					
सिंचनी के लिए उपलब्ध कुल क्षेत्र Total Area Available for Irrigation (NA + Fallow)		329700		उर्वरक/बीज/कीटनाशक के निर्यात Fertiliser/Seed/Pesticide Outlets [Nos]		NA	NA	NA	102095		
निर्मित सिंचनी क्षमता Irrigation Potential Created		247200		कुल एन पी के खपत Total N/P/K Consumption [MT]		330222	330222	330222	NA		
शुद्ध सिंचित क्षेत्र कुल क्षेत्र के कम से कम एक बार सिंचित Net Irrigated Area (Total area irrigated at least once)		206700		अनुसूचित जाति/जाति के बीजों Certified Seeds Supplied [MT]		12686	12686	12686	7610		
नहर, नाल, सिंचित क्षेत्र Area irrigated by Canals / Channels		155427		कीटनाशक खपत Pesticides Consumed [MT]		NA	NA	NA	NA		
कुआँ से सिंचित क्षेत्र Area irrigated by Wells		52314		कृषि ट्रैक्टर Agriculture Tractors [Nos]		16000	16000	16000	7		
टैंक सिंचित क्षेत्र Area irrigated by Tanks		NA		पावर ट्रैक्टर Power Tillers [Nos]		20738	20738	20738	150		
अन्य स्रोतों से सिंचित क्षेत्र Area irrigated by Other Sources		NA		थ्रेशर/कटर Threshers/Cutters [Nos]		491	491	491	2		
सिंचनी क्षमता का उपयोग संकलित सिंचित क्षेत्र Irrigation Potential Utilized (Gross Irrigated Area)		247200				NA	NA	NA	NA		
15. कृषि प्रसंस्करण इकाइयाँ AGRO-PROCESSING UNITS						14. भंडारण, परिवहन और बाजार INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING #					
निर्माण प्रसंस्करण के प्रकार Type of Processing Activity		इकाइयों की संख्या No of units		क्षमता (से टन) Cap.[MT]		ग्रामीण/शहरी मंडी/हाट Rural/Urban Mandi/Haat [Nos]	358	358	358	15	
खाद्य (धान, आटा, दाल, तेल, जल, कफ़ी) Food (Rice/Flour/Dal/Oil/Tea/Coffee)		17		17		पक्का सड़क का लंबाई Length of Pucca Road [Km]	14134	14134	14134	623	
गन्ना (गन्ना/खंड/सुखाना) Sugarcane (Gum/Khandan/Sugar)		7		NA		रेल लाइन की लंबाई Length of Railway Line [Km]	287	287	287	170230	
फल (फल, जूस, फ्रूट ड्रिंक) Fruit (Fruit/Juice/Fruit drink)		5		NA		सर्विस/पब्लिक परिवहन वाहन Public Transport Vehicle [Nos]	NA	NA	NA	70	
मसाले (मसाला पावडर/पेस्ट) Spices (Masala Powders/Pastes)		NA		NA		घान मालवाहक वाहन Cold Store Capacity[MT]	NA	NA	NA	5600	
सूखे मेवा (काजू, बादाम, किचिंग) Dry-Fruit (Cashew/Almond/Raisins)		NA		NA		मालवाहक वाहन Goods Transport Vehicle [Nos]	NA	NA	NA		
कपास (ओटई, कटई, कपड़ा) Cotton (Ginning/Spinning/Weaving)		65		NA							
दूध (अति शीतलन, शीतलन, प्रसंस्करण) Milk (Chilling/Cooling/Processing)		7		NA							
मांस (चिकन, मटन, सूअर मांस, सूखी मछली) Meat (Chicken/Motton/Pork/Dryfish)		NA		NA							
पशु चारा/मांसे की सूखी मछली खाद्य Animal feed (Cattle/Poultry/Fishmeal)		1		NA							
17. वर्ष 2012 की जनगणना पर आधारित संख्याएँ (000 में) ANIMAL POPULATION AS PER CENSUS 2019 [in '000] #						16. प्रमुख फसलों का क्षेत्र, उत्पादन और क्षेत्रफल AREA, PRODUCTION & YIELD OF MAJOR CROPS #					
पशु श्रेणी Category of animal		कुल		नर		मादा		क्षेत्र Area ('00 Ha)		उत्पादन Prod. (MT)	औसत उपज Avg. Yield [Kg/Ha]
संकर पशु Cattle - Cross bred		549		202		347		930	81000	924	156300
देशी पशु Cattle - Indigenous		433		169		264		1106	126500	880	226300
भैंस Buffaloes		308		115		193		825	188100	728	55200
भेड़, संकर Sheep - Cross bred		4		1		3		391	28000	575	14900
भेड़, देशी Sheep - Indigenous		239		51		188		1034	1050	1040	92500
बकरी Goat		627		231		396		376	11200	425	31200
सूअर, संकर Pig - Cross bred		2		1		1		2310	380000	5132	698200
सूअर, देशी Pig - Indigenous		6		2		4					164483
घोड़ा/गधा/ऊँट Horse/Dorkey/Camel		6775		NA		NA					
मुर्गी, संकर Poultry - Cross bred		15006		NA		NA					
मुर्गी, देशी Poultry - Indigenous		924		NA		NA					
19. मत्स्य, मत्स्य आकृति, मत्स्य उत्पादन और मत्स्य उत्पादन MLK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY #						18. अनुसंधान, विकास और विकास INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES #					
मत्स्य Fish		उत्पादन Production [MT]		4110		4110		पशु श्रेणी Category of animal		कुल	
अंडा Egg		उत्पादन Production [Lakh Nos]		9853		9853		संकर पशु Cattle - Cross bred		549	
दूध Milk		उत्पादन Production [000 MT]		43		43		देशी पशु Cattle - Indigenous		433	
मांस Meat		उत्पादन Production [MT]		NA		NA		भैंस Buffaloes		308	
								भेड़, संकर Sheep - Cross bred		4	
								भेड़, देशी Sheep - Indigenous		239	
								बकरी Goat		627	
								सूअर, संकर Pig - Cross bred		2	
								सूअर, देशी Pig - Indigenous		6	
								घोड़ा/गधा/ऊँट Horse/Dorkey/Camel		6775	
								मुर्गी, संकर Poultry - Cross bred		15006	
								मुर्गी, देशी Poultry - Indigenous		924	
Sources (if not mentioned against the respective item):											

District Profile

20. Predominant economic activities prevalent in the district

The geographical area of Nasik district is 15.53 lakh ha and it is divided into 09 revenue sub divisions viz. Nasik, Igatpuri-Trimbak, Dindori-Peth, Niphad-Sinnar, Yeola-Nandgaon, Malegaon, Kalwan-Surgana, Baglan and Chandwad-Deola. The population of the district as per 2011 census was 61.07 lakh, of which the share of rural and urban population was at 57% and 43% respectively. Nasik is predominantly district of agriculturists. Out of the total rural population of 35.10 lakh in the district, around 5.91 lakh are having agriculture as the main activity. There are 8.44 lakh land holders in the district, of which 58% are small & marginal farmers (with land size less than 2 ha) holding only 23 % of the total agricultural land indicating disparity in distribution of land and average land holding in the district is 1.67 ha. The district is covered by black and red soils with portions of loamy soil and has an annual average rainfall of 1074 mm. The net sown area is 8.70 lakh ha (86% of gross cropped area) with net irrigated area at 2.067 lakh ha, forming 23.76% of the net sown area. Major crops in terms of area are paddy, bajra, pulses, wheat, maize and oilseeds like soyabean. The climate of the district is also suitable for horticulture and plantation crops like grapes, pomegranates, guava, and mangoes. The major rivers in the district are Godavari, Vaitarna, Bhima, Girana, Kashyapi and Darana.

21. Other economic activities in the district

The other economic activities of the district are dairy, poultry, sheep & goat rearing, etc. The Agro & Food Processing has very good potential in the district with market support from APMCs, select FPOs and private markets and hyper malls in Nasik and Mumbai. The district has a number of rivers and other fresh water bodies which offer very good potential for fresh water fish culture. The district is industrially developed with 08 MIDCs in the district. The major industrial production in the district is automobile, mechanical, engineering equipments and pharmaceuticals.

22. Factors affecting the rural economy and development of various sectors

The uneven rainfall in the district in the past two years has affected the rural economy and development of various sectors. Inadequate infrastructure facilities like erratic power supply, poor connectivity, weak banking network in rural areas especially tribal blocks like Peth, Surgana, Trimbak, Kalwan and Igatpuri has also affected the rural economy and development of various sectors.

23. Economic condition

The Gross State Domestic Product (nominal) at current prices for 2018-19 was ₹ 26,32,792 crore and the same is estimated for 2019-20 at ₹ 28,78,583 crore. The per capita state income for the year 2018-19 was ₹ 1,91,736 and the same is estimated for the year 2019-20 at ₹ 2,07,727.

The Gross District Value Added (GDVA) at current prices for the year 2018-19 for the district is ₹ 1,10,162 crore, whereas the per capita GDVA at current prices for the year 2018-19 for the district is ₹ 1,66,971.

(Source: Economic survey of Maharashtra 2019-20)

BANKING PROFILE

बैंकिंग प्रोफाइल Banking Profile										
जिला District : NASIK	राज्य State	MAHARASHTRA				अग्रणी बैंक Lead Bank : BANK OF MAHARASHTRA				
1. नेटवर्क और पहुंच Network & Outreach (Position as 31/03/2021 की स्थिति)										
एजेंसी Agency	बैंकों/संघों की संख्या No. of Banks/Soc.	शाखाओं की संख्या No. of Branches				इससे जुड़ी हुई अनौपचारिक एजेंसियों की संख्या No. of non-formal agencies associated			प्रति शाखा पहुंच Per Branch Outreach	
		कुल Total	ग्रामीण Rural	अर्ध-शहरी Semi-Urban	शहरी Urban	स्वयं/स्वयंसंगठन mFIs/mFOs	स्वयं/संघ SHGs/JLGs	बीसी/बीएफ BCs/BFs	गांव Villages	परिवार Households
वाणिज्य बैंक Commercial Banks	40	591	182	175	232	NA	NA	1353	3.3	2030.5
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	1	15	5	6	4	NA	NA	NA	128.7	80000.0
जिला मध्यवर्ती सहकारी बैंक District Central Co-op. Bank	1	201	146	26	29	NA	NA	NA	9.6	5970.1
सहकारी कृषि और ग्रामीण विकास बैंक Agr. & Rural Dev. Bank	Coop.	NA	NA	NA	NA	NA	NA	NA	NA	NA
प्रथमिक कृषि सहकारी समाज Agr. Coop. Society	Primary	NA	1038	1038	NIL	NA	NA	NA	1.9	1156.1
अन्य Others		NA	NA	NA	NA	NA	NA	NA	NA	NA
सभी एजेंसियां All Agencies		42	1845	1371	207	265		1353	1.0	650.4
2. बकाया जमा राशि DEPOSITS OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि Amount of Deposit (₹ लाख में Rs.in lakh)				
	31 मार्च 2019	31 मार्च 2020	31 मार्च 2021	वृद्धि Growth(%)	शेयर Share(%)	31 मार्च 2019	31 मार्च 2020	31 मार्च 2021	वृद्धि Growth(%)	शेयर Share(%)
वाणिज्य बैंक Commercial Banks	N.A.	N.A.	N.A.	N.A.	N.A.	3939084	4420860	5179002	17.15	95.36
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	N.A.	N.A.	N.A.	N.A.	N.A.	14585	19883	28999	45.85	0.53
सहकारी बैंक Cooperative Banks	N.A.	N.A.	N.A.	N.A.	N.A.	262453	224173	223260	-0.41	4.11
अन्य Others	N.A.	N.A.	N.A.	N.A.	N.A.					
सभी एजेंसियां All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	4216122	4664916	5431261	16.43	100.00
3. बकाया ऋण और आगम LOANS & ADVANCES OUTSTANDING										
एजेंसी Agency	खातों की संख्या No. of accounts					जमा राशि Amount of Loans (₹ लाख में Rs.in lakh)				
	31 मार्च 2019	31 मार्च 2020	31 मार्च 2021	वृद्धि Growth(%)	शेयर Share(%)	31 मार्च 2019	31 मार्च 2020	31 मार्च 2021	वृद्धि Growth(%)	शेयर Share(%)
वाणिज्य बैंक Commercial Banks	N.A.	N.A.	N.A.	N.A.	N.A.	2591668	2991816	3295689	10.16	92.49
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	N.A.	N.A.	N.A.	N.A.	N.A.	8561	10514	12439	18.31	0.35
सहकारी बैंक Cooperative Banks	N.A.	N.A.	N.A.	N.A.	N.A.	306062	276868	255338	-7.78	7.17
अन्य Others	N.A.	N.A.	N.A.	N.A.	N.A.					
सभी एजेंसियां All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	2906291	3279198	3563466	8.67	100.00
4. ऋण, जमा अनुपात CD-RATIO										
एजेंसी Agency	ऋण, जमा अनुपात CD Ratio			5. वित्तीय समावेशन के तहत कार्यान्वयन PERFORMANCE UNDER FINANCIAL INCLUSION (खातों की संख्या No. of A/cs)						
	31 मार्च 2019	31 मार्च 2020	31 मार्च 2021	एजेंसी Agency	2020-21 के दौरान During 2020-21		समैकित Cumulative			
			जमा Deposit		ऋण Loan	जमा Deposit	ऋण Loan			
वाणिज्य बैंक Commercial Banks	66	68	64	वाणिज्य बैंक Commercial Banks	N.A.	N.A.	N.A.	N.A.		
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	59	53	43	क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	N.A.	N.A.	N.A.	N.A.		
सहकारी बैंक Cooperative Banks	117	124	114	सहकारी बैंक Cooperative Banks	N.A.	N.A.	N.A.	N.A.		
अन्य Others	NA	NA	NA	अन्य Others	N.A.	N.A.	N.A.	N.A.		
सभी एजेंसियां All Agencies	69	70	67	सभी एजेंसियां All Agencies	N.A.	N.A.	N.A.	N.A.		
6. राष्ट्रीय लक्ष्यों को पूरे हेतु कार्यान्वयन PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2020 की स्थिति)										
एजेंसी Agency	प्राथमिकता प्राप्त क्षेत्र ऋण Priority Sector Loans		कृषि क्षेत्र को ऋण Loans to Agr. Sector		कमजोर क्षेत्रों को ऋण Loans to Weaker Sections		डीआरआई योजना के अंतर्गत ऋण Loans under DRI Scheme		महिलाओं को ऋण Loans to Women	
	राशि Amount (₹ Rs. lakh)	कुल ऋण का % of Total Loans	राशि Amount (₹ Rs. '000)	कुल ऋण का % of Total Loans	राशि Amount (₹ Rs. '000)	कुल ऋण का % of Total Loans	राशि Amount (₹ Rs. '000)	कुल ऋण का % of Total Loans	राशि Amount (₹ Rs. '000)	कुल ऋण का % of Total Loans
वाणिज्य बैंक Commercial Banks	1001798.22	98.09	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	2393.75	0.23	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
सहकारी बैंक Cooperative Banks	17107.17	1.68	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
अन्य Others		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
सभी एजेंसियां All Agencies	1021299.14	100.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7. वार्षिक ऋण योजनाओं के अंतर्गत एजेंसी-वार कार्यान्वयन AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
एजेंसी Agency	2018-19			2019-20			2020-21			पिछले 3 वर्षों में औसत उपलब्धि Average Ach. in last 3 years [%]
	लक्ष्य Target (₹ Rs. lakh)	उपलब्धि Achmnt (₹ Rs. lakh)	उपलब्धि Achmnt [%]	लक्ष्य Target (₹ Rs. lakh)	उपलब्धि Achmnt (₹ Rs. lakh)	उपलब्धि Achmnt [%]	लक्ष्य Target (₹ Rs. lakh)	उपलब्धि Achmnt (₹ Rs. lakh)	उपलब्धि Achmnt [%]	
वाणिज्य बैंक Commercial Banks	1016238.00	836126.02	82.28	1291729.00	1001798.22	77.55	1476931.28	786872.00	53.28	69.35
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	6237.00	2870.30	46.02	7710.00	2393.75	31.05	8812.08	7422.00	84.23	55.74
सहकारी बैंक Cooperative Banks	90025.00	29764.61	33.06	100561.00	17107.17	17.01	114256.64	48282.00	42.26	31.21
अन्य Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
सभी एजेंसियां All Agencies	1112500.00	868760.93	78.09	1400000.00	1021299.14	72.95	1600000.00	842575.00	52.66	66.45
8. वार्षिक ऋण योजना के अंतर्गत क्षेत्र-वार कार्यान्वयन										
व्यापक क्षेत्र Broad Sector	2018-19			2019-20			2020-21			पिछले 3 वर्षों में औसत उपलब्धि Average Ach. in last 3 years [%]
	लक्ष्य Target (₹ Rs. lakh)	उपलब्धि Achmnt (₹ Rs. lakh)	उपलब्धि Achmnt [%]	लक्ष्य Target (₹ Rs. lakh)	उपलब्धि Achmnt (₹ Rs. lakh)	उपलब्धि Achmnt [%]	लक्ष्य Target (₹ Rs. lakh)	उपलब्धि Achmnt (₹ Rs. lakh)	उपलब्धि Achmnt [%]	
फसल ऋण Crop Loan	375500.00	170063.31	45.29	450000.00	162204.97	36.05	472500.00	318386.00	67.38	50.13
मौसमी ऋण (कृषि) Term Loan (Agr)	247000.00	77373.66	31.33	250000.00	100241.84	40.10	262500.00	34752.00	13.24	27.96
कुल कृषि ऋण Total Agr. Credit	622500.00	247436.97	39.75	700000.00	262446.81	37.49	735000.00	353138.00	48.05	41.95
कृषांतर क्षेत्र Non-Farm Sector	230000.00	382453.20	166.28	400000.00	366601.21	91.65	505000.00	354585.00	70.21	97.24
अन्य प्राथमिकता प्राप्त क्षेत्र Other Priority Sector	260000.00	238870.76	91.87	300000.00	392251.12	130.75	360000.00	144852.00	40.24	84.34
कुल प्राथमिकता प्राप्त क्षेत्र Total Priority Sector	1112500.00	868760.93	78.09	1400000.00	1021299.14	72.95	1600000.00	852575.00	53.29	66.69
9. वसूली की स्थिति RECOVERY POSITION										
एजेंसी Agency	2018-19			2019-20			2020-21			पिछले 3 वर्षों में औसत वसूली Average Rec. in last 3 years [%]
	मांग Demand (₹ Rs. '000)	वसूली Recovery (₹ Rs. '000)	वसूली Recovery [%]	मांग Demand (₹ Rs. '000)	वसूली Recovery (₹ Rs. '000)	वसूली Recovery [%]	मांग Demand (₹ Rs. '000)	वसूली Recovery (₹ Rs. '000)	वसूली Recovery [%]	
वाणिज्य बैंक Commercial Banks	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
क्षेत्रीय ग्रामीण बैंक Regional Rural Bank	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
सहकारी बैंक Cooperative Banks	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
अन्य Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
सभी एजेंसियां All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
स्रोत : अग्रणी बैंक और राज्य स्तरीय बैंकर समिति Sources : Lead Bank & SLBC										

Banking Profile

The district has good banking network with 591 branches of Commercial Banks, 15 branches of Maharashtra Gramin Bank, 201 branches of Nasik DCCB and 1038 Primary Agriculture Credit Societies (PACS). However, the concentration of branches (58.44%) is mostly in urban, semi-urban and metro areas. The tribal areas of the district viz. Surgana, Peth, Deola, Trimbak and Kalwan remain poorly covered in terms of branch network. 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. These institutions also supplement the role of banking sectors in meeting the increasing financial needs of the various sectors. Bank of Maharashtra is functioning as the lead bank in the district.

Ground Level Credit Flow under Priority Sector for the Last 5 Years

The ACP achievements during the last five years were achieved as detailed below:

(₹ Lakh)

Particulars	2016-17	2017-18	2018-19	2019-20	2020-21
Crop Loan	280296.75	109133.48	170063.61	162205.26	318386.16
Agri Term Loan	93352.83	58686.77	77373.66	100241.55	34753.15
Total Agri Credit	373649.58	167820.25	247436.97	262446.81	353139.31
NFS/MSME	223160.29	266677.88	382453.20	366601.21	354585.11
OPS	229682.12	240891.63	238870.76	392251.12	134851.12
Total Priority Sector	826491.99	675389.75	868760.93	1021299.14	842575.54

% Growth Rate for the Last 5 Years

Particulars	2016-17	2017-18	2018-19	2019-20	2020-21
Crop Loan	13.74	-61.07	55.83	-4.62	96.28
Agri Term Loan	-13.34	-37.12	31.85	29.56	-65.33
Total Agri Credit	5.51	-55.08	47.44	6.07	34.56
NFS/MSME	95.09	19.5	43.41	-4.14	-3.27
OPS	-0.82	4.87	-0.84	64.21	-65.62
Total Priority Sector	18.05	-18.28	28.63	17.56	-17.50

The size of the Annual Credit Plan (ACP) for Priority Sector for the year 2021-22 is ₹ 16600 crore which includes ₹ 6040.00 crore for agriculture (36.38%), ₹ 6310.00 crore for MSME (38.01%) and ₹ 4250.00 crore for OPS (25.60%).

Financial Inclusion

Financial inclusion is a key enabler of economic and social development in India, where a large section of the population still lives outside the ambit of formal financial services viz. such as credit, deposit, insurance, and pension services. In addition to bank branches, the different kind of financial services are rendered through 1353 BCs and 741 brick and mortar branches.

Aadhaar Enrolment Status

As per UIDAI website, as on 01.07.2021, 65.58 lakh enrolments have been completed in the district with saturation of 107%.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

PMJDY has been successfully implemented in Nasik district since August 2014. The guidelines issued by RBI/Gol have been made available to Banks through Lead Bank Office. The Nasik District has been declared

as saturated on 14.01.2015 by the Hon'ble Dist. Collector. There are 16.36 lakh Jan Dhan accounts with the total deposit of ₹ 439.14 crore in the district.

Social Security Schemes (PMJJBY, PMSBY, APY)

The banks in Nasik district have successfully implemented the Social Security Schemes viz. PMJJBY, PMSBY & APY. As on 31.03.2019, the banks have covered 2.19 lakh, 4.59 lakh and 0.54 lakh beneficiaries under PMJJBY, PMSBY & APY respectively.

Direct Benefit Transfer (DBT)

The DBT has been launched and successfully implemented in the district for transfer / remittance of various subsidies to the bank accounts of concerned beneficiaries. Currently, the subsidy is being remitted for Gol / GoM schemes viz. LPG, Student Scholarship, Fertilizer Subsidy, MNREGA payments, PMAY, Niradhar beneficiaries, etc.

CBS project in District Central Cooperative Bank

Nasik DCCB has successfully implemented Core Banking Solutions (CBS) and migrated all the branches to CBS. The bank has procured and implemented the CBS solution through Nelito and also commenced RTGS/NEFT services.

Pradhan Mantri Mudra Yojana (PMMY)

The banking network in Nasik district has also successfully implemented Pradhan Mantri Mudra Yojana (PMMY) schemes in 03 categories viz. Shishu, Kishor and Tarun. In Nasik District, as of 31.03.2019, banks have financed to the beneficiaries under MUDRA as below:

- i. Shishu Category : 1,54,898 beneficiaries amounting ₹ 416.81 crore
- ii. Kishore Category : 12,224 beneficiaries amounting ₹ 248.56 crore
- iii. Tarun Category : 5,841 beneficiaries amounting ₹ 291.17 crore

Thus, total beneficiaries financed under MUDRA are 1,72,963 amounting ₹ 956.54 crore.

Stand Up India Scheme

As per the report available from the Stand Up India portal, the banks have sanctioned 157 proposals submitted by the beneficiaries and disbursed an amount of ₹ 1869.00 lakh for 116 proposals as on 31.03.2019.

Impact

The captioned initiatives under Financial Inclusion has resulted in positive outcome in terms of enhanced coverage under banking /financial system, risk mitigation of beneficiaries through social security schemes at very low premium, remittance of incentives directly to beneficiaries' accounts, motivation for undertaking entrepreneurial activities enabling income generation and ultimately increased awareness about various government interventions.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which 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 channeling the same into sectors with growth potential.
- To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and prioritize resource requirement for the purpose.

Methodology

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

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

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

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

S. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its

S. No.	Sector	Methodology of estimation of credit potential
		<p>present and future utilization, surface water estimates for individual districts are difficult to get;</p> <ul style="list-style-type: none"> • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; • 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

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

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

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

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

Proposals relating to Fisheries sector:

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

Tax Proposals on Agriculture Products:

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

Achievements and Milestones during the COVID-19 pandemic

- **Pradhan Mantri Garib Kalyan Yojana (PMGKY):**
 - Valued at **Rs.2.76 lakh crore**
 - Free food grain to **80 crore people**
 - Free cooking gas for **8 crore families**
 - Direct cash to over **40 crore farmers, women, elderly, the poor and the needy**
- **Aatma Nirbhar Bharat package (ANB 1.0):**
 - Estimated at **Rs.23 lakh crore** – more than **10% of GDP**
 - PMGKY, three ANB packages (ANB 1.0, 2.0 and 3.0), and announcements made later were like **5 mini-budgets** in themselves

- **Rs.27.1 lakh crore** worth of financial impact of all three ANB packages including RBI's measures – amounting to **more than 13% of GDP**

- **Structural reforms:**

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

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

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

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

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

The Hon'ble Union Finance Minister, in the budget for 2020-21 announced the 'One-Product One-District (ODOP) initiative 'for better marketing and export of horticulture crops' and to foster coordinated development for 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. 24th April 2020. The Ministry of Panchayati Raj (MoPR) is the Nodal Ministry for implementation of the scheme. In the States, the Revenue Department / Land Records Department will be the Nodal Department and shall carry out the scheme with support of State Panchayati Raj Department. The scheme aims to provide an integrated property validation solution for rural India. The demarcation of rural abadi areas would be done using Drone Surveying technology through Survey of India.

Objectives

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

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

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

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by the RBI:

- Instructions were issued to all Commercial Banks, Regional Rural Banks, Small Finance Banks, Urban Cooperative Banks, State Cooperative Banks, DCCBs, NBFCs on COVID 19 Regulatory Package – Asset Classification and Provisioning to relax repayment pressure and improving access to working capital by mitigating the burden of debt servicing, prevent the transmission of financial stress to the real economy, and ensure continuity of viable businesses and households. The detailed instructions with regard to asset classification and provisioning were issued by RBI, vide circular dated 17 April 2020 and 23 May 2020, respectively.
- In the wake of the nationwide lockdown due to outbreak of COVID -19 pandemic and the resultant restrictions imposed on movement of people, many farmers were not able to travel to bank branches for payment of their short term crop loan dues. Instructions were issued to all Public and Private Sector Scheduled Commercial Banks to extend the benefit of IS of 2% and PRI of 3% for short term crop loans upto Rs.3 lakh to farmers whose accounts had become due or shall become due between March 1, 2020 and May 31, 2020, vide circular dated 21 April 2020.
- The Reserve Bank had made recommendations on the required financial parameters with sector specific benchmark ranges for such parameters to be factored in the resolution plans and accordingly, set up an Expert Committee with Shri K. V. Kamath as the Chairperson. The Expert Committee submitted its recommendations to RBI on September 2020. Accordingly, all lending institutions shall mandatorily consider the key ratios while finalizing the resolution plans in respect of eligible borrowers vide circular dated 07 September 2020.
- RBI extended Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period up to 31 August 2020 on account of Covid-19, vide circular dated 4 June 2020.
- Master circular on Deendayal Antyodaya Yojana and National Rural Livelihoods Mission (DAY-NRLM) was suitably updated by incorporating the modifications, vide circular dated 18 September 2020.

- Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria are classification of enterprises, composite criteria of investment and turnover for classification, Calculation of investment in plant and machinery or equipment and Calculation of turnover. This will come into effect from July 1, 2020, vide circular dated 02 July 2020.
- In view of the continued need to support the viable MSME entities on account of fallout of COVID-19 and to align these guidelines with the Resolution Framework for COVID-19 related Stress announced for other advances, RBI decided to extend the scheme i.e., existing loans to MSMEs classified as 'standard' to be restructured without a downgrade in the asset classification, vide circular dated 06 August 2020.
(For details visit <https://www.nabard.org/plpguide.aspx?id=698&cid=698>)

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

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

Initiatives taken during the year (2020-21)

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

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

- i. **PACs as Multi Service Centers (MSCs)** - NABARD introduced Special refinance scheme to saturate all the potential PACS for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle

sanction by NABARD with estimated Project cost of Rs.1,760.82 crore and estimated loan of Rs.1,568 crore.

- ii. **Scheme for beneficiaries of Watershed and Wadi project areas** - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years. The ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of Rs.5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of Rs.126.80 crore has been disbursed under this product.
- iii. **Scheme for promoting Micro Food Processing Activities** - The objective of the scheme is to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched “PM Scheme for Formalisation of Micro Food Processing Enterprises (PM FME)” under Aatmanirbhar Bharat Abhiyan by MoFPI, Gol. Concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, StCBs, RRBs and NABARD Subsidiaries.
- iv. **Special refinance scheme on Water, Sanitation and Hygiene (WASH)** - A Model Refinance Scheme on WASH activities has been prepared keeping in view the need to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. WASH has been conceptualized by NABARD to enable banks to provide credit to entrepreneurs for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/ refurbishment of household toilets and health care facilities.
- v. Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021
- vi. COVID-19 deferment of loan instalments for client borrowers of NABARD.
- vii. **KCC Saturation Drive to cover PM Kisan Samman Scheme beneficiaries who do not possess Kisan Credit Cards** - Department of Agriculture, Cooperation and Farmers’ Welfare, Ministry of Agriculture and Farmers’ Welfare, Govt. of India, has launched a campaign from 08.02.2020 to cover all PM Kisan Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted to ensure maximum coverage. Phase-II of KCC Saturation- As a part of the Atmanirbhar Bharat Package, the Government has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of Rs.2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

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

- viii. **Government Sponsored Programmes with Bank Credit** - The Administrative approval conveying the continuation of the followings subsidy schemes for 2020-21 (till 30 June 2021) has been received from the Gol:
 - **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 Rs. 30,000 crore to Rs. 40,000 crore, as announced in Union Budget 2021-22.
2. Total sanctions of Rs. 34,830 crore and disbursements of Rs. 29,193 crore were made during the year to various State/UT Governments.
3. Normative Allocation parameters for state-wise sanctions, under RIDF, were fine-tuned to include rural poverty and per capita priority sector credit flow.
4. The phasing of projects sanctioned under RIDF XX and XXI was extended up to 30 September 2021 and reimbursement of expenditure was allowed upto 31 December 2021.
5. To ensure better quality control and supervision through specialised agencies, the expenses on account of Quality Control/PMC/Supervisory Charges/Third Party Monitoring are considered under RIDF upto a maximum of 2% of eligible project cost, wherever an external agency is engaged by the State Government.
6. A dedicated Web-portal and Mobile App for digitization of RIDF operations and real time monitoring of projects was launched.
7. A corporate film on completion of 25 years of RIDF was launched during the year.

8. Important Funds:

A. Micro Irrigation Fund (MIF)

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

B. Long Term Irrigation Fund (LTIF)

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

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

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

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

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

E. Rural Infrastructure Assistance to State Governments (RIAS)

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

1.3.5 Initiatives on micro Finance

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

1.3.6 Financial Inclusion

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

Financial Literacy:

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

Banking Technology:

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

Regulatory requirements:

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

Connectivity and Power Infrastructure:

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

New initiatives taken during the year 2020-21:

- 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.
- 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.
- 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.
- 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.
- 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**

- 101 new watershed projects were sanctioned, covering an area of 1 lakh ha and an amount of Rs.90.42 crore was disbursed.
- A separate web portal and mobile 'app' was developed for uploading data on watershed projects.
- 103 KfW Soil projects viz. SEWOH II & III (One World, No Hunger) were under implementation in 5 States.
- 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.
- Under Tribal Development Programme, 51 projects were sanctioned. Out of the financial target of Rs.108.00 crore, an amount of Rs.93.08 crore was disbursed.
- 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.
- The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

II. FPO Promotion

- An amount of Rs.4.06 crore has been utilised under PODF. Under PODF-ID, an amount of Rs.68.25 crore has been utilised during the year.
- 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.
- BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme on FPOs developed 5 basic training modules for FPOs and other stakeholders.
- Steps have been initiated to set up a Credit Guarantee Fund of Rs.1000 crore with matching contributions from GoI and NABARD under NABSANRAKSHAN, a subsidiary of NABARD.

III. FSPF – Innovations & Technology Transfer

Under Farm Sector Promotion Fund (FSPF), an amount of Rs.17.67 crore was disbursed during 2020-21, as against the budget of Rs.22.00 crore. Developmental pilots for improving farmers'

income and for augmenting capacity building, etc. under Beekeeping, Horticulture, Medicinal plants, Livestock, etc. were the major areas supported under FSPF during the year.

IV. Fostering Partnership

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

V. Climate Action

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

VI. COVID-19 Initiatives

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

1.3.8 Off Farm Sector Initiatives

1. Initiatives during COVID-19

- A mega project on "Rapid Reskilling and Quick Employment for 10,000 Reverse Migrants" was supported in Uttar Pradesh (Raebareli, Gorakhpur, Mirzapur, Maharajganj and Allahabad), Bihar (Muzaffarpur, Vaishali, Rohtas and Gaya) and Jharkhand (Hazaribagh).
 - NABARD collaborated with NSDC affiliated training institutes for capacity building of rural youth in new age skills like Mechatronics, Arc welding, Refrigeration, etc.
 - NABARD supported projects for training rural women in the manufacturing of face masks and PPE kits that were in much demand to adhere to the Covid-19 protocols.
 - NABARD partnered with CSR corporates like Ambuja Cement Foundation, Lupin Human Welfare and Research Foundation, 'TATA Strive' to provide capacity building of rural youth with skills and linking them with placement or self-employment.
 - NABARD supported online training programmes to build capacity, develop entrepreneurship as well as to connect the producers to the markets.
 - Revolving Fund Assistance of Rs.5 lakh each to 22 registered OFPOs for restarting their business activities impacted by COVID 19 was provided.
2. The rural mart scheme was revised to permit purchase of mobile vans by PACS and Producer Organisations to serve as mobile rural marts.
 3. Virtual B2B Exhibition was organised for OFPOs to provide opportunities to rural producers to bring their products closer to the users.

4. Rural/Agri business Incubation Centres - As on date, NABARD has supported 7 Rural/Agri Business Incubation Centres with total financial support of Rs.63.29 crore. These 7 centres will provide direct and indirect benefit to about 22 lakh farmers.
5. Catalytic Capital Fund (CCF) – To support start-ups in farm and non-farm sector in the stage of 'Valley of Death', NABARD sanctioned Rs.1.00 crore to MABIF, a NABARD supported RBIC and Rs.5.00 crore to NABKisan Pvt Ltd, a NABARD subsidiary, during 2020-21.
6. Promotion of GI Products - NABARD extended support for enabling GI registration of 72 products, including Black Pottery (Nizamabad), Wall Hangings (Ghazipur), Soft Stone Jali Work (Varanasi), Gulabi Minakari (Banaras), Handmade Dari (Mirzapur), etc.
7. Launching of Sanitation Literacy Campaign - NABARD launched a campaign from 02 October 2020 to 26 January 2021 to create awareness on Water, Sanitation and Hygiene (WASH) to sustain attitudinal changes for adopting safe sanitation and hygiene practices covering about one lakh people in more than 2000 villages benefitted from this awareness campaign.

1.3.9 Agri- Market Infrastructure Fund (AMIF)

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

1.4 Policy Initiatives – State Government

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

- Zero percent interest on crop loans upto a limit of Rs. 3 lakhs for prompt repayment.
- Provision of Rs. 2,000 crore for strengthening of Agricultural Produce Market Committee (APMC).
- Electrical connection to agriculture pumps through conventional or solar power connection (MSEDCL will be given a share capital of Rs. 1,500 crore every year).
- Under 'Vikel Te Pikel' initiative, Rs. 2,100 crore has been earmarked for the implementation of Hon'ble Balasaheb Thackeray Agribusiness and Rural Transformation Project for the creation of markets and value chain projects.
- A provision of Rs.1000 crore has been made under the Maharashtra Agro Network Business Project (Magnet) to be implemented in the next 6 years to raise the income of the farmers.
- A state-of-the-art orange processing project at Varud Morshi, Amravati and Citrus Estate at Paithan, Aurangabad to enhance the quality and productivity of citrus crop in Marathwada and adjoining areas.
- About 500 new Punyashlok Ahilya Devi Holkar vegetable nurseries (so as to set up at least one new nursery in each taluka)
- Under the Chief Minister Agriculture Research Fund a provision of Rs. 600 crore for 3 years (Rs. 200 crore every year) for 4 agricultural universities.
- Sharad Pawar Gram Samrudhi Yojana for providing collective and individual infrastructure in rural areas (such as permanent cowsheds, goat rearing or poultry sheds and composting).
- A state-of-the-art biosafety laboratory at Pune for diagnosis of avian influenza (bird flu).
- Egg production center and other ancillary facilities at Chikhalthana, Aurangabad for promotion of sericulture.
- Undertaking 26 projects under Pradhan Mantri Krishi Sinchan Yojana
- 91 projects undertaken under Baliraja Jal Sanjeevani Yojana. (Out of these, 19 projects have been completed and 1.02 lakh hectares of irrigation capacity has been created. Other irrigation projects which are at the stage of completion in the Water Resources Department will be completed).
- A provision of Rs.1,000 crore for the Gosikhurd National Project, to be completed by the end of December 2023.

- Rehabilitation and improvement of 12 Dams under the World Bank assisted project on “Rehabilitation and Improvement of Dams”, at a cost of Rs. 624 crores.
- Implementation of Lakdi-Nimbodi lift irrigation scheme.
- Repairs to existing water sources with irrigation potential up to 600 Hectares under Chief Minister Water Conservation Scheme.
- Financial Development Corporation under the PWD to raise funds for timely improvement and regular maintenance of 3,03,842 km of National/State Highways & other roads.
- Works of 10,000 km rural roads under the Rural Road Development Plan.
- Shivrajya Sundar Gram Abhiyan, to improve the rural solid-waste and sewerage management, cleanliness and sanitation works, tree plantations, environment conservation, child health care programme and improving the overall living conditions of the rural senior citizens, women and children.
- Under Chief Minister’s Employment Generation Programme, investment of Rs.1,500 crores in 1 lac industry units to be established in next 5 years to generate direct and indirect employment of 8 to 10 lacs (30% women and 20% SC and ST beneficiaries)
- Honey production centre by MS-KVIB and Gandhi Smruti Nilay Kendra.
- ‘One District – One Product’ programme, for 2021-22 an outlay of Rs. 321 crores for scheme expenditure and Rs. 3,435 crores for Industry Promotion Grant.
- Non-conventional energy projects with a capacity to generate 25000 Megawatt to be undertaken till 2025, (of which the projects with a capacity of 9305 MW are operational and the projects of 2000 MW are in progress).
- International Funds for Agricultural Development (IFAD) funded “Nav-Tejaswini Maharashtra Gramin Mahila Udyam Vikas (Nav Tejaswini/ Tejaswini Part-2)” for six years with project cost of Rs. 522.98 crores for improving livelihood opportunities and value addition of businesses of the self-help group members.
- For Women and Child Empowerment Scheme, 3% funds from the District Annual Plan will be reserved and around Rs. 300 crores will be available every year.
- In association with NABARD, 280 new godowns are being constructed for storage of agriculture produce like wheat, rice, tur-dal & corn.
- Construction of jetty for tourism at Kashid, Taluka -Murud, Raigad and Cruise Terminal at Bhagwati Port, Ratnagiri.
- Allocation of Rs. 101 crores for Preservation and Conservation of eight ancient temples.
- Integrated colony for the Katkari tribe in Jambhulpada, Tq. Sudhagadh, Raigad, Kolam and Madia Gond primitive tribes with provision of houses, education, health facilities and skill development for employment opportunities for the tribal beneficiaries.
- For developing tourism, fisheries and micro industries in Ratnagiri and Sindhudurg, an outlay of Rs. 100 crores under the Sindhuratna Samruddha Yojana every year for the next three years.
- Under the Human Resource Development project for the empowerment of the female SHGs, SC/ST and for employment generation in 125 underdeveloped talukas in 23 districts of state a total of Rs. 250 crores has been allocated (Rs. 2 crores every taluka). For the improvement in the livelihood of tribals in the aspirational districts of Nandurbar and Gadchiroli, the “Amchur” and “Mohaphul” projects have been sanctioned.
- An allocation of Rs. 1231 crores for the Jawahar wells, horticulture, farm ponds, water conservation works, Panand roads in farm under the Employment Guarantee Scheme.
- “Mazi vasundhara” programme for environment protection and conservation, with a public awareness programme for climate change and environmental problems.
- Aerial seeding and plantation with the help of experts especially on either side of Samruddhi Mahamarg for increasing the Forest Cover.
- Special fund for the development of Pilgrim Centres in Maharashtra.

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

1.5 State Government Sponsored Programmes with Bank Credit

Details of various state government sponsored schemes are given below:

- Dr. Babasaheb Ambedkar Krishi Swavalamban Yojana (100% state sponsored)
- Birsra Munda Krishi Kranti Yojana (100% state sponsored)

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

Other State Government Initiatives

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

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

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

Chapter 2 – Credit Potential for Agriculture

Chapter 2.1 – Farm Credit

Chapter 2.1.1

Crop Production, Maintenance and Marketing

2.1.1.1 Introduction

Nasik has predominantly been a pro-agriculture district with farmers taking up various agriculture and allied activities from crop production to dairy, horticulture, poultry, agro and food processing, etc. Further, the district is also well known for its ability to cater to the need of supplying onion to the entire country and also its export potential. It is also well recognized for the largest producer and exporter of grapes in the country.

The district has also been leading in production of food grains like paddy, bajra, wheat, maize and oilseeds like Soyabean. The Nasik district has also been the frontrunner in other horticulture crops like pomegranates, guava, and mangoes apart from grapes. Strawberry is also being grown successfully in certain parts of Surgana and Peth blocks of the district. The vegetables like tomato, chilies, brinjal, cucumber, cauliflower, cabbage and capsicum are also grown in Chandwad, Sinnar, Igatpuri, Surgana and Peth blocks of the district. The vegetable export to neighbouring and middle-east countries is also picking up in the district.

There are 15 blocks in the district with total geographical area of 15.634 lakh ha. The Gross cropped area of Nasik district is 10,15,000 ha whereas net sown area is 8,70,300 ha. The area under cultivation during kharif and rabi season is 7.05 lakh and 1.47 lakh ha respectively. The average rainfall of the district is 1074 mm. The percentage of area sown more than once to net sown area is 16.62%. *(Source: Land Utilization Statistics 2017-18, GoM)*

The district has a very good irrigation network with 07 major and 09 medium irrigation projects with net irrigation potential of 3.68 lakh ha vis-à-vis net irrigated area of 1.85 lakh ha which is 18.22% of gross cropped area. There are also 134 minor irrigation projects in the district. Around 75% of the land is irrigated through dug wells / tube wells and remaining 25% through surface irrigation. The other sources of irrigation include 2185 percolation dams, 1020 Kolhapur bandharas, 44 lift irrigation schemes and 153871 irrigation wells. *(Source: Status Report of Water Resource Department, GoM, as on June 2017)*

Ground Level Credit Flow

The ground level credit flow for crop loan decreased from ₹ 170063.31 lakh during the year 2018-19 to ₹ 162204.97 lakh during the year 2019-20. However, the same increased to ₹ 318386.12 lakh during the year 2020-21.

2.1.1.2 Assessment of Credit Potential for FY 2022-23

Based on the above, potential for the crop loan for FY 2022-23 is projected as under:

Sr. No.	Name of Crop	Unit (No. / Area)	Scale of Finance (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	PADDY	Ha	0.51	52900	26979.00	26979.00
2	JOWAR	Ha	0.32	3610	1155.20	1155.20
3	BAJRA	Ha	0.44	66200	29128.00	29128.00
4	RAGI (NAGALI)	Ha	0.14	10900	1526.00	1526.00
5	MAIZE	Ha	0.49	136950	67105.50	67105.50
6	OTHER CEREALS	Ha	0.14	8550	1197.00	1197.00
7	TUVAR/ MOONG/ UDID/ HARBHARA / OTHER PULSES	Ha	0.35	46700	16345.00	16345.00
8	GROUNDNUT /SOYABEAN / /KHURASANI SUNFLOWER	Ha	0.49	62700	30723.00	30723.00

	/KARDAI / OTHER OILSEEDS					
9	COTTON	Ha	0.58	19100	11078.00	11078.00
10	SUGARCANE	Ha	0.86	9000	7780.50	7780.50
11	WHEAT	Ha	0.41	35900	14719.00	14719.00
12	ONION	Ha	0.88	107500	94600.00	94600.00
13	GRAPES (Maint.)	Ha	3.70	22085	81714.50	81714.50
14	POMEGRANATE (Maint.)	Ha	1.58	17850	28203.00	28203.00
15	OTHER HORTI. CROPS (Maint.)	Ha	0.49	4850	2376.50	2376.50
16	VEGETABLES	Ha	0.44	25000	11000.00	11000.00
	Sub-Total					425630.20
Add : Post-harvest / Household / Consumption Requirements (10% of Sub-total)						42563.02
Add : Repairs & Maintenance Expenses of Farm Assets (20% of Sub-total)						85126.04
	Total					553319.26

Note: The PLP projections have been assessed based on the net sown area under each crop as per the data available from Agriculture Department. However, the actual achievement under this sector may not reach to that level due to following reasons:

- The weak financial health of Nasik DCCB, which has the major share in crop loan disbursement, may lead to inadequate / less financing during the year 2021-22 and 2022-23.
- The ground level credit data has shown decreasing trend in credit off-take due to rising number of NPA / overdue accounts. Nasik DCCB is one of the major beneficiaries of the MJPKSY debt waiver scheme and the disbursements and NPA position of Nasik DCCB is expected to improve in 2021-22.

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

2.1.1.3.1 Availability of Infrastructure, Critical gaps

- As on 31.03.2020, the banks have issued 149676 KCCs to the account holders.
- Nasik is the first district in Maharashtra to commence issuing online 7/12 extracts with effect from 15.08.2017. This would facilitate easy and speedy issuance of 7/12 extracts and renewal of crop loans.
- The State Government is in the process of building Terminal Market at Siddha Pimpri near Nasik under PPP mode with investment in the ratio of 40:60 and total outlay of ₹ 60 crore. This would help farmers by providing direct access to market and eliminating middlemen in the value chain.
- The district has a very good irrigation network with 07 major and 09 medium irrigation projects with net irrigation potential of 3.68 lakh ha vis-à-vis net irrigated area of 1.85 lakh ha which is 18.22% of gross cropped area. There are also 134 minor irrigation projects in the district. Around 75% of the land is irrigated through dug wells / tube wells and remaining 25% through surface irrigation. The other sources of irrigation include 2185 percolation dams, 1020 Kolhapur bandharas, 44 lift irrigation schemes and 153871 irrigation wells. *(Source: Status Report of Water Resource Department, GoM, as on June 2017)*
- The power situation of the district is satisfactory with around 60% consumption being reported under Agriculture Sector, followed by 17% and 12% for domestic use and businesses/ industries respectively.
- There are also 17 APMCs and 31 sub market yards of APMC in the district. Thus, there are adequate numbers of market places available in the district. However, keeping in view the potential of vegetable and horticulture, 2-3 new private APMCs are required.

- There are total 623 godowns with a total capacity of 170230 MT. Out of total agricultural production of 853200 MT, it is estimated that around 60% i.e. 511900 MT of produce need to be stored. Thus, there is a need to create additional storage capacity of 341670 MT over a period of 2-3 years.
- The district has a good network of dealers providing seeds / fertilizers / other agricultural inputs.
- **Interest Subvention scheme of GoI and Govt. of Maharashtra:** Interest Subvention (IS) @ 2 % had been announced by GoI to banks to enable them to extend the crop loans upto ₹ 3 lakh, @ 7%. In addition to this, Government of Maharashtra is extending Interest Subvention (IS) to banks @1% to enable them to finance @ 6%. Further, Interest rebate @ 3% is given to farmers on prompt repayment of the crop loan, under GOI interest subvention scheme. The State Govt also provides interest subvention of 3% upto ₹ 1.00 lakh for prompt repayment of crop loan. Thus, farmers in the State get crop loan upto ₹ 1.00 lakh @0% and for crop loans above ₹ 1.00 lakh and upto ₹ 3.00 lakh, the interest the crop loan is available at 1% after extending the benefit of interest subvention of Central and State Govt for prompt repayment of crop loan.
- **Pradhan Mantri Fasal Bima Yojana (PMFBY):** The crop insurance scheme introduced by the GoI wef 01.04.2016 viz. Pradhan Mantri Fasal Bima Yojana (PMFBY) provides a comprehensive insurance cover against failure of the crop thus helping in stabilising the income of the farmers and encourage them for adoption of innovative practices.
As on 31.03.2019 for kharif and rabi season, a total of 29041 farmers (11371 loanee and 17670 non-loanee farmers) were insured with a premium of ₹ 245.48 lakh.
- **Weather Based Crop Insurance Scheme (WBCIS)**
As on 31.03.2019 for commercial / horticulture crops, a total of 4593 farmers (3182 loanee and 521 non-loanee farmers) were insured with a premium of ₹ 293.02 lakh.
- **National Agricultural Market**
Measures are being taken to help farmers get better value of their produce. The coverage of National Agricultural Market (e-NAM) will be expanded from the current 250 markets to 585 APMCs. For the value addition of farmers produce, assistance up to a ceiling of ₹ 75 lakh will be provided to every e-NAM market for establishment of cleaning, grading and packaging facilities. There are 04 APMCs viz. Yeola, Malegaon, Nasik and Pimpalgaon Baswant being identified in 1st and 2nd phase of implementation in the district.
- **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)** has been formulated with the vision of extending the coverage of irrigation 'Har Khet ko pani' and improving water use efficiency 'More crop per drop' in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities. PMKSY has four components - 1) AIBP/CADWM by MoWR, RD &GR, 2) (Har Khet ko Pani) by MoWR, RD &GR, 3) (Watershed) by Dept. of Land Resources, MoRD, 4) (Per drop more crop) by Dept. of Agriculture & Cooperation, MoA&FW. In Nasik district, 6838 beneficiaries were supported for drip and sprinkler irrigation with a total subsidy component of ₹ 14.13 crore.
- GoI has introduced a negotiable warehouse receipt (NWR) system since 2011-12 with an objective to encourage small and marginal farmers to store their produce in warehouse and avoid distress sale. It is necessary to make efforts to popularize the scheme among warehouse owners and farmers. During 2017-18, the scheme was implemented at Lasalgaon and Pimpalgaon Baswant APMCs.
- With enhanced focus on market reforms, the GoI has advised the state governments to delist perishables such as vegetables and fruits from APMCs and allow farmers to sell such items directly to consumers to get a better price.
- To provide an impetus to the food processing sector, the GoI has proposed to integrate farmers growing fruits and vegetables with agro processing units for better price realization and reduction of post-harvest losses. For this, the model law on contract farming is being prepared for seeking consensus amongst the stake holders viz. State Governments, producers, etc.

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

- Ensuring 100% comprehensive coverage of farmers under the newly introduced scheme viz. Pradhan Mantri Fasal Bima Yojana (PMFBY) would help farmers in mitigating the climate and other risks and prevent their losses.
- Extensive use of drip irrigation for cultivation would help farmers in optimum utilization of water and also enhancing the productivity.

2.1.1.3.3 Suggested Action Points**2.1.1.3.3.1 Government Departments**

- The State Government may ensure to cover harvesting period of notified crops under PMFBY to enable farmers to opt for crop insurance.
- Farmers may be encouraged to adopt the cropping pattern based on soil suitability and hence be sensitized for soil testing before cultivation.
- The concept of Producers' Organizations (POs) may be broad based in the district keeping in view the huge potential for creating value chains in Onion, Vegetables, etc.
- Farmers may be sensitized for adoption of best package of practices in farming like use of organic manures and fertilizers, soil testing, use of organic etc. to enhance the productivity.

2.1.1.3.3.2 Banks

- The Finance against Negotiable Warehouse Receipt (NWR) may be popularized.
- Banks may encourage farmers to avail crop insurance facility through approved insurance companies.

Chapter 2.1.2

Water Resources

2.1.2.1 Introduction

Nasik District is situated in north western part of Maharashtra. It lies between 19°35' and 20°50' north latitude and between 73°16' and 74°56' east longitude and falls in parts of Survey of India degree sheets 46-H, 46-L and 47-E and 47-I. The district has a geographical area of 15634 sq. km. It is surrounded by Dhule district in the north, Dangs and Surat district of Gujarat State in the northwest, Jalgaon in the east and northeast, Ahmednagar in the south, Aurangabad in the southeast and Thane in the west and southwest.

Nasik district falls under medium rainfall area with normal annual rainfall of 1074 mm. The district has a very good irrigation network with 07 major and 09 medium irrigation projects with net irrigation potential of 3.68 lakh ha vis-à-vis net irrigated area of 1.85 lakh ha. There are also 134 minor irrigation projects in the district. Around 75% of the land is irrigated through dug wells / tube wells and remaining 25% through surface irrigation. The other sources of irrigation include 2185 percolation dams, 1020 Kolhapur bandharas, 44 lift irrigation schemes and 153871 irrigation wells. **(Source: Status Report of Water Resource Department, GoM, as on June 2017)**

The details of net ground water availability and draft details for Maharashtra as per the Dynamic Ground Water resources Assessment Report 2021 are as under: (Unit-Ham)

Annual Extractable Ground Water (ham)	Annual Ground Water Draft (ham)			Allocation for Domestic & Industrial Requirement upto next 25 years (ham)	Ground Water Availability for Future Irrigation (ham)	Stage of Groundwater Development (%)
	Irrigation	Domestic and Indus. Use	Total			
3025045.32	1529132.70	134305.88	1663438.97	133963.95	1419526.41	54.99

Classification of Blocks

As per the survey of ground water assessment (GEC 2017) by Groundwater Surveys and Development Agency, Government of Maharashtra, the blocks of Nasik district have been categorized as under:

Sr. No.	Category	No. of Blocks	Names of Blocks
1	Safe	08	Dindori, Igatpuri, Malegaon, Nandgaon, Nasik, Peth, Sargana, Trimbak
2	Semi-critical	04	Baglan(Satana), Chandwad, Kalwan, Yeola
3	Critical	03	Niphad, Sinnar, Deola
4	Over-exploited	00	NIL

Irrigation Scenario of the District

The major rivers in the district are Godavari, Vaitarna, Bhima, Girana, Kashyapi and Darana. There are 7 major and 17 medium dams in the district. The major dams are Gangapur, Karanjwan, Darana, Mukane, Kadwa, Chankapur and Girna. As per the Water Resource Department Report June 2017 for Nasik district, the status of irrigation potential created and actual area irrigated is as under:

(Area in '000 Ha)

Sr. No.	Category of the Project	Irrigation Potential Created by June 2014	Actual Area Irrigated 2014-15	% of Actual Irrigated Area to Irrigation Potential Created
1	Major	154.86	44.64	28.83
2	Medium	35.49	9.5	26.77
3	Minor & LI	54.97	31.36	57.05
4	Total	245.32	85.5	34.85

(Source: Water Resource Department Report June 2017)

Assessment of Credit Potential for FY 2022-23

The ground level credit flow under this sector was increased from ₹ 45600.55 lakh in 2018-19 to ₹ 63065.33 lakh in 2019-20. Based on this, potential for the water resources sector for FY 2022-23 is projected as below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Dug Wells	No.	1.45	6350	9207.50	8286.75
2	IP Set Electric	No.	0.30	12300	3690.00	3321.00
3	Drip Sets (1.5m x 1.5m)	Ha	0.85	17900	15215.00	13693.55
4	Sprinkler Sets (Coupler Diameter 90 mm)	Ha	0.30	11100	3330.00	2997.00
5	Lift Irrigation (Big)	No.	1.60	7675	12280.00	11052.00
6	Lift Irrigation (Small)	No.	0.65	9850	6402.50	5762.28
7	Deepening/ Reno. of Wells	No.	0.55	15400	8470.00	7623.00
8	Pipe Line (5 km)	No.	15.00	700	10500.00	9450.00
9	Energization of Pump sets	No.	0.50	13800	6900.00	6210.00
	Total					68395.58

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

2.1.2.3.1 Availability of Infrastructure, Critical gaps

- There are 153871 irrigation wells in the district. There is a potential for deepening / renovation of wells.

- **Watersheds:** For the sake of accurate estimation of groundwater assessment, the district has been divided into 80 elementary watersheds.viz.1.Westerly flowing basins (WF): 9, Godavari basin (GV) 37 and Tapi basin (TE) 34.As per 6th groundwater assessment the Groundwater recharge is 192518.08 ham, groundwater draft is 10435.12 ham, groundwater balance is 182082.97 ham. Watershed wise categorization of watersheds. 1. Safe watersheds = 53, Semi critical watersheds =18, Critical watersheds = 02 and Overexploited watersheds=07. Irrigation projects: In all there are 07 major, 09 medium and 134 minor irrigation projects in the district.
- **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)** has been formulated with the vision of extending the coverage of irrigation ‘Har Khet ko pani’ and improving water use efficiency ‘More crop per drop’ in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities. PMKSY has four components - 1) AIBP/CADWM by MoWR, RD &GR, 2) (Har Khet ko Pani) by MoWR, RD &GR, 3) (Watershed) by Dept. of Land Resources, MoRD, 4) (Per drop more crop) by Dept. of Agriculture & Cooperation, MoA&FW. In Nasik district, 6838 beneficiaries were supported for drip and sprinkler irrigation with a total subsidy component of ₹ 14.13 crore.
- **Micro Irrigation Fund :** With the objective of improving access to irrigation, the Gol has decided to set up dedicated Micro Irrigation Fund in NABARD with a corpus of ₹ 5000 crore to achieve the goal of ‘per drop more crop’.
- Centrally Sponsored Micro Irrigation Scheme has been implemented with State share and the National Mission on Micro Irrigation is in vogue since 2010. Under **Maharashtra Micro Irrigation Project** scheme subsidy pattern will be as per operational guidelines of National Mission on Micro Irrigation (NMMI). The GoM provides 60% subsidy to SF/MFs and 50% subsidy for other farmers for purchase of sprinkler and drip irrigation equipments.
- **‘Jalyukta Shivar Abhiyan’:** Under the theme of ‘a drought-free state by 2019’, the *Jalyukta Shivar Abhiyaan* is being implemented in the State since December 2014 with a view to permanently overcome the water scarcity situation. The main aim of this *abhiyaan* is to increase ground water level by way of absorption of rain water in earth along with creation of sustainable irrigation facilities. It is targeted to make 5,000 villages every year and 25,000 villages in five years free of water scarcity. During 2015-16, 2016-17 and 2017-18, in all 6,202, 5,288 and 4,298 villages respectively were covered as water neutral. During 2018-19, out of 6,072 selected villages 128 villages were covered as water neutral.
- **Magel Tyala Shet Tale Yojana:** GoM launched a flagship programme viz. ‘Farm Pond On Demand’, to fulfil the demand of irrigation potential through water conservation and to give protective irrigation as rainfall in drought prone areas is highly erratic. The scheme helped farmers to capture run-off water in their own farm to use in dry spell at critical stage of growing crops which has also helped to increase the productivity. Under the scheme, according to the dimension of farm pond, maximum subsidy of ₹ 50,000 is given to farmers having minimum land holding of 0.60 ha in his own name. In the first phase, it is targeted to create 1,12,311 farm ponds. Up to the end of March, 2019 in all 1,20,439 farm ponds were completed.

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

- The initiatives like Jalyukta Shivar Abhiyan for repairing existing water harvesting structures, increasing capacity through deepening, etc. may be taken up aggressively to create definitive impact in the sector.

2.1.2.3.3 Suggested Action Points

2.1.2.3.3.1 Government Departments

- The State Government may promote drip and sprinkler irrigation aggressively for all types of crops like onion, grape, pomegranate and sugarcane by enhancing the budget for covering maximum number of beneficiaries / farmers.
- There is a need to increase water-use efficiency of lift irrigation schemes by adopting micro-irrigation and cultivating high value crops in their command to increase income level of farmers.

- The State Government may explore revival of dormant Water User Associations (WUAs) for optimum and balanced utilization of water resources.

2.1.2.3.3.2 Banks

- Banks may consider financing advanced agricultural practices like mulching which are necessary for water conservation.
- Banks may increase financing for drip and sprinkler irrigation in over-exploited blocks.
- Banks may consider financing water harvesting projects like farm ponds, lift irrigation and pipe lines to enhance their term lending.

Chapter 2.1.3 Farm Mechanization

2.1.3.1 Introduction

Farm mechanization means the use of machines and technology in the agriculture sector to increase productivity of land and labour through timeliness of operations, efficient use of inputs, improvement in quality of produce, safety & comfort of farmers, reduce loss of produce & drudgery of farmer and even helps in fighting against climate change. Due to intensive involvement of labour in different farm operations, the cost of production of many crops is quite high. In the present scenario farm mechanization has become a necessity due to higher costs, paucity of farm labour and ever-increasing demand for agricultural products.

The benefits of farm mechanization can be summarized as under.

- Reduction in cost of farm operations
- Timeliness of all farm operations
- Better and efficient farm operations
- Drudgery reduction
- Enhancement of farm production & productivity
- Reduction of loss in produce
- Excess income generation

The net sown area of the district is 8.70 lakh ha while the gross cropped area is 10.15 lakh ha. The gross irrigation potential is 2.45 lakh ha, which is about 28% of the new sown area of the district. The number of tractors registered so far work out to 18 per 1000 ha of net sown area of the district which is far below the desired level.

2.1.3.2 Assessment of Credit Potential for FY 2022-23

The ground level credit flow to this sector was decreased from ₹ 4330.87 lakh during 2018-19 to ₹ 2227.90 crore during 2019-20. Taking the need for Farm Mechanization into consideration, the potential for the year 2022-23 is assessed as below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Tractors (50 HP)	No.	7.50	1400	10500.00	7875.02
2	Tractors (25 HP)	No.	4.50	1875	8437.50	6328.14
3	Power Tillers	No.	2.75	1850	5087.50	3815.64
4	Threshers	No.	0.75	3720	2790.00	2092.53
5	Agri Implements	No.	1.00	12400	12400.00	9300.00
	Total					29411.33

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

2.1.3.3.1 Availability of Infrastructure, Critical gaps

- There are adequate and strong dealer network for tractors (big and small) in the district. The usage of combine harvesters (small tractors with ancillaries) in the recent past has been increased.
- The fuel and trained manpower required for operation of machineries is easily available.
- Repair and service centres for tractors are adequately available in the district. However, centres for repair and shops for spare parts of combine harvesters are not easily available.

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

- Being the prominent district in grape cultivation, the activity requires small tractors to ensure smooth movement within the field to provide timely sprays of pesticides to prevent presence of residues at the time of harvesting. Hence, the purchase of such tractors by farmers needs to be incentivized.
- The organization of Agri Implements Fair for promotion of new and hi-tech agricultural equipments would help farmers in reducing time for land preparation, regular maintenance of fields thereby enhancing the productivity.

2.1.3.4 Suggested Action Points

2.1.3.4.1 Government Departments

- Rationalization of subsidy for farm mechanization.
- Establishment of Custom Hiring Centres (at least One per block) through Farmers' group (Farmers' Clubs, JLGs, etc.), Agri-entrepreneurs, FPOs, PACS, etc. needs to be promoted.
- Training & capacity building for farmers on selection of farm machineries & its' use & technical know-how.
- To encourage Agri Start-ups in Farm Mechanization.
- Facilitation of online platform for Custom Hiring Services of farm machineries. (Example – JFarm app of TAFE tractor company)

2.1.3.4.2 Banks

- Financing for farm equipment needs to be increased, which may results not only into increasing farm power availability but also, helps in capital formation in agriculture sector.
- All the banks may also provide finance for establishment of Custom Hiring Centres (CHCs).
- All the banks to consider financing to small & marginal farmers, Farmers' groups including Farmers' Clubs, Joint Liability Groups (JLGs), etc.
- DCCBs to consider financing to good working PACS for establishment Multi Service Centre (MSC) for Custom Hiring Centre and can avail concessional refinance from NABARD.

Chapter 2.1.4

Plantation and Horticulture

2.1.4.1 Introduction

The diversification to horticulture sector has established its credibility in improving income through increased productivity, generating employment and in enhancing exports. The percentage share of horticulture output in agriculture has become more than 30%. Under the purview of agriculture and allied activities, the share of plan outlay for horticulture which was 3.9% during Ninth Five Year Plan, has increased to 4.6% during the Twelfth Plan. (Source: NHB)

Nasik is one of the prominent districts producing horticultural crops and accounting for 18% of the total area under horticultural crops and 16.76% of the state production. Soil and climate in and around Nasik are

congenial for successful cultivation of rain fed and irrigated fruit crops like pomegranate, grapes, guava, mango, ber, strawberry, papaya, amla, etc. Further, onion is also major crop and is grown in Satana, Deola, Sinnar, Chandwad and Malegaon blocks.

Apart from Plantation and Horticulture, the district is also known for Sericulture activity. Sericulture is an important activity for employment generation and can be taken up by small and medium farmers. Around 3 tonnes of cocoons are produced at Chandwad, Niphad and Sinnar blocks in the district.

2.1.4.2 Assessment of Credit Potential for FY 2022-23

The ground level credit under Plantation and horticulture has increased from ₹ 271.72 lakh during 2018-19 to ₹ 5193.56 lakh in 2019-20. Based on the thrust given by the Central and State Government and growth in previous year's credit flow, the potential for the Plantation and Horticulture including Sericulture for FY 2022-23 is projected as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
A	Plantation and Horticulture					
1	Grape	Ha	10.5	1600	16835.00	15151.50
2	Pomegranate	Ha	1.58	6725	10625.00	9562.95
3	Floriculture	Ha	11.00	120	1320.00	1188.00
4	Strawberry	Ha	5.00	450	2250.00	2025.00
5	Greenhouse	No.	25.00	80	2000.00	1800.00
6	Mango	Ha	1.60	2000	3200.00	2880.00
7	Other Horti. Crops	Ha	2.00	1315	2630.00	2367.00
8	Medicinal and Aromatic Plants	Ha	3.00	90	270.00	243.00
9	Rejuvenation of Pomegranate Gardens	Ha	0.25	5100	1275.00	1147.50
	Sub-Total (A)					36364.95
B	Sericulture					
1	Mulberry Plantation (MP) - W/EQUIP	Ha	2.10	1950	4095.00	3685.50
2	MP with Rearing House	20'x50'x12'(ML)x9'(SH)	2.50	800	2000.00	1800.00
	Sub-Total (B)					5485.50
	Total (A+B)					41850.45

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

2.1.4.3.1 Availability of Infrastructure, Critical gaps

- The district holds favourable climatic conditions for growth of horticulture crops like grapes, pomegranates, kesar mangoes, strawberry, etc. in the respective pockets.
- The district has a very good irrigation network with 07 major and 09 medium irrigation projects with net irrigation potential of 3.68 lakh ha. There are also 134 minor irrigation projects in the district. Around 75% of the land is irrigated through dug wells / tube wells and remaining 25% through surface irrigation. The other sources of irrigation include 2185 percolation dams, 1020 Kolhapur bandharas, 44 lift irrigation schemes and 153871 irrigation wells.
- There are 7 Government nurseries and 63 private nurseries in the district. These nurseries would be able to cater to the requirement of planting material of farmers in the district.

- The MOFPI, GoI has selected Vinchur, Nasik as designated food park vide their order dated 05.05.2016 which would help in development of horticulture based processing industries in the district. MIDC has set up a Wine park at Vinchur near Nasik, creating potential for cultivation of wine grape varieties.

Infrastructure facilities required in the district are as under:

- Creation of infrastructure for post-harvest handling, creation of adequate storage facilities, strengthening and modernization of the existing warehousing facilities, setting up of processing infrastructure, etc. Exclusive / dedicated Marketing infrastructure for major agri commodities like onion need to be established for facilitating farmers to avail the same.

Availability and gaps in infrastructure and support services - Sericulture

- National Sericulture Development project is being implemented in the district. The Sericulture department provides all necessary linkages.
- No post cocoon facilities like reeling / twisting units are available in the district. The nearest post cocoon facility centre is in Ahmednagar district.

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

- The government intervention in establishment of post-harvest value chain infrastructure would help in boosting the sector.
- The establishment of Farmers' Producer Companies for organized production and marketing of horticulture produce would be helpful in development of this sector.

2.1.4.3.3 Suggested Action Points

2.1.4.3.3.1 Government Departments

- In view of the export potential of horticulture, the government may consider constructing their own post-harvest facilitation centres viz. pre-cooling units, cold storages, reefer vans, etc.
- Agriculture department may encourage farmers to establish Producer Companies for organized production and marketing of horticulture produce.

2.1.4.3.3.2 Banks

- Banks may consider financing comprehensive Value Chain projects including pre-cooling / cold storage units, pack houses, grading, sorting, packaging facilities, in order to boost credit growth as also to facilitate creation of post-harvest infrastructure.
- Banks may also consider financing hi-tech ventures like tissue culture, polyhouse, modern packaging facilities, etc.

Chapter 2.1.5

Forestry and Wasteland Development

2.1.5.1 Introduction

Forests are the lungs of the planet. The National Forest Policy 1988 recommends coverage of at least 33% of the geographical area under forest & tree cover to maintain the ecological balance of any region.

The National Agriculture Policy (July 2000) has also identified agro-forestry and social forestry as the prime requisites for maintenance of ecological balance and augmentation of bio-mass production in the agricultural systems.

India's Intended Nationally Determined Contribution (INDC), announced during October 2015, included creation of an additional carbon sink of 2.5 to 3 billion tonnes of CO₂ equivalent through additional forest and tree cover by 2030. The total Carbon stock of forest in the State including the trees outside forest patches which are more than 1ha in size is 440.51 million tonnes (1,615.20 million tonnes of CO equivalent) which is 6.18 % of total forest carbon of the country.

2.1.5.2 Present Status

Situated in the western peninsular region of the country, Maharashtra has geographical area of 3,07,713 sq km, which is 9.36% of the geographical area of the country. Maharashtra, the third largest State in the country is ranked second among the States in terms of the recorded forest area. As per the India State of Forest Report 2019, the State has reported extent of recorded forest area (RFA) 61,579 sq km which is 20.01% of its geographical area, against the target of 33 per cent, set under the National Forest Policy (1988). Maharashtra accounts for 8 percentage of the total forest area in India.

As per the Champion & Seth Classification of Forest Types (1968), the forests in Maharashtra belong to six Forest Type Groups which are further divided into 17 Forest Types. The high rural population of the State depends on the forests considerably for livelihood and basic needs.

Recorded Forest Area (RFA) in the State is 61,579 sq km of which 49,546 sq km is Reserved Forests, 6,733 sq km is Protected Forest and 5,300 sq km is Unclassed Forests. In Maharashtra, during the period from 1st January 2015 to 5th February 2019, a total of 3797.16 hectares of forestland was diverted for non-forestry purposes under the Forest Conservation Act, 1980 (MoEF & CC, 2019). As per the information received from the SFD, a total area of 1,47,814 ha has been notified as reserved forests during 2014 to 2019. Six National Parks, 48 Wildlife Sanctuaries and 6 Conservation Reserves constitute the Protected Area network of the State covering 3.03% of its geographical area.

As per the India State of Forest Report 2019, in terms of forest canopy density classes, the State has 8,720.53 sq km under Very Dense Forest (VDF), 20,572.35 sq km under Moderately Dense Forest (MDF) and 21,484.68 sq km under Open Forest (OF). Forest Cover in the State has increased by 95.56 sq km as compared to the previous assessment reported in ISFR 2017.

Forest Cover of Maharashtra (in sq km)

Class	Area	Percentage of GA
VDF	8,720.53	2.83
MDF	20,572.35	6.69
OF	21,484.68	6.98
Total	50,777.56	16.50
Scrub	4,256.49	1.38

Source: India State of Forest Report 2019

2.1.5.3 District-wise Forest Cover in Maharashtra: District wise Forest Cover in Maharashtra is presented below. Out of the total forest cover in Maharashtra, Gadchiroli District accounts for the maximum forest cover followed by Ratnagiri and Chandrapur. Maximum area under 'Very Dense Forest' is in Gadchiroli followed by Chandrapur district. The State has 35 districts, amongst which 12 are tribal and 7 are hill districts.

District- wise Forest Cover in Maharashtra (in sq km)

District	Geographical Area (GA)	2019 Assessment				% of GA	Change wrt 2017 assessment	Scrub
		Very Dense Forest	Mod. Dense Forest	Open Forest	Total			
Ahmadnagar	17,048	0.00	68.82	198.07	266.89	1.57	-3.11	557.39
Akola	5,673	11.00	108.44	220.93	340.37	6.00	1.37	16.00
Amravati	12,210	618.89	1,461.53	1,087.35	3,167.77	25.94	-0.23	112.76
Aurangabad	10,131	20.00	106.26	441.67	567.93	5.61	-2.07	171.29
Bhandara	4,087	170.86	563.13	264.93	998.92	24.44	-7.08	18.57

Beed	10,693	0.00	13.00	151.03	164.03	1.53	-10.97	362.79
Buldana	9,661	25.00	143.95	422.65	591.60	6.12	-3.40	162.00
Chandrapur	11,443	1,323.03	1,559.44	1,171.99	4,054.46	35.43	-32.54	44.23
Dhule	7,195	0.00	68.57	232.70	301.27	4.19	-6.73	111.37
Gadchiroli	14,412	4,699.29	3,307.73	1,909.92	9,916.94	68.81	-87.06	24.58
Gondia	5,234	888.61	732.23	317.75	1,938.59	37.04	15.59	32.25
Hingoli	4,827	0.00	9.00	101.01	110.01	2.28	-0.99	49.23
Jalgaon	11,765	51.00	347.94	747.90	1,146.84	9.75	2.84	94.51
Jalna	7,694	0.00	9.65	26.83	36.48	0.47	-1.52	51.21
Kolhapur	7,685	64.00	1,020.44	701.88	1,786.32	23.24	-9.68	102.83
Latur	7,157	0.00	0.04	12.98	13.02	0.18	1.02	19.67
Mumbai	157	0.00	0.00	3.00	3.00	1.91	0.00	0.00
Mumbai Suburban	446	0.00	67.00	72.86	139.86	31.36	-0.14	0.43
Nagpur	9,892	401.06	902.56	696.76	2,000.38	20.22	-18.62	73.68
Nanded	10,528	58.00	442.91	435.85	936.76	8.90	2.76	123.08
Nandurbar	5,955	0.00	404.15	791.84	1,195.99	20.08	3.99	30.00
Nashik	15,530	0.00	346.34	730.21	1,076.55	6.93	8.55	337.66
Osmanabad	7,569	0.00	2.08	47.58	49.66	0.66	2.66	47.43
Parbhani	6,214	0.00	3.57	36.86	40.43	0.65	-7.57	47.78
Pune	15,643	0.00	760.93	949.93	1,710.86	10.94	2.86	508.03
Raigarh	7,152	13.00	1,250.34	1,676.12	2,939.46	41.10	22.46	77.60
Ratnagiri	8,208	33.00	1,892.01	2,287.89	4,212.90	51.33	46.90	3.36
Sangli	8,572	0.00	95.00	55.13	150.13	1.75	0.13	171.03
Satara	10,480	117.00	569.68	591.69	1,278.37	12.20	2.37	365.70
Sindhudurg	5,207	88.82	1,391.73	1,347.43	2,827.98	54.31	138.98	32.27
Solapur	14,895	0.00	5.50	44.17	49.67	0.33	1.67	60.72
Thane	9,558	0.00	1,300.11	1,697.98	2,998.09	31.37	35.09	261.07
Wardha	6,309	9.97	410.03	441.95	861.95	13.66	-1.05	55.93
Washim	4,901	5.00	101.89	189.87	296.76	6.06	-2.24	31.65
Yavatmal	13,582	123.00	1,106.35	1,377.97	2,607.32	19.20	1.32	98.39
Total	3,07,713	8,720.53	20,572.35	21,484.68	50,777.56	16.50	95.56	4,256.49

Source: India State of Forest Report 2019

2.1.5.4 Forest Produce in Maharashtra: As per the Economic Survey of Maharashtra 2020-21, among the major sectors of the economy, 'Agriculture and allied activities' sector was the only sector contributed positively to GSVA in 2020-21 and was least impacted during Covid-19 pandemic due to timely and proactive measures taken by government. The real GSVA of 'Agriculture & allied activities' sector is expected to grow at 11.7 per cent due to overall good monsoon (113.4 per cent of the normal). Due to overall increase in the estimated agricultural production, the real GSVA of the 'Crops' sector is expected to grow by 16.2 per cent. 'Livestock',

'Forestry & Logging' and 'Fisheries & Aquaculture' sectors are expected to grow at 4.4 per cent, 5.7 per cent and 2.6 per cent respectively.

Forest provides major products like timber & firewood and minor products like bamboo, tendu leaves, gum, grass, etc. All these forest produces are of great value in terms of generating revenue and providing livelihood to local people. As per the Economic Survey of Maharashtra, 2020-21, the production and value of forest produce in Maharashtra is as follows:

Production and value of forest produce (in Rs. Crore)

Forest produce	Unit of production	2018-19		2019-20		2020-21@	
		Production	Value	Production	Value	Production	Value
(A) Major forest produce							
Timber	LCM	1.3	356.67	1.11	338.69	1.13	354.81
Firewood	LCM	2.32	50.11	1.79	45.2	2.25	62.27
Total (A)	LCM		406.78		383.89		417.08
(B) Minor forest produce							
Bamboo	LMT	0.22	14.75	0.1	10.5	0.27	22.07
Tendu leaves	LSB	2.12	50.69	2.24*	38.48*	1.29	26.76
Grass	MT	1,440	0.17	495*	0.11*	NA	NA
Gum	Quintal	225	0.15	2,675*	0.16*	NA	NA
Lac	Quintal	25	0.06	0	0	NA	NA
Others (Hirda, Shikekai, etc.)	-	NA	0.9		0.51*	NA	NA
Total (B)			66.72		49.76		48.83
Total (A + B)			473.50		433.65		465.91

LCM - Lakh Cubic Metre LMT - Lakh Metric Tonne *Provisional @ expected

LSB Lakh Standard Bags 1Bag is 1,000 bundles of 50 tendu leaves

NA - Not available

Source: Economic Survey of Maharashtra 2020-21

2.1.5.5 Tree Plantation

Tree plantation programme is mainly implemented through Forest Department, FDCM and Directorate of Social Forestry.

Initiatives to increase Forest Cover

The State has a forest cover of 16.5 per cent of the total geographical area which is less as envisaged in the State Forest Policy, 2008. To increase the forest cover in the State, the State has initiated massive tree plantation drive, soil conservation and natural rejuvenation programmes. After a successful drive of 2.81 crore sapling plantation on 1st July, 2016 the State had taken up a massive plantation programme of planting 50 crore saplings during a period of three years i.e from 2017 to 2019.

The State Forest department encourages the village communities and other stakeholders to participate in plantation activities. Several initiatives have been undertaken by the State Forest Department like training the farming communities; the concept of easy farming through 'Maharashtra Green Tube Channel' wherein the farmers could learn the advance technologies of agriculture and forestry related activities through online media.

In a first of its kind, a 24-hour toll free helpline number 1926 called 'Hello Forest' has been set up to provide information regarding plantations, protection and mass awareness. The Forest Department has created a mobile application called 'My Plants' to record details of the plantations such as numbers, species and location into the Forest Department's data base. To encourage public participation, the SFD has initiated the 'Maharashtra Harit Sena or Green Army, which is a body of dedicated volunteers to participate in the plantation, protection, and related activities.

2.1.5.6 Joint Forest Management (JFM) in Maharashtra:

Joint forest management is a concept of developing partnerships between fringe forest communities and the forest department on the basis of mutual trust and jointly defined roles and responsibilities with regard

to forest protection and development. Under this scheme of Government of India (GoI), degraded forest areas and block plantation raised under social forestry are to be taken up. Net proceeds from the final harvest are shared between government and members of JFM committee in a 1:1 ratio. The income received from the block plantation schemes of the social forestry is distributed between the village panchayat and the government in ratio of 9:1. The Ministry of Environment and Forest (MoEF) has given certain guidelines for JFM like providing legal status of JFM's, extension of their activities involving women on a larger scale and formation of Forests Protection Committee (FPCs). In Maharashtra the JFM process was initiated in 1992 and currently it covers 6,86,688 ha managed by 2,153 FPCs. About 1.5 % of Maharashtra's forest cover comes under the purview of JFM activities.

Sant Tukaram Vangram Yojana is launched with a view to create awareness about the importance of forest & wild life, to protect the forest from illegal tree cutting, encroachments, etc. Under the scheme 12,194 Joint Forest Management Committees (JFMC) were constituted in 15,500 villages. The best performing three committees at district & state level and one committee for Aurangabad region were awarded JFMC award. The JFMC manages 27.04 lakh ha of forest area. The expenditure incurred during 2017-18 was Rs. 75 lakh.

2.1.5.7 Social Forestry : During 2018-19, in all 126 lakh seedlings were planted on 7,069 ha of community land and 16,385 km along roads/railways/canal side plantation and 8.89 lakh seedlings were supplied to institutions, gram panchayats and individuals for undertaking plantations. During 2019-20 upto November, 539.12 lakh seedlings were planted on 18,178 ha of community land and 17,725 km along roads/railways/canal side plantation, 15.05 lakh seedlings were planted under Agro forestry scheme under MGNREGA and 17.12 lakh seedlings were supplied to institutions, gram panchayats and individuals for undertaking plantations.

Potential for Development

- As per the Wasteland Atlas of India prepared by NRSC, MoRD, GoI (2010), out of the total geographic area of 3,07,690 sq. km in Maharashtra, 38,262.81 sq.km is under wastelands accounting for 12.44% of the geographical area of the State. Land with open scrub is the major wasteland category, accounting for an area of 13,242.14 sq. km. There has been a decrease in the areal extent of wastelands to the tune of 11012.60 sq. km. The cultivable wastelands can be considered as potential area for raising forest tree crops for commercial purposes under the purview of farm/ agro-forestry, if appropriate forward and backward linkages are developed at the ground level.
- There is good potential for setting up 'forest clonal nursery' for production of superior clonal ramets of commercial forest species, particularly Eucalyptus and Acacia hybrids, in association with the wood based company(s) to meet the growing demand for raw material.
- Maharashtra is a drought prone State. Agro forestry/ farm forestry is the best means to sustainably develop these lands and add to the agricultural income of the farmer.

Initiatives taken by banks/ State Government/ Various agencies

- '**Centrally Sponsored Scheme of National Bamboo Mission**' has been launched by the Govt. of India in Dec. 2006, for holistic development of Bamboo sector in the country. The scheme offers assistance to Govt., public as also private undertakings for R&D, plantation development, handicrafts, marketing and exports etc
- **National Mission on Bamboo Application (NMBA)**, has been established under the TIFAC (Technology Information, Forecasting and Assessment Council), Department of Science and Technology, New Delhi. The Institute supports technological upgradation, development of indigenous capacities/enterprise and linkages with markets with an aim to promote bamboo sector in the country.

2.1.5.8 Indicative Cost of Development of Some Species

Sl. No	Crop	Spacing	Plant population per ha	Approx. Cost (₹)
1	<i>Melia dubia</i>	3 m x 3 m	1111	111100
2	Bamboo	5 m x 5m	400	61600
3	Bamboo Tissue Culture	5 m x 5m	400	70000
4	Teak	2 m x 2m	2500	126000
5	Mahogany	4.57 m x 4.57 m	478	85000
6	Silver Oak	3 m x 3 m	1111	110000

2.1.5.9 Assessment of Credit Potential for FY 2022-23

The potential for Forestry and Wasteland Development for FY 2022-23 is projected as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Farm Forestry – Pvt Wastelands	Ha	1.20	7125	8550.00	7695.00
	Total					7695.00

2.1.5.10 Availability of Infrastructure, critical gaps and interventions required, action points / issues to be addressed**2.1.5.10.1 Availability of Infrastructure, Critical gaps**

- Nearly 88,000 ha of forest land is in a highly degraded condition. Most of it is located in tribal sub-plan area. To conserve the soil and replenish the subsoil water level, reforestation combined with soil and water conservation measures need to be taken up on a large scale to cover the entire area. Besides bringing back the forest cover, it would offer tremendous wage employment opportunity, a vital requirement in the tribal sub-plan area.
- The district has 19500 ha of wasteland thereby highlighting the immense potential for its development and enhancing the cultivable area of the district.

Assessment of infrastructure gap

- Nurseries supplying good quality planting materials of forest trees.
- Extension services for farm forestry are required to be strengthened in the district.
- Social Forestry Department may provide facilities for research and field testing.

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

- Forest department may plan to raise bamboo varieties as per National policy. Awareness need to be created among the tribal people to enable them to take up these activities.
- Financing by banks to FPOs, NGOs willing to undertake forestry and wasteland development initiatives need to be promoted.

2.1.5.10.3 Suggested Action Points**2.1.5.10.3.1 Government Departments**

- Farmers may be educated on environmental as well commercial benefits from forestry schemes. SHGs in tribal blocks can be involved in community wasteland development.
- To meet the increasing demand for timber, fuel wood and for maintaining ecological balance, development of farm forestry on cultivable wasteland can be considered.
- Intensive use of Information and Communication Technology supplemented by e-governance is under effective use to monitor ongoing forestry activities. Extensive use of digital platform to project a true picture of forest conservation forms the central theme.
- The restrictions and cumbersome procedures to obtain permission from the Govt. for felling of trees on private lands and transportation of timber and fuel wood may be relaxed to encourage tree plantation for commercial purposes.

2.1.5.10.3.2 Banks

- Banks may identify FPOs / NGOs with good track record, which can function as nodal agency in formulation and implementation of projects for development of private wastelands.
- Banks may finance forestry and wasteland development initiatives taken up by the beneficiaries in NABARD's watershed development projects.

Chapter 2.1.6**Animal Husbandry – Dairy Development****2.1.6.1 Introduction**

Animal Husbandry sector can play a significant role in improving rural economy by providing gainful employment to rural poor and thereby increasing their ability to mitigate risk with regard to losses and non-generation of income due to crop failures during droughts and floods.

Dairy farming is one of the major subsidiary activities in the district providing employment opportunities to the rural poor. As per ISS 2017-18, the milk production was 6.01 lakh MT as against the state production of 111.02 lakh MT.

As per the 20th Livestock census, there are 9.82 lakh cattle and 3.08 lakh buffaloes. *(Source: 20th Livestock Census 2019)*

The climate in most of the blocks of the district is conducive to adoption of cross bred and up-graded bovines.

Breeding policy of the State aims at increased productivity through genetic improvement. The popular indigenous cattle breed is Gir while breeds from Gujarat are popular among buffaloes.

Ground Level Credit Flow during last 3 years

The ground level credit flow to the Dairy Sector has increased from ₹ 3838.04 lakh in 2017-18 to ₹ 4982.19 lakh in 2018-19 and to ₹ 8696.64 lakh in 2019-20.

2.1.6.2 Assessment of Credit Potential for FY 2022-23

Based on the growing potential for development of Dairy Sector in the district, the details of activity wise projection under base PLP vis-à-vis revised PLP are furnished as below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Cows (Cross Breed)	No.	0.70	31375	21962.50	16471.91
2	Buffaloes	No.	0.80	26400	21120.00	15840.00

3	Calf Rearing (Heifer)	No.	0.50	1825	912.50	684.41
4	Mini Dairy Units	No.	4.00	1800	7200.00	5400.00
5	Pvt Vet Clinics	No.	3.50	300	1050.00	787.53
6	Fodder Cultivation	Ha	0.25	1925	481.25	360.95
7	Cows – WC	2 Months	0.11	1875	206.25	206.25
8	Buffaloes – WC	2 Months	0.12	2450	294.00	294.00
	Total					40045.05

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

2.1.6.3.1 Availability of Infrastructure, Critical gaps

- As per latest district statistical data available, there are 01 DVPC, 06 TVPCs, 257 VCs and 264 AI centers distributed among the 15 blocks of the district. (Source : District Statistical Abstract, Govt of Maharashtra 2017)
- There are 10 dairy Chilling plants with 1.75 lakh liter of capacity per day. The average collection of all Taluka Sangh is 33900 liters per day. There are 317 milk producers' cooperative societies of which only 80 are functioning. (Source : District Statistical Abstract, Govt of Maharashtra 2017)
- As per assessment of AH department, there is adequate availability of green fodder.
- There are 04 animal markets at Ghoti, Malegaon, Nasik and Khedgaon.
- There is no problem in supply of vaccines for major diseases.
- A Dairy Processing and Infrastructure Development Fund has been set up in NABARD with a corpus of ₹ 2000 crore which will be increased to ₹ 8000 crore over a period of 3 years.

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

- Strengthening breeding, veterinary and cold chain infrastructure is necessary for promotion of sector.
- Promotion of Federation of Dairy Cooperatives and Dairy Producers Companies by farmers for organized production and marketing would help in the development of this sector.

2.1.6.3.3 Suggested Action Points

2.1.6.3.3.1 Government Departments

- Animal Husbandary department may explore the possibilities of formation of cold chains in association with 2-3 producers companies / milk cooperative societies in a cluster with appropriate forward linkages and tie-up arrangements.
- The Government may explore revival of Dairy Cooperatives in the district.

2.1.6.3.3.2 Banks

- Banks may finance Dairy Cooperatives, FPOs for development of cold chain infrastructure.
- Banks may encourage dairy development by adopting area based approach for financing in clusters and taking into account the location of chilling/ processing plants and other linkages.

Chapter 2.1.7

Animal Husbandry – Poultry Development

2.1.7.1 Introduction

Poultry development is considered as an important allied commercial activity. Poultry farming can be taken up on a commercial basis and also as rural backyard units. They provide supplementary income to the underemployed rural poor besides providing nutritional security.

Poultry activities in the State and also in the district are mainly carried out by private poultry owners. The companies like Venkateswara Hatcheries, Suguna, M/s Godrej Agrovert are engaged in contract broiler farming. Day old chicks, feed, medicines, etc. are provided by these companies under contract farming. The poultry feed mixing units are mostly owned by big farmers and mostly used for own requirements.

The commercial layer population was 9.24 lakh and broiler population was 150.06 lakh during 2019. The poultry population of the district is 15880283. The egg production in the district as per ISS 2017-18 accounts for 3172.21 lakh. There is good demand for broiler birds. The per capita availability of eggs in the district is 154 per person. (Source: 20th Livestock Census 2019)

2.1.7.2 Assessment of Credit Potential for FY 2022-23

The ground level credit flow to the Poultry Sector increased from ₹ 1500.06 lakh during 2017-18 to ₹ 3553.34 lakh during 2018-19. In 2019-20, the credit flow to poultry sector decreased to ₹ 3211.12 lakh.

Based on the trend observed and the thrust on poultry sector, the details of activity wise projection for this sector are furnished as below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Layer Farming (1000 Birds)	Units	11.75	260	3055.00	2291.28
2	Broiler Farming (1000 Birds)	Units	4.00	165	660.00	495.00
3	Feed Plant	Units	18.00	70	1260.00	945.00
4	Hatchery	No.	25.50	70	1785.00	1338.78
5	Broiler Processing	Units	425.00	13	5525.00	4143.75
6	Commercial Broiler WC (1000 Birds)	3 months	0.23	430	96.75	96.75
7	Commercial Layer WC (1000 Birds)	12 months	7.25	95	688.75	688.75
	Total					9999.31

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

2.1.7.3.1 Availability of Infrastructure, Critical gaps

- There are 257 Veterinary dispensaries in the district which are adequate to serve the poultry population. (Source : District Statistical Abstract 2018, Govt of Maharashtra)
- Other infrastructure availability like water, transportation and electricity are adequate. Health services, including vaccination, are available through AH department and private hatcheries.
- Most of the units in the district are being operated on contract with private companies and the feed, medicines, etc. is being provided by these companies. Hence, there is a scope for setting up of new feed plants.

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

- The Govt. Sponsored Scheme on National Livestock Mission need to be given impetus

- Regular availability of chicks, feed, medicines and vaccines for broiler farming would help promoters in maintaining the regular cycles and profitability.
- The Government may explore developing comprehensive value chain in Poultry Sector viz. adequate production of raw material for poultry feed, setting up of poultry feed units, commercial broiler/layer farms, hatchery units, marketing tie-ups, transportation arrangements, etc.

2.1.7.3.3 Suggested Action Points

2.1.7.3.3.1 Government Departments

- Promotion of FPOs in Poultry Sector may be explored by the AH department.
- AH department may conduct training programmes on commercial poultry and backyard poultry.

2.1.7.3.3.2 Banks

- Banks may devise a product to finance FPOs / Producer Companies / private companies in setting up entire value chain for poultry sector.
- Financing Contract broiler farming could be explored with established market players in the sector.

Chapter 2.1.8

Animal Husbandry – Sheep, Goat & Piggery

2.1.8.1 Introduction

Livestock plays an important role in the development of agrarian rural economy. It also supplements farm income, resulting in growth of rural economy by creating employment opportunities. Flow of income to the owners through livestock production is continuous throughout the year irrespective of season. Animal Husbandry and the livestock production are, thus, playing a vital role in the sustainable economic upliftment of the rural masses, besides providing essential proteinaceous nutrition at affordable prices.

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 dead animals. As per the 20 Livestock Census 2019, the total population of sheep, goats and pigs in the district are 2,43,373, 6,26,644 and 7,616 respectively. Goat rearing is the most popular activity. Sheep rearing is practiced comparatively on a small scale. Goats are of non-descript type and the climate of the district is suitable for various development activities under the sector. The major goat breeds are Sangamneri, Surti and Osmanabadi.

2.1.8.2 Assessment of Credit Potential for FY 2022-23

Based on the trend observed in disbursement, the activity wise projections under this sector are assessed as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Sheep/ Goat Rearing (10+1) – WC	No.	0.76	7300	5548.00	5548.00
2	Pig Rearing (3+1)	No.	1.00	75	75.00	67.50
3	Stalled Goatery (50+1)	No.	3.50	670	2345.00	1758.78
4	Goat Breeding Farm (500+25)	No.	35.00	70	2450.00	1837.50
	Total					9211.78

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

2.1.8.3.1 Availability of Infrastructure, Critical gaps

- This district has 3,11,300 ha of forest land and 19500 ha of cultivable wasteland to support rearing of sheep and goats. (Source : Land Utilization Statistics 2017-18, Govt of Maharashtra)
- Besides this, the district has six tribal blocks with 100% tribal population for whom goat and sheep rearing has been their traditional activity. Common grazing lands are available. There is also a trend of migration of sheep. There is also growing awareness about stall-fed goat farms in the district and a few farms have been established. The pigs are reared by small farmers.
- There are 257 Veterinary dispensaries available in the district. There is adequate grazing land available in the district. There is a need to set up breeding farms and meat/wool/skin processing units. There are 05 slaughter houses which need to be increased. KVKs at Nasik and Malegaon provide training to 7-8 blocks each which also needs to be increased. (Source : District Statistical Abstract 2018, Govt of Maharashtra)
- Nasik has the newly constructed airport terminal at Ozar with Cargo facilities which can be utilized for exporting livestock viz. Goats and Sheep to the other countries. One of the private companies has started such operations and has been exporting the livestock, viz. Goats and Sheep to Gulf countries.

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

- Producer Companies of Sheep, Goat and Piggery need to be established for organised production and marketing with appropriate forward and backward linkages.
- Breeding and rearing facilities as per the requirement of international market need to be developed for enhancing the export of livestock to other countries.

2.1.8.3.3 Suggested Action Points

2.1.8.3.3.1 Government Departments

- Animal Husbandary Department may consider establishing district level training centre for promotion and development of this sector.
- Government may explore setting up of Breeding farms, research centre or common service centres on leather processing/ tannery, wool processing units for promoting this sector.
- Municipalities and Gram Panchayats may provide dedicated space for slaughter houses to maintain hygiene and sanitation in the slaughter houses.

2.1.8.3.3.2 Banks

- Banks may finance comprehensive value chain projects in sheep /goat which would ensure activities from sourcing of raw material up to marketing and export of livestock / processed meat.
- Banks may consider financing stall fed goatery and breeding farms to reputed players in this sector for increasing their investment credit portfolio.

Chapter 2.1.9

Fisheries

2.1.9.1 Introduction

Nasik is a land locked district and hence there is scope only for inland fisheries. The potential source of fisheries lies in reservoirs, farm ponds, village ponds, irrigation tanks and rivers. Inland fisheries are undertaken mostly in reservoirs or natural water bodies. There are 07 major and 09 medium irrigation projects with net irrigation potential of 222237 ha and 41726 ha respectively. There are also 134 minor irrigation projects in the district. The district has 922 reservoirs / ponds/ tanks with 18424 ha water spread area. There are two major rivers Godavari and Girna, ten tributaries, in the district. Total riverine length is 687 km. However, perennial water is estimated at 111 km of Godavari River. The fish production of Inland fisheries during the year 2016-17 was 4110⁵ MT with total income of ₹ 1233⁵ lakh. This activity provides good opportunity for self-employment to unemployed youth. (*\$ Source: District Statistical Abstract 2017, GoM*)

During the year 2017-18, the total disbursement to this sector was ₹ 5.66 lakh which increased to ₹ 9.77 lakh during 2018-19. However, the disbursement decreased to ₹ 0.50 lakh during FY 2019-20.

2.1.9.2 Assessment of Credit Potential for FY 2022-23

The details of activity wise projections under this sector are furnished as below after taking into consideration the thrust on fisheries sector

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Composite Fish Culture in Lake/Reservoir – WC	ha	1.53	195	298.35	298.35
2	Composite Fish Culture in Farm Pond – WC	ha	2.37	270	666.90	666.90
3	Reservoir Fishery - Boat and Net	No.	1.00	270	270.00	243.00
4	Fresh Water Prawn Culture	ha	4.48	70	313.70	282.34
5	Riverine Fishing Unit - Nets	ha	0.10	240	24.00	21.60
	Total					1512.19

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

2.1.9.3.1 Availability of Infrastructure, Critical gaps

- Based on productivity of 0.1MT/ha in respect of reservoirs 3000 kgs/ha in case of ponds and tanks, total potential works out to be 11482 MT whereas production is only 4110 MT. The scope for improvement is 7372 MT. Further, farmers doing excavation work of farm ponds for assured irrigation may also take up fisheries activity for additional income.
- The reservoirs are leased to fisherman co-operatives for a period of 3 to 5 years. There are 65 such co-operatives with the membership of 5033. (*\$ Source: District Statistical Abstract 2017, GoM*)
- The non-availability of hatchery seed within the district is resulting in additional cost to fish farmers for procurement from southern states.
- The district has considerable untapped inland fisheries resource in the form of ponds, tanks and reservoirs. The development of the reservoirs could be planned in integrated manner.

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

- All reservoirs are constructed keeping in view only irrigation purpose. Attention needs to be paid for development of fisheries while constructing irrigation reservoirs.

- The farmers may be trained to develop fish culture in his pond. This will give him additional income.

2.1.9.3.3 Suggested Action Points

2.1.9.3.3.1 Government Departments

- Fisheries Department may take initiative for training of fishermen in fingerling production, fresh water prawn farming, etc.
- The Fisheries Dept, FFDA and other concerned departments of the State Govt may take initiative to provide organised markets to the fish farmers.
- There is a need to establish more hatcheries and ensure stockable sizes of seed for ponds, tanks and reservoir sites.

2.1.9.3.3.2 Banks

- Fishing in big water bodies needs boats and nylon nets. Assistance available from DPAP, nucleus budget, NRLM and Western Ghat programme needs to be increased.
- Banks may make efforts to form Farmers' Clubs in potential areas / villages to improve their reach to the ultimate borrowers.
- Banks may consider financing Fisheries Cooperatives for on lending to fisheries at reasonable interest rates.

Chapter 2.1.10

Farm Credit - Others - Bullocks, Carts etc.

2.1.10.1 Introduction

Nasik district has the net cultivable area of 10.16[#] lakh ha of which 58% land holdings are upto 2 ha thereby indicating existence of large number of small and marginal farmers. These farmers could not afford to purchase mechanized vehicles or agricultural equipments involving high capital costs and hence prefer bullock pair/carts to cater to the daily needs of local transportation of agricultural produce, ploughing, etc. Bullock is an important draught animal for agricultural operations and transport in rural areas. As per latest data available, there are 440000 plough animals in the district. Bullocks continue to be source of power for agricultural operations for a large number of farmers with small unirrigated land holdings as mechanization is not a viable option for them. Apart from ploughing and other agricultural operations, these small and marginal farmers use bullock pair / cart for transportation of agricultural produce to local markets or APMCs. Similarly, bullock carts are also useful in tribal areas for transport of forest produce. (# Source: Agriculture Department, GoM)

2.1.10.2 Assessment of Credit Potential for FY 2022-23

The details of activity wise projections for the year 2022-23 under this sector are furnished as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Bullocks / Other Draught Animals	No.	0.55	2650	1457.50	1311.77
2	Bullock Carts	No.	0.40	1075	430.00	387.00
	Total					1698.77

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

2.1.10.3.1 Availability of Infrastructure, Critical gaps

- Cattle Markets are available at almost all the blocks except Peth and Surgana. Besides, Gujarat is very near to Peth and Surgana and cattle market is well developed in entire Gujarat.
- The Animal Husbandry Department has established 01 veterinary polyclinic at Nasik, 257 veterinary hospitals / dispensaries and 264 artificial insemination centres at various locations in the district.
- The small and marginal farmers prefer bullocks and bullock carts in rural and remote tribal areas of the district due to factors like unaffordability of mechanized vehicles, lack of easy availability of fuel viz. diesel/petrol in rural areas, unmotorable roads for driving mechanized vehicles, etc.

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

There is a need to regulate cattle market by adopting best marketing services like transparency of rates, general health report card of cattle, insurance services, to enable farmers to purchase best cattle at affordable prices.

2.1.10.3.3 Suggested Action Points**2.1.10.3.3.1 Government Departments**

- Tribal Development Department may encourage financing for these activities as major part of requirement of institutional credit for BC/BP is met under the Government sponsored schemes.

2.1.10.3.3.2 Banks:

- Bankers may utilize the forum of Farmers Clubs of NABARD at ground level to explore the possibilities of financing Bullocks / Bullock Carts in a cluster or through SHG mode.
- Banks in remote tribal areas of the district may explore the possibility of financing Bullocks / Bullock Carts converging with Subsidy schemes of the State Government.

Chapter 2.1.11**Integrated Farming Systems for sustainable income and climate resilience****2.1.11.1 Introduction**

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

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

The advantages of IFS are indicated below:

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

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

2.1.11.2 Policy Support/Models

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

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

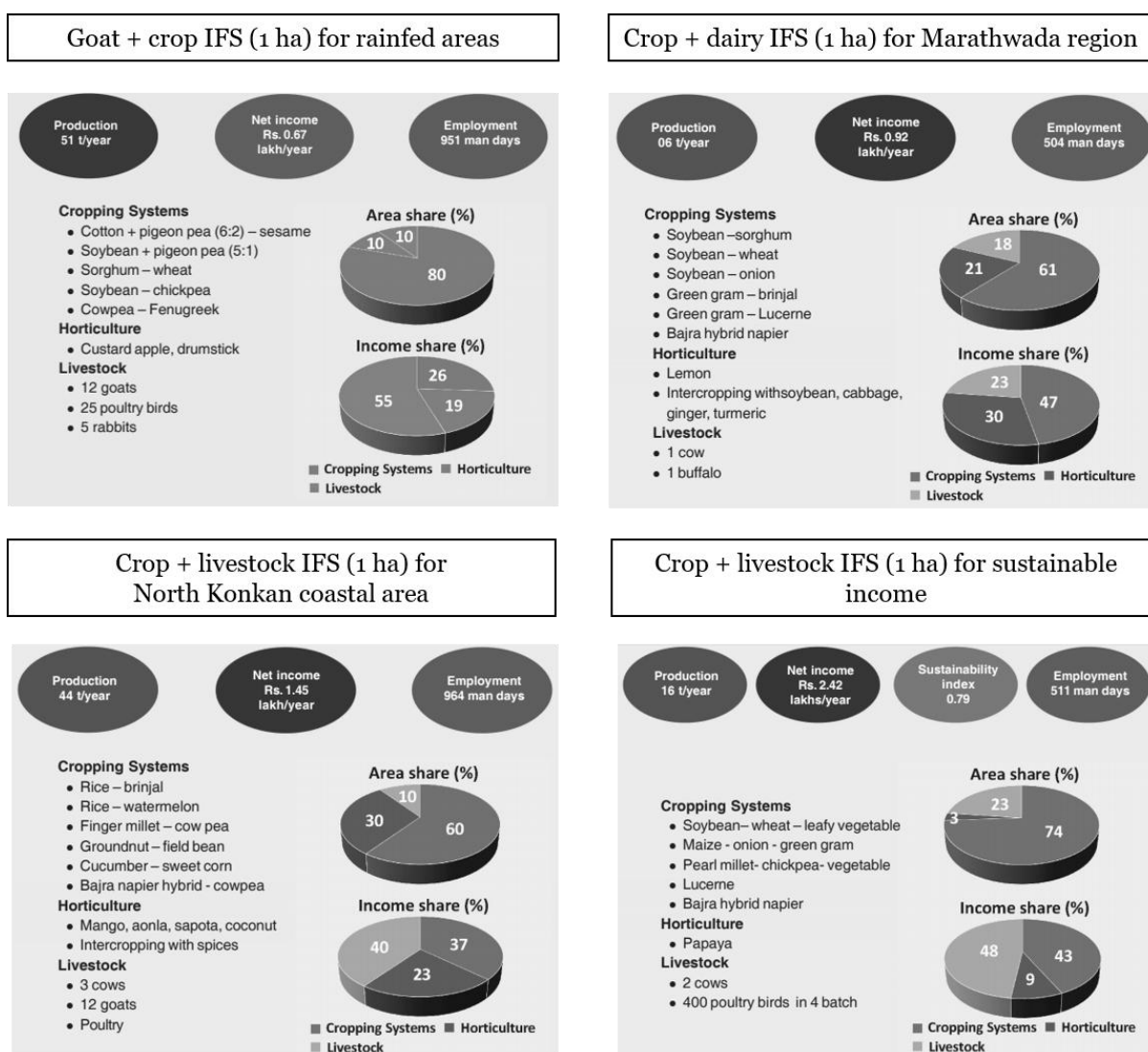
The Maharashtra specific models for IFS for Agricultural Diversification, Enhanced Income and Employment brought out by the Indian Council of Agricultural Research (ICAR) are presented below in the table 2.1.11.4.

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

2.1.11.3 Issues and Suggestions

- 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 in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems 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:



Chapter 2.2 - Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Introduction

Agricultural warehousing accounts for 15% of the warehousing market in India and is estimated to be worth Rupees 8,500 crore. It is, however, perceived to be inadequate and unorganized. More than 40 percent of the agricultural warehouses are run by state enterprises such as FCI, CWC and SWCs. The current status of warehousing capacity in India is as under:

Sr. No.	Name of the Organization	Sector Storage Capacity in Million MTs
1	Food Corporation of India (FCI)	32.05
2	Central Warehousing Corporation (CWC)	10.07
3	State Warehousing Corporations (SWCs)	21.29
4	State Civil Supplies	11.3
5	Cooperative Sector	15.07
6	Private Sector	18.97
	Total	108.75

(Source: Assocham 2016)

Out of the total present capacity, only 19.44 lakh MT (1.94 MMT) has been registered with WDRA. The warehousing capacity gap estimated by the Planning Commission stands at 27 MMT. A study on state of Indian farmers in the year 2004 by the Ministry of Agriculture estimated that about 7% of food grains and 30% of fruits and vegetable are lost due to inadequate handling facilities. Approximately, 10% of valuable spices are lost due to lack of proper post-harvest infrastructural facilities.

Therefore, there is need to develop and strengthen supply chain for perishable farm produce to connect production, processing and consumption centres. There is a significant gap between the demand and supply of storage infrastructure in the country. It is estimated that during the next five years, the requirement of cold storages capacity would be in excess of 12 lakh MT for the entire country.

Credit Flow for the past 3 years

The credit flow to warehousing sector decreased from ₹ 987.35 lakh during 2017-18 to ₹ 664.77 lakh during 2018-19 and to ₹ 511.94 lakh during 2019-20.

2.2.1.2 Assessment of Credit Potential for FY 2022-23

In view of the disbursement trend observed during past 03 years and the demand for storage and marketing infrastructure into consideration, the activity wise projections for the sector are estimated as below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Rural Godown	MT	0.07	150000	10500.00	7875.00
2	Market Yards	No.	110.00	23	2530.00	2277.00
3	Cold Storage Units	MT	0.18	70000	12600.00	9450.00
	Total					19602.00

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

2.2.1.3.1 Availability of Infrastructure, Critical gaps

- By the end of December 2018, the State government had a total of 1,139 godowns of various capacities of its own with total capacity of 7.45 lakh MT. Of these, 244 godowns having capacity of 1.09 lakh MT are not fit to store food grains and 21 godowns of capacity of 0.16 lakh MT are given on rent. In all 85 godowns of the capacity of 0.61 lakh MT are taken on rental basis. To store food grains safely and to avoid wastage of food grains, the State government has undertaken a programme to construct new godowns with the financial assistance of NABARD. Under this programme, administrative approval is given for construction of 250 godowns of total capacity 3.63 lakh MT. Of these, 181 godowns are completed, construction of 24 godowns is in progress and work of 45 godowns is not commenced yet due to various reason. (Source : Economic Survey of Maharashtra 2018-19)
- There are also 17 APMCs and 31 sub market yards of APMC in the district. Thus, there are adequate numbers of market places available in the district. (Source : District Statistical Abstract 2017, Nasik)
- There are a total of 623 godowns with a total capacity of 170230 MT. Out of total agricultural production of 853200 MT, it is estimated that around 60% i.e. 511900 MT of produce need to be stored. Thus, there is a need to create additional storage capacity of 341670 MT over a period of 2-3 years.
- There are 70 cold storages with the capacity of 5600 MT. Additional capacity is required to be created in view of growing exports of horticulture crops viz. grapes and pomegranates.

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

- The State owned warehouses may be upgraded to comply with the Warehouse Development and Regulatory Authority (WDRA) norms as also to contain wastages. The additional capacity may also be built to store at least 70% of the annual production.
- The accreditation procedure of WDRA may be simplified to bring more number of godowns under accreditation process and thereby enhancing the storage capacities.

2.2.1.3.3 Suggested Action Points

2.2.1.3.3.1 Government Departments

- The Maharashtra State Warehousing Corporation (MSWC) may increase the warehousing capacity through construction / renovation and also accreditate the godowns with WDRA.
- Modernization of APMCs with enhanced and scientific storage facilities and increased use of Negotiable Warehouse Receipt (NWR) would help in creating definitive impact in this sector.

2.2.1.3.3.2 Banks

- Banks may explore institutional financing under this sector to create state-of-the-art storage facilities at district level.
- Banks may consider financing against Negotiable Warehousing Receipts (NWRs) which is one of the safest ways of financing to farmers and ensuring timely repayment.

2.2.1.3.3.3 Interest subvention for loans against Negotiable Warehousing Receipt

In order to discourage distress sale and to encourage farmers to store their produce in warehouses against warehouse receipts, the benefit of interest subvention is available to SF/MFs having Kisan Credit Card for a further period of upto six months post-harvest on the same rate as available to crop loan against negotiable warehouse receipts for keeping their produce in warehouses.

Chapter 2.2.2

Land Development, Soil Conservation and Watershed Development

2.2.2.1 Introduction

Soil and water are the two core natural resources in agriculture. Therefore, they must be conserved well and used scientifically to ensure sustained level of production and productivity. Any agriculture production programme can be successful only if the soil maintains fertility and has sufficient moisture to support plant growth.

Land development activities include all activities undertaken by farmers to improve productivity of land, to prevent erosion of soil and to improve land quality, which includes soil conservation measures, land reclamation, on farm development, etc.

The Nasik district has 19500 ha of cultivable wasteland which can be reclaimed for plantation/cultivation of crops. The district has 1015000 ha of cultivable land. The cultivable land has been decreasing drastically due to rapid urbanization providing more challenges in terms of less farm production. *(Source: Land Use Statistics 2017-18, Agriculture Department, GoM)*

2.2.2.2 Assessment of Credit Potential for FY 2022-23

The Ground Level Credit Flow to this sector was decreased from ₹ 2836.19 lakh during 2018-19 to ₹ 2432.47 lakh during 2019-20. Based on the above, the potential assessed for Land Development for the year 2022-23 is as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Polythene Mulching	No.	0.15	6500	975.00	877.50
2	Soil & water conservation	No.	0.10	5100	510.00	459.00
3	Compost Making Pits	No.	0.12	1900	228.00	205.20
4	Water Mgmt Channels/Lining	No.	0.09	5475	492.75	443.51
5	Land Leveling	Ha.	0.25	7400	1850.00	1665.01
6	Land Development	Ha.	0.10	7525	752.50	677.25
7	Others – Vermicompost	No.	4.25	2125	9031.25	8128.16
8	Farm Ponds	Ha.	2.75	2025	5568.75	5011.90
9	Rain fed Farming	No.	0.14	14300	2002.00	1801.80
	Total					19269.33

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

2.2.2.3.1 Availability of Infrastructure, Critical gaps

- The District Superintending Agriculture Office (DSAO), the Agriculture Department of Zilla Parishad, KVK, block level offices, etc., have technical experts and extension personnel for creating awareness on various activities of land development.
- Earth moving machinery like bulldozers, JCBs, tractors etc. are adequately available in the district.
- Soil testing laboratories are available at different centres in the district. Besides, Agriculture Department advises farmers on soil testing, crop selection and use of chemical fertilizers.
- The Agriculture Department has issued 399964 Soil Health Cards during the year 2018-19 in the district. During the year 2019-20, the Agriculture Department has set the target of issuing 336352 Soil Health Cards in the district.

- The Government departments like, Social forestry, forest, agriculture, rural development, etc., are making all out efforts to utilize wastelands for plantation through gram panchayats.
- Earth moving machinery like levellers, bulldozers, tractors, etc., are adequately available in the district on rental basis.
- Till December 2018, 3.17 lakh Soil Health Cards were issued in the district.

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

- The Government may identify the wastelands appropriate for developing into cultivable lands and implement the time bound programme for the same. The private land owners may be considered for suitable incentivization.
- Arrangement of marketing facilities for organic farming products needs to be developed, so as to motivate more number of farmers for adoption of organic farming.

2.2.2.3.3 Suggested Action Points

2.2.2.3.3.1 Government Departments

- Agriculture Department may encourage farmers through exhibitions / seminars to adopt new land development methodologies and use hi-tech equipments to bring more land under cultivation.
- Use of Bio-fertilizers, Micro-bio Fertilizers, vermicomposting and bio-pesticides may be promoted through awareness programmes.
- Krishi Vigyan Kendra should prepare Farm Models for different crops using wells, Micro Irrigation and Ponds for pisciculture, etc.

2.2.2.3.3.2 Banks

- Banks may consider providing more credit for purchase of land development equipments.
- Banks may provide credit for dry land farming, land levelling, farm ponds in rain fed areas.
- Meetings of Farmers' Clubs may be held for creating awareness amongst farmers for sustained and judicious utilization of basic natural resources viz. soil and water.

Chapter 2.2.3

Agricultural Infrastructure - Others

2.2.3.1 Introduction

Biotechnology is modern technology that encompasses techniques such as molecular biology, plant tissue culture, animal tissue culture, microbial and enzyme biotechnology, agri-biotechnology, genetic engineering/Molecular Biology for developing better plant varieties, superior livestock, quality seed production, process and product development. Biological processes and product development for benefit of mankind is the focus of this science. Hence commercialization, business development, environment concerns and Intellectual Property Right (IPR) are key features of biotechnology.

In addition use of bio-fertilizers, bio-pesticide, rhizobium biotechnology, bio-control agents needs to go up to replace use of chemicals by natural components. The department of biotechnology (DBT), GoI looks after and formulates policies under biotechnology in the country. A well-developed field testing trial policy for introducing genetically modified (GM) varieties of commercially important fruits and vegetables is in place.

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

Seed Production: Infrastructure for seed production, in the district with seed replacement rate (SRR) may

include major kharif crops. The SRR for gram, wheat is more than 45 percent in the State, in general.

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

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

2.2.3.2 Assessment of credit potential for FY 2022-23

The details of activity wise projection under PLP for the year 2022-23 are furnished below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Tissue culture	No.	125.00	45	5625.00	4218.75
2	Seed production	No.	25.00	95	2375.00	1900.00
3	Bio-pesticides/fertilizer	No.	110.00	25	2750.00	2062.50
4	Vermi-Composting	No.	0.40	8100	3240.00	2754.00
	Total					10935.25

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

2.2.3.3.1 Availability of Infrastructure, Critical gaps

- There is an acute need for setting up the commercial production of organic inputs viz. Bio-fertilizer, vermi-compost/vermin-hatcheries & compost from vegetable and fruits, preferably by farmer aggregates like PACS, Producer Organizations, co-operative societies etc.
- NABARD, in association with BAIF, had implemented SRI project in Igatpuri block of Nasik district. The project resulted in at least 30% increase in productivity with more and more number of farmers switching from traditional paddy farming to SRI technique.

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

- Easy and adequate availability of credit would help in boosting the above activities in the district.
- Dissemination of knowledge and information about these activities through workshops / trainings at village level / block level through agriculture field officers, NGOs, KVK representatives, etc. would have a definitive impact in this sector.

2.2.3.3 Suggested Action Points / issues to be addressed

2.2.3.3.1 Government Departments

- There is a need for more tissue culture and seed production units for addressing the issue of availability of quality plants and seeds and better returns from seed production to the farmers.
- The activities such as vermicomposting, NADEP method of compost, use of bio-fertilizer are to be popularised by Agriculture/Horticulture Department. NGOs can also work more effectively in this area.

2.2.3.3.2 Banks

- Banker should encourage financing of vermi compost units, bio fertilizer, and Seed production unit in the district. This will promote the organic farming in the district.

Chapter 2.3. Agriculture - Ancillary Activities

2.3.1 Food and Agro Processing

2.3.1.1 Introduction

The Food and Agro Processing sector has its importance because it is instrumental in giving higher income to farmers as it adds value to their produce. It gives them strength to wait instead of making distress sale. Post-harvest technology and management plays a crucial role in value addition to the agriculture. A well-developed food processing sector with higher level of processing helps in the reduction of wastage, improves value addition, promotes crop diversification, ensures better return to the farmers, promotes employment as well as increases export earnings. This sector is also capable of addressing critical issues of food security, food inflation and providing wholesome, nutritious food to the masses.

The Ministry of Food Processing Industries (MOFPI) has estimated the size of the FPI in India at ₹ 2.50 lakh crore and value added products at ₹ 80,000 crore and expected more than 12% growth in the XII Five Year Plan. It provides direct employment to 1.6 million workers and is project to grow to 37 million by 2025.

Nasik is well-known for horticulture crops like grape, pomegranate, guava, mango, tomato and cashew. There are other crops like tur, paddy, cotton and groundnut due to which there are 21 rice mills, 18 dal mills and 45 oil mills in the district. There are 8 tomato processing units, 3 mango and other fruits processing units, 2 onion processing units. Few cashew processing units also exist in the district. Raisin is made from grapes by many progressive farmers. The conducive climate required for wine production in select blocks like Nasik, Dindori and Niphad has developed the wine industry in the last decade. Out of 91 wineries in the country, 77 wineries are in Maharashtra. Out of these 77 wineries, 37 wineries are in Nasik district reflecting good potential for the agro processing sector in the district. MIDC has set up three Wine parks in Maharashtra including at Vinchur, near Nasik. Good quality rice is cultivated in Igatpuri, Trimbak, Peth and Surgana blocks of the district and hence has the presence of good number of rice mills at the block level.

The following table shows an annual production, local consumption, and surplus produce available for processing in respect of important agricultural produce in the district:

Sr. No.	Crop / Horti. Crops	Production (MT)	Local Consumption (MT)	Surplus Available for Processing (MT)
1	Paddy	1096	438	658
2	Bajra	656	262	394
3	Wheat	498	199	299
4	Pulses	330	132	198
5	Oilseeds	795	318	477
6	Cotton	263	105	158
7	Maize	4894	1958	2936
8	Grapes (Table)	1440000	576000	864000
9	Grapes (Wine)	20000	Nil	20000
	Total	1468532	579413	889119

2.3.1.2 Assessment of Credit Potential for FY 2022-23

Based on the availability of processable produce, available infrastructure support, the potential for Food and Agro Processing for the year 2022-23 is projected as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Oil / Rice Mills	No.	5.00	740	3700.00	2775.00
2	Food Processing Units	No.	30.00	485	14550.00	10912.50
3	Raisin Making Units	No.	2.75	210	577.50	433.14
4	Post-Harvest Centres	No.	65.00	255	16575.00	12431.25
5	Wineries	No.	150.00	15	2250.00	1687.50
6	Export Oriented Onion Processing Unit	No.	225.00	20	4500.00	3375.00
	Total					31614.39

The working capital requirements are generally provided at 25% of the bank loan for the respective units.

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

2.3.1.3.1 Availability of Infrastructure, Critical gaps

- The MOFPI, GoI has selected Vinchur, Nasik as designated food park vide their order dated 05.05.2016 which would help in development of horticulture based processing industries in the district and the process of allotment of plots for food processing units has already been commenced.
- To provide an impetus to the food processing sector, the GoI has proposed to integrate farmers growing fruits and vegetables with agro processing units for better price realization and reduction of post-harvest losses. For this, the model law on contract farming is being prepared for seeking consensus amongst the stake holders, viz. State Governments, producers, etc.

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

- Establishment of basic infrastructure at major agri-produce hubs like Nasik, Niphad, Dindori, and Satana for scientific storage of horticulture products, post-harvest management, supply chain development, notifying the food processing sector in the potential blocks of the district, etc. would help in creating a definitive impact in this sector.

2.3.1.3.3 Suggested Action Points

2.3.1.3.3.1 Government Departments

- Government may consider developing scientific storage facilities, post-harvest management centres and supply chains in select potential blocks of the district.
- Export Facilitation and Guidance Centres may be established initially at select potential blocks to help farmers in necessary certifications and export formalities.

2.3.1.3.3.2 Banks:

- Banks may tap potential proposals for financing under this sector in potential areas like Dindori, Niphad, Igatpuri and Nasik blocks of the district.
- The working capital cycle provided by banks for wine industry is at par with other products. However, the pay-back period of wine industry is around 02 years from the commencement of processing. Banks may consider this aspect while financing the winery projects and provide adequate working capital limit to borrowers.

Chapter 2.3.2

Agriculture Ancillary Activities - Others

2.3.2.1 Introduction

In terms of revised RBI guidelines on priority sector lending, the following classification have been made under this category.

- Loans up to ₹ 5 crore to co-operative societies of farmers for disposing of the produce of members.
- Loans for setting up of Agri-clinics and Agri-business Centres.
- Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹ 100 crore per borrower from the banking system. (Covered separately in Chapter 2.3.1).
- Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- Loans sanctioned by banks to MFIs for on-lending to agriculture sector.

2.3.2.2 Assessment of Credit Potential for FY 2022-23

The details of activity wise projections for the year 2022-23 are furnished below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Loans to Farmers' Coop. Societies	No.	15.00	140	2100.00	1575.00
2	ACABC	No.	20.00	245	4900.00	3675.00
3	Loans to PACS/FSS/LAMPS	No.	25.00	100	2500.00	1875.00
4	Loans to MFIs for on lending	No.	20.00	16	300.00	240.00
5	Loans to FPOs / FPCs	No.	50.00	30	1500.00	1125.00
	Total					8490.00

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

2.3.2.3.1 Availability of Infrastructure, Critical gaps

- Nasik district has a very good network of 7465 cooperatives/ institutions at ground level with 1050 agricultural cooperatives, 991 non-agri Cooperatives, 76 marketing cooperatives, 4341 social service cooperatives, 1007 Producers' Cooperatives which includes sugar factories, weavers' cooperatives, industrial cooperatives, Fisheries Cooperatives, Lift Irrigation Cooperatives, etc. Hence, there is good scope for financing these institutions in view of their primary objectives of facilitating farmers' financing for agriculture and allied activities, aggregation and marketing of their produce, providing remunerative price to farmers' produce, etc. *(Source : District Statistical Abstract 2017, Nasik)*
- Nasik district is known as Agriculture hub due to its reputation of agricultural innovations, R&D initiatives in Export oriented agriculture produce like Grapes, Pomegranates and vegetables, Hi-tech projects due to which agriculture graduates have immense opportunities for providing consultancy services like soil and water testing, application of appropriate seeds, fertilizers, pesticides, etc. along with sale of these agri related inputs, farm equipments, etc. Thus, there is scope for ACABC finance.
- Keeping in view the rural population and existing credit linkage of SHGs in the district, there is still a potential of formation of 15597 new SHGs. MFIs have a big role to play to cater to such a huge population for micro-finance. Further, there is ample scope for financing to existing SHGs which have been doing good work by starting their own micro-enterprises or income generating activities.

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

- Micro-level survey through cooperative department, NGOs, BCs, etc. to identify the category wise requirement of loans of these cooperative institutions would help banks in tapping the activity wise

potential and enhance their financing in the district.

2.3.2.3.3 Suggested Action Points

2.3.2.3.3.1 Government Departments

- The Cooperation Department may sensitize cooperatives (PACS/FSS/LAMPS) to identify potential business activities and avail finance from Banks as per priority sector guidelines.
- The concerned departments may organize block / village level camps periodically to popularize their schemes for the benefit of weaker sections and minority communities.

2.3.2.3.3.2 Banks

- Banks may consider financing viable cooperatives (PACS/FSS/LAMPS) for on-lending to their members as the new business opportunity.
- Banks may organize awareness camps for financing under ACABC Scheme in view of good potential in the district.

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:

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

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

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

Government of India has announced major schemes like Start up India, MUDRA, Stand up India, Make in India and Skill India to develop much required entrepreneurship in the country. For ease of access to credit for MSMEs, Government has introduced providing of loans up to Rs. 1 crore for MSMEs within 59 minutes through a dedicated online portal, www.psbloansin59minutes.com.

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

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

3.2 Status of MSME Sector in Nasik District

- Industrial Estates and industries are coming up very fast in almost all parts of the district. A separate Co-operative Industrial Estate for women has also been established. Setting up four Industrial Estates at Malegaon, Sinnar, Satana and Manmad by MIDC has been approved and the work is in progress. Similarly, two Co-operative Industrial Estates at Nandgaon and Kadwa are being established shortly.
- It is noteworthy to mention that the cooperative Industrial Estate of Sinnar is one of the largest Cooperative Industrial Estate in the country and functioning efficiently. The Cooperative Industrial Estate, Sinnar has been presented an Award by the Federation of Cooperative Industrial Estates. Eight Cooperative Industrial Estates have been provided with all required infrastructure facilities to the units for their establishment and functioning.
- The Industries and Manufacturers' Association in Nasik have been actively organizing an Exhibitions and fairs on big scale regularly. This helps for industrial growth in the district as well as to find market for the existing products.
- Apart from Grapes, Onion and Vegetables, many industrial products are also being exported from Nashik. To facilitate the export, a Container Freight Station has been started at MIDC, Ambad by the Central Government.
- **Pradhan Mantri Mudra Yojana (PMMY)**

The banking network in Nasik district has also successfully implemented Pradhan Mantri Mudra Yojana (PMMY) schemes in 03 categories viz. Shishu, Kishor and Tarun. In Nasik District, as of 31.03.2019, banks have financed to the beneficiaries under MUDRA as below:

- i. Shishu Category : 1,54,898 beneficiaries amounting ₹ 416.81 crore
- ii. Kishore Category : 12,224 beneficiaries amounting ₹ 248.56 crore
- iii. Tarun Category : 5,841 beneficiaries amounting ₹ 291.17 crore

Thus, total beneficiaries financed under MUDRA are 1,72,963 amounting ₹ 956.54 crore.

- **Stand Up India Scheme**

As per the report available from the Stand Up India portal, the banks have sanctioned 211 proposals submitted by the beneficiaries and disbursed an amount of ₹ 2595.00 lakh for 175 proposals as on 31.03.2020.

3.3 Credit Flow during the last 3 years

The ground level credit flow under this sector increased from ₹ 382453.20 lakh during the year 2018-19 to ₹ 366601.21 lakh during the year 2019-20. The same has however shown a decreasing trend to the extent of ₹ 354585.11 lakh during the year 2020-21.

3.4 Assessment of Credit Potential for FY 2022-23

Based on the infrastructure support available and planned in the district and demand for the various manufacturing items, the details of activity wise projection (Term Loan +Working Capital) under PLP for the year 2022-23 are furnished below:

PLP Projection for FY 2022-23

Sr No	Activity	Unit Cost (₹ Lakh)	Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
A	Term Loans				
(a)	Manufacturing sector enterprises				
1	Micro Enterprises	50.00	1560	78000.00	62400.00
2	Small enterprises	300.00	845	253500.00	202800.00
3	Medium enterprises	2000.00	51	102000.00	81600.00
	Sub Total				346800.00
(b)	Service sector enterprises				
1	Micro enterprises	40.00	530	21200.00	16960.00
2	Small enterprises	200.00	235	47000.00	37600.00
3	Medium enterprises	1500.00	25	37500.00	30000.00
	Sub Total				84560.00
	Term loan- total				431360.00
B	Working Capital				
(a)	Manufacturing sector enterprises				
1	Micro Enterprises	15.00	1560	23325.00	23325.00
2	Small enterprises	80.00	845	67600.00	67600.00
3	Medium enterprises	500.00	51	25500.00	25500.00
	Sub Total				116425.00
(b)	Service sector enterprises				
1	Micro enterprises	10.00	530	5300.00	5300.00
2	Small enterprises	50.00	235	11750.00	11750.00
3	Medium enterprises	350.00	25	8750.00	8750.00
	Sub Total				25800.00
	Working Capital- total				142225.00
	MSME Grand total				573585.00

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

3.5.1 Availability of Infrastructure, Critical gaps

- MAITRI is a Government to Business (G2B) Portal which aims to promote investments into the State and facilitate business partnerships. It functions as a clearing house for all investment related information. It is a completely online-based one stop shop for existing and prospective investors to get consolidated information about the investment process. Efforts are being made by MAITRI to make available 44 enterprise related services from 16 departments, of which at present 21 services have been made available to the entrepreneurs. Upto November 2020 MAITRI has catered to 1,634 grievances of which 1,564 grievances have been resolved. *(Source : Economic Survey of Maharashtra 2018-19)*
- Since 2015, the MSMEs are being issued online Udyog Aadhaar Number which is a twelve digit Unique Identification Number provided by the Ministry of Micro, Small and Medium Enterprises, GoI. Once the enterprise gets registered, the entrepreneur will be eligible for all government benefits and schemes like low rate interest, easy loan, loan without guarantee, subsidies, etc. Upto 30 June 2021, the number of MSMEs having Udyam Registration is 7.88 lakh, of which 7.46 lakh were micro, 0.36 lakh were small

and 0.05 lakh were medium enterprises. As on 30 June 2021, the employment generated was 54.03 lakh. *(Source: Analysis of Udyam Registration Data, Ministry of MSME, June 2021)*

- There are 08 Cooperative Industrial estates and 08 MIDCs in the district being provided with good basic infrastructure amenities like land, water, electricity, internal roads, drainage, telephone lines, canteens, firefighting and dispensaries in the industrial estates.
- The District Industries Centre (DIC), Khadi and Village Industries Board (KVIB) and Khadi Village Industries Centre (KVIC) have the presence in Nasik for implementing various government schemes.
- The agro based activities in the district are Sugar manufacturing, milk production & processing and food processing. Nasik is an industrially developed district with blocks like Nasik, Dindori, Sinnar, Igatpuri, Malegaon and Niphad has the presence of small scale units in textile, steel, fertilizer, chemical, automobile engineering, manufacturing, etc.
- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- Awareness may be created by various agencies amongst the entrepreneurs about the opportunities in the MSME sector and about the government incentives for promoting this activity.
- 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
- For facilitating the Standup India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs and sanction the cases.

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

- Government of Maharashtra has operationalized Single Window Clearance System at Divisional Levels to fasten the approval process in industrial sector. This facility would help in boosting the investments in MSME Sector in the district.
- The efforts may be made to fully operationalize the Ozar Airport, Nasik which has been completed since March 2014 to attract IT, Pharma and other industries in Nasik.

3.5.3 Suggested Action Points

3.5.3.1 Government Departments

- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- Awareness may be created by various agencies amongst the entrepreneurs about the opportunities in the MSME sector and about the government incentives for promoting this activity.
- The MIDC and Municipal Corporations may ensure to strengthen basic infrastructure like roads, water, electricity, communication in industrial areas / zones.
- The MSEDCL has operationalized the 'Net Metering' Policy wef 01.04.2016. In view of this, the enterprises and industrial units may be sensitized and encouraged to install Solar Energy Units to enable them to reduce their operational overheads.
- Ancillary units along with the big units have also to be encouraged so as to make the backward linkages available 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.

3.5.3.2 Banks

- Motivation of entrepreneurs and availability of expertise / technical manpower in banks may synergetically result in better outcome.
- 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 to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.
- Working capital is critical for the small enterprises. Assessment of working capital requires data on production capacity, annual turn-over, operating expenditure, production cycle, etc. Banks may extend adequate working capital for the small scale enterprises. Adequate and timely availability of working capital is the most important factor for successful working of any enterprise.
- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- Banks may play proactive role in financing proposals being received under PMMY, Standup India and Startup India Schemes to actively support the Govt initiative.
- Banks / Govt Depts. may provide information to the customers about various schemes / facilities provided under service sector.

Critical Interventions and Suggested Action Points:

- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- Awareness and handholding support may be provided to young entrepreneurs through incubation support. Incubation funds may be created in identified technical institutes.
- Banks to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.
- Banks may extend adequate working capital for the small scale enterprises.
- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- An Integrated infrastructure package for rural tourism with all the necessary components such as travel, transport, lodging, boarding, communication, power supply, advertisement, security, sight specific characteristic facilities for exploration/ trek/ adventure/ sports etc. would impart a thrust to service sector.
- Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector.
- Banks to finance at least one SC/ST and one woman per bank branch as stipulated under the Stand-Up India Scheme.

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

Chapter 4

Credit Potential for Export Credit, Education and Housing

4.1 Export Credit

A. 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, in accordance with the Agriculture Export Policy developed by Department of Commerce, Government of India. The policy focus is on agriculture export oriented production, export promotion, better farmer realization and synchronization within the policies and programmes of Govt of India. The theme is to have a “Farmer Centric Approach”, for improved income through value addition at source itself, and expects a paradigm shift from “residual export to targeted export”. The nodal agency under this Policy in Maharashtra is Maharashtra State Agricultural Marketing Board (MSAMB). The focus is on developing clusters having potential for export oriented production of specific products. In order to promote the agriculture export, State has established 8 Agri Export Zones (AEZs) involving commodities such as Grapes/ grape wine, Flowers, Alphonso Mango, Kesar Mango, Onion, Pomegranate, Banana, Mandarin (Nagpur Orange).

B. The new Foreign Trade Policy for 2015-2020 announced by the GoI on 1st April 2015, 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- 2020-2025 will set the goals for the sector for the next five years.

C. Banks play an important role in providing the much needed credit for financing exports. Export credit by banks is an eligible item in the revised priority sector guidelines issued by the RBI since 2015-16.

Bank assistance as an export credit is mainly under two categories.-

1 Pre-shipment credit, also known as 'Packing credit', is a loan granted to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment. Packing credit can also be extended as working capital assistance to meet expenses such as wages, utility payments, travel expenses etc; to companies engaged in export or services. Packing credit is sanctioned on the basis of letter of credit or a confirmed and irrevocable order for the export of goods and 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 after shipment of goods / rendering of services to the date of realization of export proceeds.

(RBI Guidelines on Export Credit- RBI Master circulars dated 01.07.2013 and 01.07.2015)

Further, as per the Master Direction-FIDD.CO.Plan.1/04.09.01/2016--Priority Sector Lending-Targets And Classification, issued by RBI on 7 July 17 (updated as on December 05, 2019), 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- Department of Banking Regulation. In case of Domestic Banks incremental export credit over corresponding date of the preceding year, upto 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.

D The total exports from Maharashtra during 2017-18, 2018-19 and 2019-20 was to the tune of ₹ 4,49,508 cr, ₹ 5,08,975 cr and ₹ 4,59,637 cr respectively, as compared to the total export from India at ₹ 19,55,541 crore, ₹ 23,07,726 crore and ₹ 22,19,854 crore respectively. (Source: ESM- 2020-21)

The major products exported from Maharashtra are gems & jewellery, petrochemicals, readymade garments, cotton yarn, metal & metal products, agro-based products, engineering items, drugs & pharmaceuticals and plastic & plastic items. The State is taking initiatives like giving awards for export

performance and implement space rent subsidy scheme to Small Scale Industries for participation in International Exhibitions. In accordance with the **Special Economic Zone (SEZ)** policy adopted by the State with effect from February, 2006, in all 30 SEZs were executed with total investment of Rs 36,352 crore on an area of 4,231 ha generating employment of about 5.94 lakh (Source: ESM- 2019-20).

Maharashtra, which accounts for about a quarter of India's total exports, has a policy to focus on value - added exports in sectors such as textiles, agriculture and dairy.

In the following commodities exported from India, the state of Maharashtra is one among the top three states- Pearl, Precious and semi precious stones, Petroleum products, Drug formulations, Biologicals, Gold and precious metal jewellery, Iron and steel products (Source: FIEO)

E. Agricultural and Horticultural Export from Maharashtra - The agricultural sector has been playing a key role in the composition of Indian exports. India's top agricultural export commodities in terms of quantity and value are cotton, marine products, guar gum, rice and meat.

E.1 APEDA- The Agricultural and Processed Food Products Export Development Authority (APEDA) was established by the Government of India under the Agricultural and Processed Food Products Export Development Authority Act passed by the Parliament in December, 1985.

The following functions have been assigned to APEDA -

- Development of industries relating to the scheduled products for export by way of providing financial assistance or otherwise for undertaking surveys and feasibility studies, participation in enquiry capital through joint ventures and other reliefs and subsidy schemes;
- Registration of persons as exporters of the scheduled products on payment of such fees as may be prescribed;
- Fixing of standards and specifications for the scheduled products for the purpose of exports;
- Carrying out inspection of meat and meat products in slaughter houses, processing plants, storage premises, conveyances or other places where such products are kept or handled for the purpose of ensuring the quality of such products;
- Improving of packaging of the Scheduled products;
- Improving of marketing of the Scheduled products outside India;
- Promotion of export oriented production and development of the Scheduled products;
- Collection of statistics from the owners of factories or establishments engaged in the production, processing, packaging, marketing or export of the scheduled products or from such other persons as may be prescribed on any matter relating to the scheduled products and publication of the statistics so collected or of any portions thereof or extracts therefrom;
- Training in various aspects of the industries connected with the scheduled products;

E.1.1 Potential Clusters identified by Agriculture Export Policy

The potential clusters identified as per Agriculture Export Policy in Maharashtra are as follows-

Vegetables (fresh/IQF/dehydrated)	Pune, Satara and Nashik
Pomegranate	Solapur, Ahmednagar, Pune, Sangli, Nashik, Latur , Aurangabad, Beed and Osmanabad
Poultry & Poultry Products	Pune, Solapur, Satara, Raigarh and Sangli
Banana	Jalgaon, Kolhapur and Solapur
Mango	Ratnagiri and Sindhudurg
Grapes	Pune, Nasik and Sangli
Onion	Nasik
Orange	Nagpur, Amaravati and Wardha

(Source: APEDA)

E.2 Major Exportable Agri/Horti Crops from Maharashtra

- ❖ **Grapes- Peak season – Feb/ March, Varieties- Thompson, Sonaka, Sharad. The district wise details of potential areas are as under:-**

Sr. No.	Districts	Blocks
1	Solapur	Karmala, Barsi, Madha, Mohol, Mangalwedha, Sangole, Malsiras, Pandharpur, Akalkot.
2	Nasik	Kalvan, Peint, Igatpuri, Sinnar, Niphad, Yeola, Nandgaon, Satana, Surgana, Dindori, Malegaon
3	Sangli	Atpadi, Khanapur, Islampur, Shirala, Valva, Tasgaon, Kavathe, Mahankal, Jath, Miraj
4	Ahmednagar	Srirampur, Sangamner, Akole, Rahuri, Nevasa, Parner, Pathardi, Srigonda, Karjat
5	Pune	Junnar, Ambegaon, Ghod, Rajgurunagar, Wadgaonsirur, Mulshi, Welhe, Purandar, Bhore, Baramati, Indapur, Daund, Saswad.
6	Satara	Mahabaleshwar, Khandala, Wai, Phaltan, Koregaon, Khata, Patan, Karad, Vadug.

(Source: NAFED)

- ❖ **Onion- Peak season – April/ May, Varieties- Dark / Light Red, Rose, Pusa Red- – Catchment Area in Maharashtra**

Sr.No.	Districts	Blocks
1	Nasik	Kalvan, Peint, Igatpuri, Sinnar, Niphad, Yeola, Nandgaon, Satara, Surgana, Dindori, Melgaon
2	Ahmednagar	Srirampur, Sangamner, Akola, Rahuri, Nevasa, Parner, Pathardi, Srigonda, Karjat
3	Pune	Junnar, Ambegaon, Ghod, Rajgurunagar, Wadgaonsirur, Mulshi, Welhe, Purandhar, Bhore, Baramati, Indapur, Daund, Saswad
4	Solapur	Malshiras, Pandharpur, Akalkot

(Source: NAFED)

- ❖ **Mangoes- Peak season – April/ May, Varieties- Alphonso, Kesar- Catchment Area in Maharashtra**

Sr. No.	Districts	Blocks
1	Ratnagiri	Mandangarh, Dapoli, Khed, Chiplun, Guhagarh, Sangameshwar, Lanza, Rajapur, Sangva
2	Raigarh	Matheran, Karjat, Khalapur, Pen, Alibagh, Panvel, Uran, Sudhagarh, Poladpur, Mangaon, Mhasla, Mahad, Roha, Murud, Srivardhan,
3	Sindhudurg	Devgarh, Kankawali, Malvan, Kudal, Vengurla, Savantvadi

(Source: NAFED)

F.3 MPEDA- The Marine Products Export Development Authority (MPEDA) was set up by an act of Parliament during 1972. The erstwhile Marine Products Export Promotion Council established by the Government of India in September 1961 was converged in to MPEDA on 24th August 1972. MPEDA is given the mandate to promote the marine products industry with special reference to exports from the country.

It is envisaged that this organisation would take all actions to develop and augment the resources required for promoting the exports of “all varieties of fishery products known commercially as shrimp, prawn, lobster, crab, fish, shell-fish, other aquatic animals or plants or part thereof and any other products which the authority may, by notification in the Gazette of India, declare to be marine products for the purposes of (the) Act”.

F.3.1 Functions of MPEDA in brief:

- Registration of infrastructural facilities for seafood export trade.
- Collection and dissemination of trade information.
- Promotion of Indian marine products in overseas markets.
- Promotion of aquaculture for augmenting export production through hatchery development, new farm development, diversification of species and up gradation of technology
- Market promotional activities and publicity.
- Conduct research and development for the aquaculture of aquatic species having export potential through Rajiv Gandhi Centre for Aquaculture (RGCA).

F.4 The Mission for Integrated Development of Horticulture (MIDH) launched for the holistic development of horticulture is being implemented in 34 districts from 2015-16 with 60:40 sharing pattern of GoI & GoM. Grapes, Mango, Pomegranate and Banana are the major fruits being exported from the State (Source- Economic survey of Maharashtra 2019-20).

F.5 Agri Export Zones - With a view to promoting agricultural exports from the country and remunerative returns to the farming community in a sustained manner, the concept of the agri export zones (AEZ) was floated. These zones have been set up for end to end development for export of specific products from a geographically contiguous area. Services which would be managed and co-ordinated by State Government/corporate sector and would include provision of pre/post-harvest treatment and operations, plant protection, processing, packaging, storage and related research & development etc. APEDA will supplement, within its schemes and provisions, efforts of State Governments for facilitating such exports

The Agri Export Zones in Maharashtra (State Nodal Agency – MIDC/ MSAMB) are as under:

Product	District
Pomegranate	Solapur, Ahmednagar, Pune, Sangli, Nasik, Latur and Osmanabad
Flowers	Pune, Nasik, Kolhapur and Sangli
Banana	Jalgaon, Dhule, Nandurbar, Buldhana, Parbhani, Hingoli, Nanded and Wardha
Mangoes	Ratnagiri, Sindhudurg, Raigarh and Thane
Kesar Mangoes	Aurangabad, Beed, Jalna, Ahmednagar and Latur
Grape & Grapevine	Nasik, Sangli, Sholapur, Satara and Ahmednagar
Onion	Nasik, Ahmednagar, Pune, Satara, Jalgaon and Solapur
Orange	Nagpur, Amaravati

(Source: APEDA)

F.6 Characteristics of Maharashtra relevant to exports-

- Maharashtra has 9 agro climatic zones with Coast line stretching 720 kms.
- Inland Container Depots (ICD) at 5 places – Mumbai, Pune, Aurangabad, Jalgaon and Nagpur.

- 18 National Highways, 3 International and 7 Domestic Airports and 6181.46 kms of Railway Network in the State.
- Highly Urbanized (45%) and skilled population. Top exporting state of the country.
- State share in India's export- 22%
- Diversified export profile- Pharmaceutical and BioTech, Agro Products, IT/ ITES and Electronics, Engineering, Textiles, Chemicals, Automobile & auto components, Services etc.
- JNPT- the largest container handling port in India.

F.7 District Production Clusters of Fruits & Vegetables (Top 5 Districts)
Creation of Infrastructure for Agri processing Clusters - Kisan Sampada Yojana

District	Estimated Annual Production of F&V (in '000 MT)	Fruit	Vegetable
Nashik	4897	Grape, Pomegranate, Guava	Onion, Tomato, Brinjal
Jalgaon	2897	Banana, Sweet Orange, Limes & Lemons, Papaya	Onion, Brinjal, Green Chilli
Pune	2061	Grape, Pomegranate Banana	Onion, Tomato Potato, Leafy Vegetables Cauliflower, Cabbage, Brinjal
Ahmednagar	1895	Pomegranate, Limes & Lemons, Banana	Onion, Tomato, Cucumber
Aurangabad	1037	Sweet Orange, Pomegranate, Banana	Onion, Brinjal, Tomato

F.8 Cluster Development Programme of National Horticulture Board

MoA&FW has identified 53 horticulture clusters, of which 12 have been selected for the pilot launch of the programme during the year. One of the objective of the programme is to address the concerns of horticulture value chain from pre-production, production, post-harvest management and value chain to logistics, marketing and branding, in an integrated manner for enhancing competitiveness in the domestic and export programme. It aims to increase export of the targeted crops by approximately 20% and create cluster specific brands to enhance the competitiveness of the crops. The programme will be implemented through National Horticulture Board.

The list of the identified crops and clusters in Maharashtra in the pilot phase is as follows:

S.No	Crop	Cluster
1	Pomegranate	Solapur
2	Grapes	Nasik

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

NABARD has sanctioned grant assistance of Rs.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:

- Capacity building of Agri-food exporting and processing entrepreneurs
- Be a knowledge centre and disseminate need-based information to all concerned to guide, accelerate the export and processing activities in the state,
- To provide instant service, guidance required by exporters exporting farmers,
- To organize need-based training courses in different export-related issues.

The beneficiaries of the centre are existing exporters/ importers, new aspirants, progressive farmers, FPOs, MSME in Agro food processing & commodity growers' association. The interventions are expected to create a positive impact on the existing and aspiring exporters through the facilitation/ hand holding role of MCCIA. As the agri export is being given a huge push by the State / Central Governments and also by NABARD, this project would enable achieving the envisaged goal of doubling agricultural exports to \$60 billion by 2022 and reach \$100 billion in the next few years thereafter.

Such facilitation by MCCIA would help in diversification of export basket (through suggesting the export potentials for various commodities in different destinations) and enabling market access. These will in turn benefit farmers as individual SF/ MFs could be the backward linkage points and the FPOs could directly be the exporters.

H. GLC flow to the sector

(Amount in Rs Lakh)

Export credit flow	2017-18	2018-19	2019-20	2020-21
	5114.47	4724.07	3410.75	13304.53

(Source- SLBC)

Some of the major districts which contributed to the flow during 2020-21 are Mumbai city, Mumbai suburb, Pune, Thane and Nasik, and the major banks were Indusind Bank, Yes Bank, Punjab National Bank, Indian Overseas Bank and Central Bank of India.

(Source- SLBC)

Exports - Nasik

Nasik is well known for its reputation as the largest producer and exporter of grapes in the country. The grape export from district has increased by 40% to 1.43 lakh tonne during 2018-19. Of the total 1.43 lakh tonne, 1.10 lakh tonne of grapes were exported to European countries like Netherlands, Germany and UK, while the rest was exported to non-European countries like Russia, China, Canada, Dubai, among others.

Apart from grapes, the district has also been leading in production of other horticulture produce like pomegranates, guava, mangoes, etc. Strawberry is also being grown successfully in certain parts of Surgana and Peth blocks of the district. The vegetables like tomato, chilies, brinjal, cucumber, cauliflower, cabbage and capsicum are also grown in Sinnar, Igatpuri, Surgana and Peth blocks of the district. Grapes are exported from Nasik to European Union, UK and also to middle-east countries. The vegetable export to neighbouring and middle-east countries is also picking up in the district.

In MSME Sector, many reputed and large companies like Mahindra & Mahindra, Siemens, Crompton Greaves, Kirloskar, Jindal, Brook Bond, L & T, Ceat, VIP, Garware, Samsonite, Glaxo India etc. have

established their units in the district. These engineering, pharmaceutical and chemical companies have generated export potential of Nasik and export these products to other countries.

Assessment of export credit potential for FY 2022-23

The projections for Export Credit for the year 2022-23 are as given below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Shipment Credit	No.	75.00	360	27000.00	21600.00
2	Misc.	No.	25.00	170	4250.00	3400.00
	Total					25000.00

I. Critical Interventions and Suggested Action Points

- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, packing houses, pre-cooling units, cold storages, etc., need to be ensured.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to make them aware about current export regulations/policies of importing countries, domestic and international demand and supply situation, price competitiveness, quality concerns, various certifications required, Sanitary & Phytosanitary (SPS) requirements, etc.
- Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.
- APEDA/ Regional centres may be established at more places which can function for developing agro products and agro industries having export potential, fixing of standards and specifications for the scheduled products for the purpose of exports, training in various aspects of industries connected with the scheduled products, updating exporters regarding various central government schemes.
- A nodal agency for exports needs to be created which can disseminate trade related useful information to exporters, identify buyers' market and take up exporters' queries.
- Lack of awareness about overseas buyers is one of main reasons for fewer exports from various districts despite the potential. There are more traders and less number of direct exporters. There is very little awareness about international exhibitions. In many districts, only a few bank branches have forex facility, as a result of which exporters at times have to rush to bigger cities for getting their formalities done.
- Organization of exports through consolidation of production data, identification of target markets and authentication of foreign buyers needs to be attempted.
- Concerns on the issues such as Certification becoming expensive to small exporters have been expressed.
- Industries may be set up for value added product of agricultural produce (like Soyabean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.).
- Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries.
- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.
- Cluster based approach in financing by bankers for enhancing exports.
- There is a need for diversification of export products as the present range is mostly limited to rice, marine products, buffalo meat and cotton.

- There is a need for transition from low value unprocessed/semi-processed and bulk material (which has 85% share in the total agricultural exports) to sophisticated value added products.
- There is a need for diversification of export destinations as 40% of agri-exports are only to US and Vietnam.
- Capacity building of SF & MF for exports.
- Enhancing bank finance towards infrastructure and post-harvest technology.
- Integration of bank finance with contemporary developments like Mega Food Parks and promotion of various clusters.
- Need for financing commodity specific MSMEs.
- Banks to extend higher export credit taking advantage of the guarantee cover provided by ECGC for pre and post shipment credit.

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

4.2 Education

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

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

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

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

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

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

Status of Professional and Technical Education Institutes in Nasik vis-à-vis Maharashtra

Sr. No.	Particulars	Unit	Nasik	Maharashtra
I	Higher Education			
	Institutes	No.	46	3277
	Total Enrolment	Thousand	85	1829
II	Technical & Professional Education			
	Institutes – Professional Education Degree	No.	18	909
	Enrolment Capacity	No.	6760	182128
	Institutes – Professional Education Diploma	No.	28	862
	Enrolment Capacity	No.	11080	186099
	Government it is	No.	27	416
	Enrolment Capacity	No.	5427	113766
	Non-Government it is	No.	21	350
	Enrolment Capacity	No.	1603	40944

(Source: District Statistical Abstract 2014, Nasik, Government of Maharashtra)

Based on the above, the potential for education loan during the year 2022-23 has been assessed as below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Education Loan – Studying in India	No.	10.00	1500	15000.00	12750.00
2	Education Loan – Studying Abroad	No.	20.00	550	11000.00	8250.00
	Total					21000.00

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 Housing

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

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

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

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

Nasik, being a fastest growing city, has a dominant role in the sphere of economic and industrial activities in North Maharashtra. Many industrial set-ups have been established which gives potential for financing dwelling units.

Based on the above, the credit potential for the housing loan sector for the year 2022-23 is assessed as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Housing Loan - Individuals	No.	20.00	5950	119000.00	107100.00
2	Housing Loan - Renovation	No.	5.00	4000	20000.00	18000.00
3	Housing Loan - Public Agencies	No.	10.00	2750	27500.00	24750.00
4	Housing Loan - Housing Projects for EWS/LIGs	No.	10.00	2925	29250.00	26325.00
5	Housing Loan - HFCs	No.	10.00	1600	16000.00	14400.00
	Total					190575.00

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

4.4.1 Availability of Infrastructure, Critical gaps

- Industrial development in Nasik district is attributed to the presence of a large number of automobile, pharmaceutical, engineering equipments, chemical and ancillary industries.
- According to a study by ASSOCHAM, less than 3 percent students, mostly belonging to middle income families in India avail of education loans, thereby providing the big opportunity to banking system for education financing.
- There is a tremendous inclination among the students from Maharashtra to study abroad; the renewed focus on “education loan”, hence, would facilitate enhanced credit flow to the sector.
- Nasik has been emerging as the fastest growing city in India with excellent infrastructure viz. roads, water, electricity, communication, connectivity, etc. It also has the developing industrial estates at Ambad and Satpur, adjacent industrial estate at Sinnar, Wine and Food Park at Vinchur which provides sizable potential for development of housing sector. Nasik has also been identified by GoI for the Smart City Project.

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

- The initiative by the state government to commence single window operations for agri and non-agri exports would help in boosting the exports and thereby export credit requirement of the district.
- The securitization of loans and parents as co-guarantors under this category would help in reducing the number of rising defaults in this sector.
- The synchronization of central and state government schemes, uniformity in guidelines in terms of rate of interest, administrative charges, quantum of loan, etc. would help in boosting the housing loan finance in the district.

4.4.3 Suggested Action Points

4.4.3.1 Government Departments

- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, 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.
- The State Government may explore possibility of providing seed money support to potential students who are willing to avail Education Loan to pursue higher studies.

- The Central and State Nodal Agencies viz. HUDCO, NHB, MHADA, DRDA may arrange block level campaigns for popularizing these schemes.

4.4.3.2 Banks

- Banks may encourage farmers to act as 'Grower Exporters / Producer Exporters' and avail pre-shipment / packing credit for exporting grapes and other agriculture commodities on their own.
- Banks may incorporate Education Loan Scheme as a part of their Financial Literacy Campaign to Schools, colleges, Universities, KVKs, etc.
- Banks may study the Govt's Interest Subsidy Schemes on educational loan for interest subsidy and apply for the same for eligible students.
- There is huge demand for purchase /renovation of housing. Banks may grab this opportunity and provide housing loan at reasonable terms and condition.
- Banks should participate in various housing schemes of central and state government like Rajiv Rinn Yojana, Rajiv Gandhi Gramin Niwara Yojana II, Indira Awas Yojana, etc.
- 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.

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Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public Investments

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

5.1.2 Rural Infrastructure Development Fund (RIDF)

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

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

5.1.3 Status of RIDF in Maharashtra

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

Sector/ Activities/ Projects	Projects sanctioned (No.)	RIDF loan sanctioned (₹ crore)	RIDF loan disbursed (₹ crore)
Irrigation (MI, Check dams, etc.)	872	8979.50	6658.06
Rural Water Supply Schemes	240	304.34	279.98
Anganwadi	5000	170.00	126.70
Salinity Reclamation Kharland	104	84.55	76.19
Watershed	30	162.80	88.04
Fisheries	43	408.41	227.77
Roads and Bridges	15211	8295.82	6968.72
Warehousing	621	615.38	344.17
Waste Water Management	21	67.48	47.65
Total	22142	19088.28	14817.28

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

Status of RIDF in the district

The cumulative purpose wise number of projects and amount sanctioned, projects completed and amount disbursed in respect of **ongoing tranches** (i.e., RIDF XX to XXVI) in the **district** is given hereunder:

(₹ Crore)

Sl. No.	Sector	Sanctioned		% share in total loan	Loan Disbursed
		No. of Projects	Loan		
1	Roads (PWD)	58	46.73	10.77	31.76
2	Bridges (PWD)	104	101.74	23.46	55.11
3	Rural Roads (Rural Dev Dept)	10	33.26	7.67	23.21
4	Irrigation (WRD)	4	169.14	39.00	128.50
5	Warehousing	12	82.82	19.10	52.31
	Total	188	433.69	100.00	290.89

The large number of roads and bridges construction projects have led to improving the rural connectivity which in turn results in accessibility to the nearby towns, block headquarters, district headquarters and agricultural markets by the villagers. The irrigation, micro-irrigation projects have resulted in bringing more area under cultivation as also optimum utilisation of water.

5.1.3 RIDF in Nasik District - Looking Ahead**5.1.3.1 Critical Infrastructure**

An attempt has been made to identify the infrastructure requirement for agriculture and allied sectors. The criticality of such infrastructure is seen from the angle of its relevance in enhancing production, productivity and price realization to the producers. The infrastructure requirements which can be taken up by the concerned agencies are identified as under:

Activity	Particulars of potential available	Sources of fund/stakeholders
Agro-Processing	Nasik is well-known for horticulture crops like grape, pomegranate, guava, mango, tomato and cashew. There are other crops like tur, paddy, cotton and groundnut due to which there are 21 rice mills, 18 dal mills and 45 oil mills in the district. There are 8 tomato processing units, 3 mango and other fruits processing units, 2 onion processing units. Few cashew processing units also exist in the district. Raisin is made from grapes by many advanced farmers. The conducive climate required for wine grape production in select blocks like Nasik, Dindori and Niphad has developed the wine industry in the last decade. Out of 91 wineries in the country, 77 wineries are in Maharashtra. Out of these 77 wineries, 37 wineries are in Nasik district reflecting good potential for the agro processing sector in the district. The MOFPI, GoI has selected Vinchur, Nasik as designated food park vide their order dated 05.05.2016 which would help in development of horticulture based processing industries in the district.	Establishment of basic infrastructure at major agri-produce hubs like Nasik, Niphad, Dindori, and Satana for scientific storage of horticulture products, post-harvest management, supply chain development, notifying the food processing sector in the potential blocks of the district, etc. would help in creating a definitive impact in this sector. Entrepreneurs may avail loans from Food Processing Fund of NABARD for establishment of processing units in designated food parks.
Water Harvesting Structures	The annual rainfall of the district is 1074 mm. The rainwater needs to be harvested by check dams/water harvesting structure. The use of drip irrigation system also needs to be popularized in order to conserve the water. The potential required to make 100 water harvesting structures amounting to ₹ 700 lakh and 500 check dams amounting to ₹ 2625 lakh through state government intervention.	This may be considered by State government under RIDF / other sources.

Cold Storage / Godown / Warehousing	Nasik has been emerging as the Agri Export Zone for grapes, pomegranates, vegetables, etc. Apart from this, the onion production of the district accounts for 55-60% of the total production of the country. In view of the highest horticulture production, there is a scope for agro processing units. The current capacity of cold storages / godowns has been inadequate to accommodate the agriculture produce. There are total 623 godowns with a total capacity of 170230 MT. Out of total agricultural production of 853200 MT, it is estimated that around 60% i.e. 511900 MT of produce needs to be stored. Thus, there is a need to create additional storage capacity of 341670 MT over a period of 2-3 years.	Modern storage infrastructure like Silos is needed to be constructed by cooperatives / corporate / private firms with availability of subsidy under ISAM. Further, the State Government may avail the services of NABCONS, a subsidiary of NABARD, to scientifically assess the actual capacity to be created, in a phased manner in next three years. Further, modernization of APMCs needs to be taken up on a priority basis for creation of scientific storage, market and other facilities for farmers.
Dairy– Veterinary Institutions	As per Livestock Census 2012, there are 2.64 lakh CB Cows, 7.52 lakh desi cows, 2.38 lakh buffaloes, 3.56 lakh sheep and 6.00 lakh Goats, 0.29 lakh pigs and 158.80 lakh poultry in the district. This envisages requirement of 305 Veterinary Polyclinics, based on one institute for every 5000 ACUs. There is a gap of 270 Veterinary polyclinics in the district (current – 35)	The potential of 270 Veterinary Polyclinics have been proposed for exploitation by the GoM/ co-operatives/private parties like NGOs, CBOs, etc.

This critical infrastructure, if made available, is expected to lead to enhanced agricultural production, productivity and hence, increased credit outflow leading to overall development of rural areas.

5.1.4 Long Term Irrigation fund (LTIF)

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

5.1.5 NABARD Infrastructure Development Assistance (NIDA)

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

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

5.1.6 Suggested Action Points

5.1.6.1 Government Departments

- Regular review may be undertaken at the district level to ensure timely completion of the projects and accrual of benefit to the expected beneficiaries / farmers.
- Projects prioritized under RIDF, LTIF and NIDA may be completed as per phasing and to ensure the same, implementing departments may ensure that adequate budgetary allocation may be provided for completion of the projects to ensure benefits at the right time.
- Budgetary allocation for maintenance of assets may also be ensured so that the infrastructure projects can be put to use for a longer period of time.
- Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, ie., DPC, BLBC, etc.
- People's participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to strengthen WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.

5.1.6.2 Banks

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

Chapter 5.2

Social Infrastructure Involving Bank Credit

5.2.1 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, these infrastructure covering schools, health care facilities, drinking water and sanitation can also be improved by people's participation in convergence with govt schemes and bank credit. Therefore, RBI has, in its Priority Sector Lending Master Direction issued by RBI and updated as on 11 June 2021, stipulated that

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

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

5.2.2 Assessment of Credit Potential for FY 2022-23

5.2.2.1 The present status of education infrastructure of Nasik district is given below:

School Type	Nasik		Maharashtra	
	Schools	Enrolment	Schools	Enrolment
Primary	4,164	5,87,070	96,178	1,61,59,000
Secondary	796	3,10,052	23,752	59,11,000
Higher Secondary	274	3,25,502		

Technical Institutes	27	3,436	2,005	2,20,871
Engineering Colleges	28	13,930	1,074	6,20,946
Medical Colleges	20	942	286	17,674

(Source: District Statistical Abstract 2017 Nasik District)

5.2.2.2. There are 89 educational institutes and 20000 enrolments of students per lakh population in the district. Considering the emphasis through “Sarva Shiksha Abhiyan”, the construction of more primary school with availability of skilled teaching and management staff needed to be taken up on war footing. Construction of schools may be spread over a five year period and 50% of the schools may be constructed with bank finance.

5.2.2.3. The existing strength of the various types of hospitals is furnished below:

Hospital Type	Nasik		Maharashtra	
	Public	Private	Public	Private
Hospital	40	1064	1395	--
Speciality Hospital	01	14	21	--
Primary Health Centres	103	--	1811	--
Primary Health Sub-centres	577	--	10580	--
Clinics	28	1614	3087	--
Maternity Clinics	323	491	2656	--

(Source: District Statistical Abstract 2017 Nasik District)

5.2.2.4. There are 6 hospitals and 41 beds per lakh population in the district. With the availability of doctors, supporting staff, existing capacity, it is projected that 30% additional capacity may be built up. Out of which 50% may be supported through bank credit.

5.2.2.5. Social Infrastructure involving bank credit has been included in the Priority Sector during the year 2015-16. The projections under the sector for the year 2022-23 given below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	School	No.	50.00	95	4750.00	3800.00
2	Hospitals	No.	100.00	105	10500.00	8400.00
3	Sanitation	No.	2.00	2400	4800.00	3840.00
4	Drinking Water (RO Plant- 1000 lph)	No.	2.00	170	340.00	272.00
	Total					16312.00

5.2.3. Critical intervention required for creating a definitive impact in the sector

Assured and continuous availability of electricity and skilled manpower like teachers, doctors, timely maintenance services would help in creating definitive impact in this sector.

5.2.3.1 Suggested Action Points

5.2.3.1.1 Government Departments

- The State Government may ensure that adequate skill manpower is being created with provision of training for better and effective utilization of newly created infrastructure like teachers for schools and doctors / nurses for hospitals.
- The Village Water and Sanitation Committees may be formed with women participation and their capacity building may be done.

5.2.3.1.2 Banks

- Bank may utilize CGTMSE scheme wherever available.
- Bankers may proactively take up financing of these activities to fulfil their priority sector obligations.

Chapter 5.3

Renewable Energy

5.3.1 Introduction

Renewable energy has become a major focus area of the government with the ambitious target of achieving 40 percent cumulative electric capacity from non-fossil fuel-based energy resources by 2030. India is currently undertaking the largest renewable capacity expansion programme in the world. The Ministry of New and Renewable Energy, GoI had in February 2011 prepared a Strategic plan for New and Renewable Energy Sector for the period 2011-17. The Ministry has since revised its target of renewable energy capacity to 1,75,000 MW till 2022, comprising 1,00,000 MW Solar, 60,000 MW Wind, 10,000 MW Biomass and 5,000 MW Small Hydro (as announced in Union Budget 2015-16).

The Jawaharlal Nehru National Solar Mission aims to generate 20,000 MW of solar power by 2022, creating a positive environment among investors keen to tap into India's potential.

5.3.2 Assessment of Credit Potential for FY 2022-23

The details of activity wise projections under this sector for the year 2022-23 are furnished as under:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	Bio-gas Plant (2 cu.m.)	No.	0.25	2275	568.75	455.00
2	Solar Home Lights	No.	0.50	1575	787.50	630.00
3	Solar Rooftop Systems	No.	3.00	1075	3225.00	2580.00
4	Street Lighting Systems	No.	0.20	1275	255.00	204.00
5	Solar Water Pumps (2 HP)	No.	3.00	1450	4350.00	3480.00
6	Solar Water Pumps (5 HP)	No.	7.50	975	7312.50	5850.00
	Total					13199.00

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

5.3.3.1 Availability of Infrastructure, Critical gaps

- GoM has adopted the policy of achieving the target of renewable purchase obligation upto 10 per cent in line with GoI. Accordingly, policies have been announced for grid connected electricity generation through renewable energy sources. The State ranks third after Rajasthan and Jammu & Kashmir in terms of estimated potential and second after Tamil Nadu in terms of installed capacity of renewable power generation projects in India. The potential of renewable energy in the State is revised. (Source: Economic Survey of Maharashtra 2019).
- Atal Saur Krushi Pump Yojana: This scheme is being implemented in the State since 2015 and upto September, 2018 about 5,658 solar agricultural pumps were commissioned against a target of 7,540.
- Mukhyamantri Saur Krishi Vahini Yojana: Under the scheme, two pilot projects have been commissioned at Ralegaon Siddhi in Ahmednagar district and Kolambi in Yavatmal district, each having of 2 MW capacity. It is proposed to set up such solar projects which will generate 200 MW in the State.
- Renewable Energy projects with installed capacity of 8476 MW have been commissioned in the State upto March 2019. Solar power projects of 1,704 MW capacity are proposed in the State including the Govt. barren land, land in possession of MEDA, dam, canal & land of Irrigation department.
- The State Government has operationalized the 'Net Metering' Policy with effect from 01.04.2016. In view of this, the enterprises and industrial units may be sensitized and encouraged to install Solar Energy Units to enable them to reduce their operational overheads.

- Ministry of New and Renewable Energy, Government of India has formulated a scheme for incentivizing farmers adopting Solar Power Systems for irrigation purpose which is being implemented through NABARD. There is a very favourable response being received from farmers for the scheme. The State Government is also considering providing additional incentive to enable farmers to reduce their capital investment and promote renewable energy.

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

- R&D initiatives in this sector for reduction in capital cost and to make it affordable for common people would also help promotion of this sector.

5.3.3.3 Suggested Action Points

5.3.3.3.1 Government Departments

- MNRE / MEDA may organize awareness programme at ground level to promote use of renewable energy especially solar units.
- The Agriculture Department in collaboration with MNRE / MEDA and bankers may prepare bankable renewable energy especially solar power generation units at farm level to enable farmer to earn adequate income out of supply of power to power distribution company.

5.3.3.3.2 Banks

- Banks may sensitize the Solar Energy Schemes like Solar Rooftop Systems, Solar Water Pumping Systems at the ground level to enable farmers/individuals to avail the benefits under these schemes.
- 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.

Chapter 6

Informal Credit Delivery System

6.1 Introduction

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

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

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

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

6.2 Status of SHG-BLP in Nasik District:

A comparative position of SHGs formed in the district vis-à-vis Maharashtra is as given in under:

Position as on	No. of SHGs in Maharashtra	No. of SHGs in Nasik District	Share Maharashtra position (%)
31/3/2014	692274	5532	0.79
31/3/2015	717860	8609	1.19
31/3/2016	789158	12159	1.54
31/3/2017	885420	15956	1.80
31/3/2018	848291	16016	1.88
31/3/2019	1083811	19161	1.77
31/3/2020	1167156	20781	1.78
31/3/2021	1213000	21045	1.74

As can be seen in the table, the total number of SHGs formed constituted 1.74% of Maharashtra State as on 31 March 2021.

Total No. of blocks in the district	15
No. of blocks where SHGs exist	15
Total No. of blocks where SHGs are linked	15
No. of NGOs in the district	10
No. of NGOs participating in linkage programme	6
No. of additional NGOs to be roped in during the year	-
Total No. of bank branches in the district	CBs – 591, Coops. – 201, RRBs – 15
Of which No. of branches participating in linkage programme	CBs – 591, Coops. – 201, RRBs – 15
No. of additional branches to be roped in	CBs – Nil, Coops. – Nil, RRBs – Nil
No. of Govt. / other agencies participating	Govt. Depts. - 02, Others – Nil
No. of Govt. / other agencies likely to participate	Govt. Depts. – Nil, Others – Nil, FCs – Nil

The salient features of SHG- BLP in the district are as under:

Sr. No.	Particulars	As on 31 March 2021
1	No. of SHGs promoted in the district	21045
2	No. of SHGs credit linked in the district	18536
3	Amount of Bank loan availed (₹ lakh) in the district	3431.11
4	Percentage of women SHGs in the district	100%
5	Average loan disbursed per SHG (₹) in the district (2020-21)	212570
6	Average loan disbursed per SHG (₹) in the State (2020-21)	145000
7	Average loan disbursed per SHG (₹) in the Country (2020-21)	201118
8	NPA position in the district (2020-21)	NA
9	NPA position in the State (2020-21)	10.10
10	NPA position in the Country (2020-21)	4.73%
11	Loan outstanding per SHG (₹) (2020-21) – District	NA
12	Loan outstanding per SHG (₹) (2020-21) – State	110031.20
13	Loan outstanding per SHG (₹) (2020-21) – Country	178694.40

Capacity building programmes and VLPs: Various capacity building programmes and village level programmes were conducted under SHG-BLP during 2019-20 aiming to upscale SHG credit linkage and 1082 SHGs were credit linked to the tune of ₹ 2361.66 lakh

During the year 2020-21, various capacity building programme and village level programmes have been planned to be conducted under SHG-BLP to give a fillip to SHG-BLP.

6.3 E-Shakti - Digitization of SHG books of accounts

Efforts are being made by NABARD to leverage technology to bring qualitative change in SHG-BLP programme in general and transparency in SHG book-keeping in particular. The Mobile based e-book keeping for SHGs 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 transactions electronically in the local language and allows ease of monitoring to all stakeholders. All stakeholders can monitor the progress through separate login IDs in website created for this purpose. The attendance register, loan ledger, pass book etc. can be printed from the website. SHGs are given a copy of the reports at the next meeting.

Initially, this project has been taken up on a pilot basis in two districts of the state viz. Dhule in Phase I and Wardha in Phase II. In Phase III, Chandrapur, Nagpur, Aurangabad, Raigad and Kolhapur districts were included. Further, in Phase IV, in 2019, 08 new districts viz., Ahmednagar, Jalgaon, Nanded, Nandurbar, Sangli, Satara, Sindhudurg and Washim have been selected for taking up digitization project. Under the project, the base data of SHGs and their members had been captured and subsequently updated at regular intervals. The base data will have socio-economic details of each of the members for all SHGs, including family income, family size, source of income, livelihood activities undertaken, bank account number, savings, details of meetings held, internal loaning, repayment, etc., and will help facilitate effective accounts keeping. It is expected that the intervention will enable the policy-makers, banks, financial institutions, government departments, etc. to identify those SHGs and members who require assistance. It will also enable effective monitoring of the SHGs, help in main-streaming of SHG members access wider range of financial services, increase bankers' comfort in credit appraisal and linkage of SHGs, facilitate transfer of social benefits and Direct Benefit Transfer (DBT) through Aadhaar linked accounts and convergence with other Government benefits, facilitate suitable interventions and convergence of other programmes for social and financial empowerment, to identify suitable interventions and support for proper nurturing and strengthening of SHGs, etc. Prime issues in SHG movement viz., duplication of members, standardization of account keeping, mainstreaming of SHGs with FI agenda and GoI's Digital India mission, bankers' comfort in credit appraisal & linkage through ready availability of data at desktop etc. have been addressed too. The data is being captured using mobile handsets after conduct of SHG meeting every month and is accessible to all the stakeholders through the website www.eshakti.nabard.org

created by NABARD. The various MIS reports generated has been of immense help to the bankers in taking faster credit decisions.

6.4 Financing of Joint Liability Groups

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

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

In order to scale up the JLG performance NABARD has entered into an MOU with RRBs with assured support to such banks from NABARD, where the concerned bank shall take the onus of extending credit support to JLGs on terms and conditions mutually decided. Besides the grant assistance to banks for passing on to Corporate BC/ NGO-JLGPIs for formation, nurturing and financing of new JLGs @ ₹.2,000 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 upto 1 year.

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

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

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

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

During 2020-21, total number of JLGs credit linked in Maharashtra are 341125 with an amount of Rs. 457910 lakh as compared to 4126882 JLGs financed in India with an amount of Rs.5831178 lakh.

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

The JLG mode of financing serves as a collateral-substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share-croppers, entrepreneurs etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitates education and credit discipline. Hence, banks in the

district may increase their financing to the small, marginal, tenant farmers and oral lessess through JLG mode of financing. Considering the number of land holdings with less than one hectare of land in the district as 1.16 lakh, there is potential for formation / promotion of JLGs which can be credit linked in phased manner in the district.

6.5 Issues related to Micro-finance

In Maharashtra, there are 11.67 lakh SHGs but only 2.34 lakh SHGs are having outstanding loans as on 31 March 2020 which is a matter of concern. Nearly 86.16% groups are still outside the purview of the scheme in the state.

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

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

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

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

6.7 Future Strategy

- While continuing with its goal of spreading its outreach, SHG-BLP needs to re-invent itself to cover more poor people so that the programme may be an effective platform to expand their economic activities and improve their income levels. This calls for identification of appropriate livelihood opportunities, improvement of their skills, mentoring, market development and many such development initiatives.
- Skill development is an important tool for improving the employability and enhancing productivity of the working poor and thereby reducing poverty and exclusion. Rural poor women typically face difficulties or discrimination in accessing good quality training. Keeping the above in view, NABARD continued with Micro Enterprise Development Programme (MEDP) to nurture the entrepreneurial talents of members of mature SHGs.
- NABARD has introduced another initiative viz., Livelihood and Enterprise Development Programme (LEDP) with a view to creating sustainable livelihoods among SHG members. These programmes are implemented in small batches for a maximum of 150 SHG members in a cluster of contiguous villages on a project basis covering 15 to 30 SHGs. The programme provides for livelihood creation in agricultural & allied activities as well as rural off-farm sector activities.

6.8 Enhancement in credit flow - capital formation

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

6.9 Assessment of Potential

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

Sr. No.	Particulars	Details of Potentials
1	Total Population of the District	6109052
2	Total Rural population	4535143
3	No. of households (2 above / 5*)	907028
4	No. of Poor households (3 above * 0.479)	434469
5	No. of Poor households + Presumed 20% Marginal households (4 above + (4 above *120%))	521361
6	No. of SHGs required (5 above / 15**)	34758
7	No. of SHGs already saving linked	18536
8	Balance (6-7)	16222

*average members per household

**average members per SHG

Considering the total poor rural population of the district, it is estimated that there is total potential for promotion and saving linkage of 34758 SHGs in the district. So far 18536 have been credit linked in the district, thereby leaving a gap for promotion and credit linkage of 16222 SHGs.

6.10 Assessment of Credit Potential for FY 2022-23

The details of activity wise projections for the year 2022-23 are furnished below:

Sr. No.	Activity	Unit (No. / Area)	Unit Cost (₹ Lakh)	PLP Projections for FY 2022-23		
				Physical Units	TFO (₹ Lakh)	Bank Loan (₹ Lakh)
1	SHGs	No.	1.50	6216	9324.00	9324.00
2	JLGs	No.	2.50	1905	4762.50	4762.50
3	Direct loan to Individual	No.	0.50	2350	1175.00	1175.00
4	Loans to distressed persons	No.	1.00	2150	2150.00	2150.00
5	Overdraft under PMJDY	No.	0.05	14825	741.25	741.25
6	Loans to SC/ST Organizations	No.	10.00	69	690.00	690.00
	Total					18842.75

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

6.11.1 Availability of Infrastructure, Critical gaps

- There is good scope for disbursement of small loans to individuals for consumption, household needs, minor agricultural needs etc.
- The district also has good potential for SHGs financing in view of increasing demand by the groups for commencing income generating activities. As on 31 March 2021, potential of 16222 SHGs to be saving linked is assessed.

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

- Micro-level survey through government departments, NGOs, BCs, etc. to identify the category wise requirement of micro and small loans would help banks in tapping the activity wise potential and enhance their financing in the district.

6.11.3 Suggested Action Points

6.11.3.1 Government Departments

- The concerned Development Corporations as mentioned above may organize block / village level camps periodically to popularize their schemes for the benefit of weaker sections and minority communities of the society.

6.11.3.2 Banks

- Banks may consider SHGs / JLGs financing as the viable mode for reducing transaction costs, increase recovery, etc.

District Specific Action Points

- The irrigation coverage is not uniform across Nasik. Blocks which are located in the western hilly region like Peth, Surgana, Trimbak and Igatpuri are characterized by very low irrigation. Even though they are rain surplus, they face water related issues during summer. Whereas blocks which are located in the major river basins like Girna and Godavari have comparatively large area under irrigation (eg. Niphad~55%, Nasik~35%, Baglan~30%). Blocks like Chandwad, Malegaon and Nandgaon are located in the rain shadow region and have less irrigation coverage. Thus there is potential for minor irrigation projects in the blocks with less irrigation coverage.
- NHB has declared horticulture cluster in Nasik for grapes. Thus additional credit potential will be created.
- Potential for cold storage/transportation infrastructure for horticulture products.
- Dairy Activities need to be promoted on a large scale with the help of bank loan especially in the Igatpuri block as both Mumbai and Nasik market is very close. This facility may be extended to SHGs/JLGs/FPOs as well.
- Poultry related FPOs may be promoted through SHGs/JLGs in coordination with banks and line department in order to command better price.
- Goat rearing is being practiced in some blocks. Along with individual financing other models like JLG/SHG financing model may also be explored for goat rearing. Savitribai FPC has also setup processing unit based on goat milk. The similar infrastructures may be utilized for processing and marketing of additional goat milk produced.
- Promote post-harvest infrastructure under AIF in areas under horticulture crops to avoid the post-harvest losses.
- The godowns at the village level with the help of PACS may be constructed/modernized.
- Promote establishment soil testing laboratories and local weather stations for the benefit of the farmers.
- Providing support for undertaking water use efficient technologies like drip/ sprinkler irrigation, rain water harvesting.
- Watershed development may be explored in the remaining hilly blocks of Nasik district Under PMFME Scheme there is a potential for creation of processing infrastructure in the onion, grape and pomegranate producing blocks of Nasik.
- Along with RIDF activities, there is a huge requirement for storage infrastructure especially cold chains as many perishable commodities are cultivated in Nasik.
- State line departments should promote solar energy. Wind energy may also be promoted in the hilly blocks of Nasik district.
- Solar co-operative model may be replicated to provide additional income to farmers.
- Waste to Electricity Plant may be setup near Nasik city to address the waste disposal issue.

Chapter 6 (A)

PLP Projections for PESA Blocks in Nasik 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 should not be less than the percentage of population of that block to the total population of the district.

In Nasik district, there are 09 blocks which have been covered under PESA Act. The blocks viz. Peth, Surgana and Kalwan are fully covered and the blocks viz. Dindori, Igatpuri, Satana, Trimbak, Deola and Nasik are partially covered.

As per the population census 2011, Nasik district is having a population of 61.07 lakh in which 03 fully covered blocks under PESA viz. Surgana (1.76 lakh), Peth (1.20 lakh) and Kalwan (2.08 lakh) totalling 5.04 lakh population i.e. 8.25% of the total population of the district whereas the partially covered blocks viz. Dindori (3.15 lakh), Igatpuri (2.53 lakh), Satana (3.74 lakh), Trimbak (1.68 lakh), Deola (1.45 lakh) and Nasik (17.56 lakh) totalling 30.12 lakh population i.e. 49.32% of the total population of the district.

As against the Total Priority Sector projections of ₹ 1711563.44 lakh for the district as presented in this PLP for FY 2022-23, the percentage of block projection to district projection in the PLP for the total priority sector is more than the % of Block Population to District population, as can be found from the following table.

District	Dist. Population (Census 2011)	Block under PESA	Block Population	% of population (Block to Dist)	PLP 2022-23 projections for the district in lakh (₹)	PLP 2022-23 projections for the block in lakh (₹)	% Of projection (Block to Dist) in PLP 2022-23
Nasik	61,07,187	Peth	1,19,838	1.96	17,11,563.44	36,695.96	2.14
		Surgana	1,75,816	2.88		52,255.33	3.11
		Kalwan	2,08,362	3.41		59,468.00	3.47
		Dindori	3,15,709	5.17		89,705.11	5.24
		Nashik	17,55,491	28.74		5,11,132.81	29.86
		Trimbak	1,68,423	2.76		52,531.95	3.07
		Igatpuri	2,53,513	4.15		76,748.64	4.48
		Satana	3,74,435	6.13		1,10,370.41	6.45
		Deola	1,44,522	2.37		40,968.88	2.39
Total			35,16,109	57.57	17,11,563.44	10,30,877.06	60.23

Annexure - I

ACTIVITY WISE / BLOCK WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL PROJECTIONS FOR THE YEAR 2022-23

STATE :- MAHARASHTRA

DISTRICT :- NASIK

																					(` Lakh)
Sr. No.	Chapter No.	Activity	Unit Cost	Unit Size	Phy/BL	BAGLAN	CHANDWAD	DINDORI	IGATPURI	KALWAN	MALEGAON	NANDGAON	NASIK	NIPHAD	PETH	SINNAR	SURGANA	YEOLA	TRIMBAK	DEOLA	Total
	2	AGRICULTURE																			
	2.1	FARM CREDIT																			
	2.1.1	CROP PRODUCTION, MAINTENANCE AND MARKETING																			
		PADDY	0.51	Ha	Phy	900	0	3000	16000	3000	0	0	2000	0	10000	500	10000	0	7500	0	52900
				100.00%	BL	459.00	0.00	1530.00	8160.00	1530.00	0.00	0.00	1020.00	0.00	5100.00	255.00	5100.00	0.00	3825.00	0.00	26979.00
		JOWAR	0.32	Ha	Phy	50	150	450	50	350	100	100	220	100	0	1100	220	450	50	220	3610
				100.00%	BL	16.00	48.00	144.00	16.00	112.00	32.00	32.00	70.40	32.00	0.00	352.00	70.40	144.00	16.00	70.40	1155.20
		BAJRA	0.44	Ha	Phy	13000	5000	300	0	6000	13500	12000	0	200	0	8500	0	5500	0	2200	66200
				100.00%	FA	5720.00	2200.00	132.00	0.00	2640.00	5940.00	5280.00	0.00	88.00	0.00	3740.00	0.00	2420.00	0.00	968.00	29128.00
		RAGI (NAGALI)	0.14	Ha	Phy	450	0	450	1000	900	0	0	0	0	2700	0	2700	0	2700	0	10900
				100.00%	BL	63.00	0.00	63.00	140.00	126.00	0.00	0.00	0.00	0.00	378.00	0.00	378.00	0.00	378.00	0.00	1526.00
		MAIZE	0.49	Ha	Phy	24000	13000	3500	250	12500	20000	16500	1500	10500	0	8000	100	16500	400	10200	136950
				100.00%	BL	11760.00	6370.00	1715.00	122.50	6125.00	9800.00	8085.00	735.00	5145.00	0.00	3920.00	49.00	8085.00	196.00	4998.00	67105.50
		OTHER CEREALS	0.14	Ha	Phy	300	300	350	700	350	350	200	600	300	900	350	1300	400	1800	350	8550
				100.00%	BL	42.00	42.00	49.00	98.00	49.00	49.00	28.00	84.00	42.00	126.00	49.00	182.00	56.00	252.00	49.00	1197.00
		TUVAR/MOONG/UDID/HARBHA	0.35	Ha	Phy	6000	5000	6000	800	3500	3000	3000	1950	1950	3000	3000	2000	5500	1000	1000	46700
				100.00%	BL	2100.00	1750.00	2100.00	280.00	1225.00	1050.00	1050.00	682.50	682.50	1050.00	1050.00	700.00	1925.00	350.00	350.00	16345.00
		Groundnut/SOYABEANKHURAS	0.49	Ha	Phy	4000	6500	6500	2700	3800	1800	1600	3400	9000	2800	9000	2800	4000	2800	2000	62700
				100.00%	BL	1960.00	3185.00	3185.00	1323.00	1862.00	882.00	784.00	1666.00	4410.00	1372.00	4410.00	1372.00	1960.00	1372.00	980.00	30723.00
		COTTON	0.58	Ha	Phy	0	0	0	0	0	8000	4500	0	0	0	600	0	6000	0	0	19100
				100.00%	BL	0.00	0.00	0.00	0.00	0.00	4640.00	2610.00	0.00	0.00	0.00	348.00	0.00	3480.00	0.00	0.00	11078.00
		SUGARCANE	0.86	Ha	Phy	100	100	700	300	800	0	0	2000	3500	100	700	100	300	100	200	9000
				100.00%	BL	86.45	86.45	605.15	259.35	691.60	0.00	0.00	1729.00	3025.75	86.45	605.15	86.45	259.35	86.45	172.90	7780.50
		WHEAT	0.41	Ha	Phy	1500	1500	6000	1500	2400	1600	1600	3000	8500	700	2200	1600	2400	700	700	35900
				100.00%	BL	615.00	615.00	2460.00	615.00	984.00	656.00	656.00	1230.00	3485.00	287.00	902.00	656.00	984.00	287.00	287.00	14719.00
		ONION	0.88	Ha	Phy	20000	20000	1000	500	5000	18000	8000	0	9000	0	7000	0	14000	0	5000	107500
				100.00%	BL	17600.00	17600.00	880.00	440.00	4400.00	15840.00	7040.00	0.00	7920.00	0.00	6160.00	0.00	12320.00	0.00	4400.00	94600.00
		GRAPES	3.70	Ha	Phy	700	1100	7000	300	350	200	0	4000	8000	60	150	75	0	75	75	22085
				100.00%	BL	2590.00	4070.00	25900.00	1110.00	1295.00	740.00	0.00	14800.00	29600.00	222.00	555.00	277.50	0.00	277.50	277.50	81714.50
		POMEGRANATES	1.58	Ha	Phy	6600	1200	350	150	550	2600	0	1400	1100	0	1100	0	0	0	2800	17850
				100.00%	BL	10428.00	1896.00	553.00	237.00	869.00	4108.00	0.00	2212.00	1738.00	0.00	1738.00	0.00	0.00	0.00	4424.00	28203.00
		OTHER HORTL CROPS	0.49	Ha	Phy	300	300	400	200	200	200	150	750	750	200	350	250	250	300	250	4850
				100.00%	BL	147.00	147.00	196.00	98.00	98.00	98.00	73.50	367.50	367.50	98.00	171.50	122.50	122.50	147.00	122.50	2376.50
		OTHER VEGETABLE CROPS	0.44	Ha	Phy	1100	1600	1500	2000	2000	1500	700	6000	2800	1000	1400	1000	1000	900	500	25000
				100.00%	BL	484.00	704.00	660.00	880.00	880.00	660.00	308.00	2640.00	1232.00	440.00	616.00	440.00	440.00	396.00	220.00	11000.00
		SUB-TOTAL - CROP LOAN	BL		BL	54070.45	38713.45	40172.15	13778.85	22886.60	44495.00	25946.50	27236.40	57767.75	9159.45	24871.65	9433.85	32195.85	7582.95	17319.30	425630.20
		Add : Post-harvest / Househo	10% of Sub-total			5407.05	3871.35	4017.22	1377.89	2288.66	4449.50	2594.65	2723.64	5776.78	915.95	2487.17	943.39	3219.59	758.30	1731.93	42563.02
		Add : Repairs & Maintenance	20% of Sub-total			10814.09	7742.69	8034.43	2755.77	4577.32	8899.00	5189.30	5447.28	11553.55	1831.89	4974.33	1886.77	6439.17	1516.59	3463.86	85126.04
		TOTAL - CROP LOAN				70291.59	50327.49	52223.80	17912.51	29752.58	57843.50	33730.45	35407.32	75098.08	11907.29	32333.15	12264.01	41854.61	9857.84	22515.09	553319.26
	2.1.2	WATER RESOURCES																			
		DUG WELLS / NEW WELLS	1.45	No.s	Phy	500	0	350	650	550	750	500	1000	0	450	0	550	500	500	0	6350
				90%	BL	652.50	0.00	456.75	848.25	717.75	978.75	652.50	1305.00	0.00	587.25	0.00	717.75	717.75	652.50	0.00	8286.75
		IP SET ELECTRIC (5 HP)	0.30	No.s	Phy	1100	325	800	1125	700	950	875	1500	950	500	750	975	1000	625	125	12300
				90%	BL	297.00	87.75	216.00	303.75	189.00	256.50	236.25	405.00	256.50	135.00	202.50	263.25	270.00	168.75	33.75	3321.00
		DRIP SET (1.5m x 1.5m)	0.85	Ha	Phy	1275	1825	975	1275	500	1075	975	1500	1700	900	1675	1075	975	975	1200	17900
				90%	BL	975.38	1396.13	745.88	975.38	382.50	822.38	745.88	1147.50	1300.50	688.50	1281.38	822.38	745.88	918.00	13693.55	
		SPRINKLER SET (Coupler Dian	0.30	Ha	Phy	800	950	500	350	400	750	650	1200	1200	300	900	750	650	750	950	11100
				90%	BL	216.00	256.50	135.00	94.50	108.00	202.50	175.50	324.00	324.00	81.00	243.00	202.50	175.50	202.50	256.50	2997.00
		LIFT IRRIGATION (BIG)	1.60	No.s	Phy	425	225	25	600	600	950	275	1000	975	500	625	575	575	300	25	7675
				90%	BL	612.00	324.00	36.00	864.00	864.00	1368.00	396.00	1440.00	1404.00	720.00	900.00	828.00	828.00	432.00	36.00	11052.00
		LIFT IRRIGATION (SMALL)	0.65	No.s	Phy	825	650	400	625	675	775	600	950	1000	400	750	600	525	500	575	9850
				90%	BL	482.63	380.25	234.00	365.63	394.88	453.38	351.00	555.75	585.00	234.00	438.75	351.00	307.13	292.50	336.38	5762.28
		DEEP./RENOVATION OF WEL	0.55	No.s	Phy	1100	500	500	1200	1300	1200	1150	1700	1100	700	1100	1050	1450	1050	300	15400
				90%	BL	544.50	247.50	247.50	594.00	643.50	594.00	569.25	841.50	544.50	346.50	544.50	519.75	717.75	519.75	148.50	7623.00
		PIPELINE (5 km)	15.00	Units	Phy	25	50	25													

[illegible]

2.1.7	ANIMAL HUSBANDRY - POULTRY																			
	LAYER FARMING (1000 BIRDS)	11.75	Units	Phy	15	20	5	20	10	35	10	40	15	10	20	20	15	15	10	260
			75%	BL	132.19	176.25	44.06	176.25	88.13	308.44	88.13	352.50	132.19	88.13	176.25	176.25	132.19	132.19	88.13	2291.28
	BROLER FARMING (1000 BIRD)	4.00	Units	Phy	10	10	5	15	10	30	10	30	5	5	10	10	5	5	5	165
			75%	BL	30.00	30.00	15.00	45.00	30.00	90.00	30.00	90.00	15.00	15.00	30.00	30.00	15.00	15.00	15.00	495.00
	FEED PLANT	18.00	Units	Phy	5	5	3	3	2	10	2	25	3	1	2	2	2	2	3	70
			75%	BL	67.50	67.50	40.50	40.50	27.00	135.00	27.00	337.50	40.50	13.50	27.00	27.00	27.00	27.00	40.50	945.00
	HATCHERY	25.50	No.s	Phy	5	5	5	5	2	10	2	20	2	1	2	4	3	2	2	70
			75%	BL	95.63	95.63	95.63	95.63	38.25	191.25	38.25	382.50	38.25	19.13	38.25	76.50	57.38	38.25	38.25	1338.78
	BROLER PROCESSING	425.00	Units	Phy	2	2	0	0	0	3	0	5	0	0	0	0	0	0	1	13
			75%	BL	637.50	637.50	0.00	0.00	0.00	956.25	0.00	1593.75	0.00	0.00	0.00	0.00	0.00	0.00	318.75	4143.75
	COMMERCIAL BROILER - WC	0.23	3 MONTHS	Phy	25	25	25	25	25	75	20	25	25	25	50	25	20	25	25	430
			100%	BL	5.63	5.63	5.63	5.63	5.63	16.88	4.50	5.63	4.50	5.63	11.25	5.63	4.50	4.50	5.63	96.75
	COMMERCIAL LAYER - WC (1000)	7.25	12 MONTHS	Phy	10	5	5	5	5	15	5	10	5	5	10	5	5	5	5	95
			100%	BL	72.50	36.25	36.25	36.25	36.25	108.75	36.25	72.50	36.25	36.25	72.50	36.25	0.00	36.25	36.25	688.75
	TOTAL- ANIMAL HUSBANDRY (P)			BL	1040.95	1048.76	237.07	399.26	225.26	1806.57	224.13	2834.38	266.69	177.64	355.25	351.63	236.07	253.19	542.51	9999.31
2.1.8	ANIMAL HUSBANDRY - SHEEP, GOAT & PIGGERY																			
	SHEEP/GOAT REARING (10+1)	0.76	6 MONTHS	Phy	350	600	350	450	300	800	500	1250	300	300	800	425	325	350	200	7300
			100%	BL	266.00	456.00	266.00	342.00	228.00	608.00	380.00	950.00	228.00	228.00	608.00	323.00	247.00	266.00	152.00	5548.00
	PIG REARING (3 + 1)	1.00	No.s	Phy	0	0	0	10	10	0	0	0	0	15	0	25	0	15	0	75
			90%	BL	0.00	0.00	0.00	9.00	9.00	0.00	0.00	0.00	0.00	13.50	0.00	22.50	0.00	13.50	0.00	67.50
	STALLFED GOATERY (50+1)	3.50	No.s	Phy	20	60	20	50	20	55	50	100	45	15	80	45	35	55	20	670
			75%	BL	52.50	157.50	52.50	131.25	52.50	144.38	131.25	262.50	118.13	39.38	210.00	118.13	91.88	144.38	52.50	1758.78
	GOAT BREEDING FARM (500+)	35.00	No.s	Phy	3	4	2	3	2	15	1	15	5	1	10	3	2	3	1	70
			75%	BL	78.75	105.00	52.50	78.75	52.50	393.75	26.25	393.75	131.25	26.25	262.50	78.75	52.50	78.75	26.25	1837.50
	TOTAL-AH[SGP]			BL	397.25	718.50	371.00	561.00	342.00	1146.13	537.50	1606.25	477.38	307.13	1080.50	542.38	391.38	502.63	230.75	9211.78
2.1.9	FISHERIES																			
	COMPOSITE FISH CULTURE IN RESERVOIR	1.53	Ha	Phy	10	0	20	40	15	0	0	55	15	10	0	15	0	15	0	195
			100%	BL	15.30	0.00	30.60	61.20	22.95	0.00	0.00	84.15	22.95	15.30	0.00	22.95	0.00	22.95	0.00	298.35
	COMPOSITE FISH CULTURE IN RIVER	2.47	Ha	Phy	10	5	10	60	10	0	0	55	30	25	0	25	0	40	0	270
			100%	BL	24.70	12.35	24.70	148.20	24.70	0.00	0.00	135.85	74.10	61.75	0.00	61.75	0.00	98.80	0.00	666.90
	RSERVOIR FISHERY-BOAT AND NETS	1.00	No.s	Phy	15	0	20	55	15	0	0	60	25	25	0	25	0	30	0	270
			90%	BL	13.50	0.00	18.00	49.50	13.50	0.00	0.00	54.00	22.50	22.50	0.00	22.50	0.00	27.00	0.00	243.00
	FRESH WATER PRAWN CULTURE	4.48	Ha	Phy	0	0	10	15	10	0	0	20	0	5	0	5	0	5	0	70
			90%	BL	0.00	0.00	40.33	60.50	40.33	0.00	0.00	80.67	0.00	20.17	0.00	20.17	0.00	20.17	0.00	282.34
	RIVERINE FISHING UNIT-NETS	0.10	Ha	Phy	20	10	35	35	20	5	0	25	20	25	0	25	0	20	0	240
			90%	BL	1.80	0.90	3.15	3.15	1.80	0.45	0.00	2.25	1.80	2.25	0.00	2.25	0.00	1.80	0.00	21.60
	TOTAL - FISHERIES			BL	55.30	13.25	116.78	322.55	103.28	0.45	0.00	356.92	121.35	121.97	0.00	129.62	0.00	170.72	0.00	1512.19
2.1.10	OTHERS																			
	BULLOCKS/OTHER DRAUGHT	0.55	No.s	Phy	150	185	125	235	200	160	100	300	120	200	210	225	160	230	50	2650
			90%	BL	74.25	91.58	61.88	116.33	99.00	79.20	49.50	148.50	59.40	99.00	103.95	111.38	79.20	113.85	24.75	1311.77
	BULLOCK CARTS	0.40	No.s	Phy	25	75	25	75	50	75	75	125	50	75	50	125	75	150	25	1075
			90%	BL	9.00	27.00	9.00	27.00	18.00	27.00	27.00	45.00	18.00	27.00	18.00	45.00	27.00	54.00	9.00	387.00
	TOTAL - OTHERS			BL	83.25	118.58	70.88	143.33	117.00	106.20	76.50	193.50	77.40	126.00	121.95	156.38	106.20	167.85	33.75	1698.77
	SUB-TOTAL [FARM CREDIT]			BL	83997.63	62417.14	67426.15	31190.55	42449.54	74478.85	44339.20	65460.48	95088.07	21225.38	46061.42	25908.65	53499.86	20064.27	29531.63	763138.72
2.2	AGRICULTURE INFRASTRUCTURE																			
2.2.1	CONSTRUCTION OF STORAGE & MARKETING INFRASTRUCTURE																			
	RURAL GODOWN	0.07	MT	Phy	9000	8000	7000	6000	3000	15000	10000	45000	15000	2000	10000	5000	8000	5000	2000	150000
			75%	BL	472.50	420.00	367.50	315.00	157.50	787.50	525.00	2362.50	787.50	105.00	525.00	262.50	420.00	262.50	105.00	7875.00
	MARKET YARDS	110.00	No.s	Phy	1	1	1	1	2	2	1	3	2	2	1	2	2	1	1	23
			90%	BL	99.00	99.00	99.00	99.00	198.00	198.00	99.00	297.00	198.00	198.00	99.00	198.00	198.00	99.00	99.00	2277.00
	COLD STORAGE UNITS	0.18	MT	Phy	3000	3000	7000	6000	1000	1000	0	25000	14000	0	5000	0	2000	2000	1000	70000
			75%	BL	405.00	405.00	945.00	810.00	135.00	135.00	0.00	3375.00	1890.00	0.00	675.00	0.00	270.00	270.00	135.00	9450.00
	TOTAL - STORAGE FACILITIES			BL	976.50	924.00	1411.50	1224.00	490.50	1120.50	624.00	6034.50	2875.50	303.00	1299.00	460.50	888.00	631.50	339.00	19602.00

2.2.2	LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHED DEVELOPMENT																				
	POLYTHENE MULCHING	0.15	Ha		Phy	400	500	400	500	300	400	300	800	800	300	500	400	300	400	200	6500
				90%	BL	54.00	67.50	54.00	67.50	40.50	54.00	40.50	108.00	108.00	40.50	67.50	54.00	40.50	54.00	27.00	877.50
	SOIL & WATER CONSERVATION	0.10	Ha		Phy	200	175	100	550	100	600	500	600	250	200	550	550	350	275	100	5100
				90%	BL	18.00	15.75	9.00	49.50	9.00	54.00	45.00	54.00	22.50	18.00	49.50	49.50	31.50	24.75	9.00	459.00
	COMPOST MAKING PITS	0.12	No.s		Phy	75	100	100	150	75	175	150	150	175	75	175	175	125	125	75	1900
				90%	BL	8.10	10.80	10.80	16.20	8.10	18.90	16.20	16.20	18.90	8.10	18.90	18.90	13.50	13.50	8.10	205.20
	WATER MGMT. CHANNELS /	0.09	Ha		Phy	425	450	250	450	300	475	325	825	575	200	325	250	275	250	100	5475
				90%	BL	34.43	36.45	20.25	36.45	24.30	38.48	26.33	66.83	46.58	16.20	26.33	20.25	22.28	20.25	8.10	443.51
	LAND LEVELLING	0.25	Ha		Phy	300	350	300	600	300	650	625	1200	700	250	550	425	500	400	250	7400
				90%	BL	67.50	78.75	67.50	135.00	67.50	146.25	140.63	270.00	157.50	56.25	123.75	95.63	112.50	90.00	56.25	1665.01
	LAND DEVELOPMENT	0.10	Ha		Phy	300	525	400	525	300	650	625	1000	600	300	650	525	425	400	300	7525
				90%	BL	27.00	47.25	36.00	47.25	27.00	58.50	56.25	90.00	54.00	27.00	58.50	47.25	38.25	36.00	27.00	677.25
	OTHERS - VERMICOMPOST	4.25	No.s		Phy	50	100	75	125	75	150	125	550	200	75	175	150	75	150	50	2125
				90%	BL	191.25	382.50	286.88	478.13	286.88	573.75	478.13	2103.75	765.00	286.88	669.38	573.75	286.88	573.75	191.25	8128.16
	FARM PONDS	2.75	No.s		Phy	50	175	100	125	75	200	200	300	125	50	200	100	150	125	50	2025
				90%	BL	123.75	433.13	247.50	309.38	185.63	495.00	495.00	742.50	309.38	123.75	495.00	247.50	371.25	309.38	123.75	5011.90
	RAINFED FARMING	0.14	Ha		Phy	500	1600	400	800	800	1600	1600	1300	800	400	1300	900	1200	800	300	14300
				90%	BL	63.00	201.60	50.40	100.80	100.80	201.60	201.60	163.80	100.80	50.40	163.80	113.40	151.20	100.80	37.80	1801.80
	TOTAL - LAND DEVELOPMENT				BL	587.03	1273.73	782.33	1240.21	749.71	1640.48	1499.64	3615.08	1582.66	627.08	1672.66	1220.18	1067.86	1222.43	488.25	19269.33
2.2.3	AGRICULTURE INFRASTRUCTURE - OTHERS																				
	TISSUE CULTURE	125.00	No.		Phy	2	2	3	5	2	1	0	15	7	1	2	1	0	3	1	45
				75%	BL	187.50	187.50	281.25	468.75	187.50	93.75	0.00	1406.25	656.25	93.75	187.50	93.75	0.00	281.25	93.75	4218.75
	SEED PRODUCTION	25.00	No.		Phy	5	10	5	5	5	5	0	20	15	0	5	5	5	10	0	95
				80%	BL	100.00	200.00	100.00	100.00	100.00	100.00	0.00	400.00	300.00	0.00	100.00	100.00	100.00	200.00	0.00	1900.00
	BIO-PESTICIDES / FERTILIZER	110.00	150 TPA		Phy	1	2	1	2	1	3	0	10	3	0	1	0	0	1	0	25
				75%	BL	82.50	165.00	82.50	165.00	82.50	247.50	0.00	825.00	247.50	0.00	82.50	0.00	0.00	82.50	0.00	2062.50
	VERMICOMPOSTING	0.40	No.		Phy	200	400	400	600	300	600	400	1500	1000	300	600	600	500	500	200	8100
				85%	BL	68.00	136.00	136.00	204.00	102.00	204.00	136.00	510.00	340.00	102.00	204.00	204.00	170.00	170.00	68.00	2754.00
	TOTAL - OTHERS				BL	438.00	688.50	599.75	937.75	472.00	645.25	136.00	3141.25	1543.75	195.75	574.00	397.75	270.00	733.75	161.75	10935.25
	SUB-TOTAL [AGRICULTURE INFRASTRUCTURE]				BL	2001.53	2886.23	2793.58	3401.96	1712.21	3406.23	2259.64	12790.83	6001.91	1125.83	3545.66	2078.43	2225.86	2587.68	989.00	49806.58
2.3	ANCILLARY ACTIVITIES																				
2.3.1	FOOD & AGRO PROCESSING																				
	OIL / RICE MILLS	5.00	No.s		Phy	30	15	20	200	25	125	5	70	25	25	25	50	25	75	25	740
				75%	BL	112.50	56.25	75.00	750.00	93.75	468.75	18.75	262.50	93.75	93.75	93.75	187.50	93.75	281.25	93.75	2775.00
	FOOD PROCESSING UNITS	30.00	No.s		Phy	20	50	50	50	25	60	0	80	50	10	50	10	10	10	10	485
				75%	BL	450.00	1125.00	1125.00	1125.00	562.50	1350.00	0.00	1800.00	1125.00	225.00	1125.00	225.00	225.00	225.00	10912.50	
	RAISIN MAKING UNITS	2.75	No.s		Phy	0	15	30	10	0	0	0	80	75	0	0	0	0	0	0	210
				75%	BL	0.00	30.94	61.88	20.63	0.00	0.00	0.00	165.00	154.69	0.00	0.00	0.00	0.00	0.00	433.14	
	POST HARVEST CENTRE	65.00	No.s		Phy	5	20	20	25	5	30	5	60	25	5	25	15	5	5	5	255
				75%	BL	243.75	975.00	975.00	1218.75	243.75	1462.50	243.75	2925.00	1218.75	243.75	1218.75	731.25	243.75	243.75	12431.25	
	WINERIES	150.00	No.s		Phy	0	0	2	0	0	0	0	10	3	0	0	0	0	0	0	15
				75%	BL	0.00	0.00	225.00	0.00	0.00	0.00	0.00	1125.00	337.50	0.00	0.00	0.00	0.00	0.00	0.00	1687.50
	Export Oriented Onion Proc. Unit	225.00	No.s		Phy	3	3	1	0	1	1	1	4	2	0	2	0	1	0	1	20
				75%	BL	506.25	506.25	168.75	0.00	168.75	168.75	168.75	675.00	337.50	0.00	337.50	0.00	168.75	0.00	168.75	3375.00
	TOTAL AGRO & FOOD PROC.				BL	1312.50	2693.44	2630.63	3114.38	1068.75	3450.00	431.25	6952.50	3267.19	562.50	2775.00	1143.75	731.25	750.00	731.25	31614.39
2.3.2	OTHERS																				
	LOANS TO FARMERS' COOP.	15.00	No.s		Phy	5	10	5	5	5	20	5	25	15	5	10	10	5	10	5	140
				75%	BL	56.25	112.50	56.25	56.25	56.25	225.00	56.25	281.25	168.75	56.25	112.50	112.50	56.25	112.50	56.25	1575.00
	ACABC	20.00	No.s		Phy	10	15	10	10	10	15	5	75	30	10	15	15	10	10	5	245
				75%	BL	150.00	225.00	150.00	150.00	150.00	225.00	75.00	1125.00	450.00	150.00	225.00	225.00	150.00	150.00	75.00	3675.00
	LOANS TO PACS / FSS / LAMP	25.00	No.s		Phy	5	5	5	5	5	0	10	5	25	10	5	10	5	5	0	100
				75%	BL	93.75	93.75	93.75	93.75	0.00	187.50	93.75	468.75	187.50	93.75	187.50	93.75	93.75	93.75	0.00	1875.00
	LOANS TO MFIS FOR ONLEND	20.00	No.s		Phy	0	1	1	1	0	2	1	3	1	0	2	1	1	2	0	16
				75%	BL	0.00	15.00	15.00	15.00	0.00	30.00	15.00	45.00	15.00	0.00	30.00	15.00	15.00	30.00	0.00	240.00
	LOANS TO FPOs / FPCs	50.00	No.s		Phy	0	2	1	2	1	0	0	10	3	2	5	2	0	2	0	30
				75%	BL	0.00	75.00	37.50	75.00	37.50	0.00	0.00	375.00	112.50	75.00	187.50	75.00	0.00	75.00	0.00	1125.00
	TOTAL - OTHERS				BL	300.00	521.25	352.50	390.00	243.75	667.50	240.00	2295.00	933.75	375.00	742.50	521.25	315.00	461.25	131.25	8490.00
	SUB-TOTAL [ANCILLARY ACTIVITIES]				BL	1612.50	3214.69	2983.13	3504.38	1312.50	4117.50	671.25	9247.50	4200.94	937.50	3517.50	1665.00	1046.25	1211.25	862.50	40104.39
	TOTAL [AGRICULTURE]					87611.66	68518.06	73202.86	38096.89	45474.25	82002.58	47270.09	87498.81	105290.92	23288.71	53124.58	29652.08	56771.97	23863.20	31383.13	853049.69

3	MICRO, SMALL AND MEDIUM ENTERPRISES																		
Manufacturing sector - Term Loan																			

[illegible]

Annexure II								
AN OVERVIEW OF FLOW OF GROUND LEVEL CREDIT - AGENCYWISE / SECTORWISE								
STATE : MAHARASHTRA			DISTRICT : NASIK					
			(` Lakh)					
Sr. No.	Agency / Category	2018-19		2019-20		2020-21		2021-22
		Tar	Ach	Tar	Ach	Target	Ach	Target
1	Crop Loan							
	CBs	323555.00	140236.23	378001.00	145307.90	407135.49	266468.12	346399.00
	CCB	50025.00	29561.60	68999.00	16593.10	62849.27	48282.20	56101.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	1920.00	265.48	3000.00	303.97	2415.87	3636.08	1000.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (A)	375500.00	170063.31	450000.00	162204.97	472400.63	318386.40	403500.00
2	Term Loan (MT+LT)							
	CBs	214851.00	76382.21	218464.00	99735.49	228332.35	34753.10	174457.81
	CCB	30000.00	94.72	30061.00	201.66	31883.46	0.00	24453.72
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	2149.00	896.73	1475.00	304.69	2283.84	0.00	1588.42
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (B)	247000.00	77373.66	250000.00	100241.84	262499.65	34753.10	200499.95
3	Total Agri. Credit							
	CBs	538406.00	216618.44	596465.00	245043.39	635467.84	301221.22	520856.81
	CCB	80025.00	29656.32	99060.00	16794.76	94732.73	48282.20	48282.20
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	4069.00	1162.21	4475.00	608.66	4699.71	3636.08	3636.08
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (C)	622500.00	247436.97	700000.00	262446.81	734900.28	353139.50	603999.95
	Total Agri. Credit (A) + (B) = (D)	622500.00	247436.97	700000.00	262446.81	734900.28	353139.50	603999.95
4	NFS / MSME							
	CBs	221745.00	381719.93	396817.00	366040.72	486782.02	353256.10	608526.44
	CCB	7000.00	105.68	1001.00	209.77	15369.78	0.00	19228.92
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	1255.00	627.59	2182.00	350.72	2848.20	1329.10	3244.64
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (E)	230000.00	382453.20	400000.00	366601.21	505000.00	354585.20	631000.00
5	Other Priority Sector							
	CBs	256087.00	237787.65	298447.00	390714.11	354585.34	132394.11	418748.20
	CCB	3000.00	2.61	500.00	102.64	4154.13	0.00	4918.35
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	913.00	1080.50	1053.00	1434.37	1264.17	2457.10	1333.45
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (F)	260000.00	238870.76	300000.00	392251.12	360003.64	134851.21	425000.00
6	Grand Total							
	CBs	1016238.00	836126.02	1291729.00	1001798.22	1476835.20	786871.43	1548131.45
	CCB	90025.00	29764.61	100561.00	17107.17	114256.64	48282.20	104701.92
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	6237.00	2870.30	7710.00	2393.75	8812.08	7422.28	7166.51
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total (D+E+F)	1112500.00	868760.93	1400000.00	1021299.14	1599903.92	842575.91	1659999.88

Annexure III																
AGENCYWISE / SUB-SECTORWISE DETAILS OF GROUND LEVEL CREDIT FLOW UNDER AGRICULTURE AND ALLIED ACTIVITIES																
STATE : MAHARASHTRA															DISTRICT : NASIK	
(' Lakh)																
Sector	2018-19				2019-20				2020-21				2021-22 (Target)			
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
I. Crop Loan	140236.23	29561.60	265.48	170063.31	145307.90	16593.10	303.97	162204.97	266468.12	48282.20	3636.08	318386.40	346399.00	56101.00	1000.00	403500.00
II. Term Loan																
MI	20806.55	0.00	17.28	20823.83	45600.55	0.00	0.00	45600.55	63035.34	20.79	9.20	63065.33	34672.87	4592.98	577.16	39843.01
LD	3215.14	0.00	0.00	3215.14	2836.19	0.00	0.00	2836.19	2427.97	4.50	0.00	2432.47	13008.34	788.30	31.84	13828.48
FM	8714.92	0.00	303.79	9018.71	4044.96	0.00	285.91	4330.87	2180.88	41.02	6.00	2227.90	42898.69	10236.87	425.43	53560.99
P&H	7692.72	292.90	0.00	7985.62	271.72	0.00	0.00	271.72	5099.44	94.12	0.00	5193.56	81629.45	6392.51	853.24	88875.20
DD	3838.04	0.00	0.00	3838.04	4952.32	29.87	0.00	4982.19	8685.90	7.71	3.03	8696.64	8176.70	1850.93	305.54	10333.17
PF	150.06	0.00	0.00	150.06	355.34	0.00	0.00	355.34	318.03	3.09	0.00	321.12	6149.28	762.78	52.07	6964.13
SGP	1261.59	0.00	0.00	1261.59	4005.61	36.68	0.00	4042.29	1409.69	2.94	0.00	1412.63	8751.00	197.62	33.76	8982.38
Fish	5.66	0.00	0.00	5.66	9.77	0.00	0.00	9.77	0.50	0.00	0.00	0.50	409.76	0.00	0.00	409.76
F/WLD	498.06	0.00	0.25	498.31	436.12	1.05	0.00	437.17	175.72	0.00	0.00	175.72	6967.61	0.00	0.00	6967.61
SMY	987.35	0.00	0.00	987.35	664.77	0.00	0.00	664.77	484.96	26.98	0.00	511.94	8953.90	6829.90	4.80	15788.60
B. Gas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Seri.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	10374.84	74.00	453.62	10902.46	13204.86	27.12	610.82	13842.80	15917.06	0.51	286.46	16204.03	16714.75	231.57	0.00	16946.32
Subtotal-II	57544.93	366.90	774.94	58686.77	76382.21	94.72	896.73	77373.66	34753.10	0.00	0.00	34753.10	174457.81	24453.72	1588.42	200499.95
Grand Total (I+II)	197781.16	29928.50	1040.42	228750.08	221690.11	16687.82	1200.70	239578.63	301221.22	48282.20	3636.08	353139.50	520856.81	80554.72	2588.42	603999.95

Annexure IV

**Indicative Unit Costs for various agricultural activities as arrived at by NABARD/Unit Cost Committee
(For the FY 2021-22)**

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

For details please refer to the NABARD website

Annexure V

**Scale of Finance for major crops fixed by District Level Technical Committee (DLTC)
(For the FY 2021-22)**

Sr. No.	Name of the Crop	Scale of Finance per Acre (Rs.)	Scale of Finance per Hectare (Rs.)
	Foodgrains		
1	Bajra	17920	44262
2	Jowar	13000	32110
3	Paddy	21000	51870
4	Nagli / Varai	6000	14820
5	Wheat	17000	41990
6	Maize	20000	49400
	Pulses and Cereals		
1	Tuvar	16000	51870
2	Moong	8000	14820
3	Udid	9480	41990
4	Soyabean	20280	49400
5	Sunflower	11000	51870
6	Harbhara	12000	14820
7	Kardai	8400	41990
8	Javas	8400	49400
9	Groundnut	17920	51870
10	Bitter Gourd / Khurasani	6000	14820
	Sugarcane		
1	Sugarcane (All Types)	35000	86450
2	Sugarcane (Tissue Culture)	28000	69160
	Cash Crops		
1	Cotton	23840	58885
2	Onion	36000	88920
3	Potato	22000	54340
4	Garlic	20000	49400
5	Ginger	20000	49400
6	Turmeric	20000	49400
7	Vegetable Crops	18000	44460
8	Jute	6000	14820
9	Garlic/ Grass	6000	14820
10	Betel Leaves	13000	32110
11	Tomato (Hybrid)	36000	88920
12	Bitter Gourd (Hybrid)	18000	44460

13	Cocoon	13000	32110
14	Shevaga	15000	37050
	Horticulture		
1	Grapes (Hybrid)	150000	370500
2	Grapes (Wine Grape)	60000	148200
3	Papaya	10000	24700
4	Mango (Hybrid)	30000	74100
5	Guava (Sardar)	15000	37050
6	Chikoo	13000	32110
7	Strawberry	35000	86450
8	Pomegranate (Hybrid)	64000	158080
9	Banana	30000	74100
10	Coconut	13000	32110
11	Lemon	13000	32110
12	Cashew	13000	32110
13	Sitafal	13000	32110
14	Chinch (Hybrid)	6000	14820
15	Amla (Hybrid)	13000	32110
16	Bor	13000	32110
	Floriculture		
1	All types of flowers	20000	49400
	Cultivation in Polyhouse		
1	All types of floriculture / horticulture	480000	1185600
	Cultivation of Crops in Shednet		
1	All types of Crops	60000	148200

Scale of Finance towards Working Capital Requirement for Animal Husbandry and Fisheries Sector

Sr. No.	Activity	Unit	Scale of Finance (Rs.)
1	Dairy Activity	2 cow/ buffalo	22,000 / 24,000 per two months
2	Sheep/ Goat	10+1 animals	40,000 per six months
3	Poultry (Broiler) (Without Contract)	1000 birds	25,000 per three months for one batch
4	Poultry (Layer)	1000 birds	7,25,000 per annum
5	Backyard Poultry	100	10,000 per annum
6	Fishery (Artificial Pond)	1 acre	1,10,000 per annum
7	Fishery (river/lake)	1 acre	62,000 per annum
8	Small Boat for fishing in river/lake	1 No.	7,500
9	Non-Motorized Fishing Boat	1 No.	25,000
10	Expenditure on seed, food and management	Caged Fishing	1,75,000 per annum
11	Storage of saline fish and ice	200 kg fish	32,000 per two months
12	Purchase of cold storage unit	1 No.	15,000

List of the District Development Managers of Maharashtra

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

*** End of PLP ***



NABVENTURES Limited

Wholly owned subsidiary of NABARD

Investment Focus

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

Registered Office: NABARD, 2nd Floor A Wing,

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

✉ e-mail : nabventure@nabard.org

☎ Phone: 91-22-26539357



NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

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

Corporate Office:

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

Ph: 022- 26539486/9693

✉ e-mail: nabsamruddhi@nabard.org

› **MSME**

› **Microfinance**

› **Small Business**

› **Transportation**

› **Housing**

› **Education**

› **Livelihoods**

› **Agriculture**

Registered Office:

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

🌐 Website: www.nabsamruddhi.in



NABFOUNDATION

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

What does NABFOUNDATION want from you ?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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



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

✉ e-mail:nabfoundation@nabard.org

☎ Phone:(+91)-22-2653 9404/9054/9204



NABKISAN Finance Limited

A subsidiary of NABARD

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

Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 Website- www.nabkisan.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:finance@nabkisan.org

☎ Phone:044- 28270138/28304658

🌐 Web-portal- krishimanch.nabkisan.org



NABARD Consultancy Services Private Limited [NABCONS]

Wholly owned subsidiary of NABARD

ISO-9000:2015 & ISO-27001:2013

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India
Presence with
offices in 31
States/UTs

AREAS OF OPERATION

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

Registered Office

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

✉ e-mail:headoffice@nabcons.in

Corporate Office

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

🌐 Website:www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

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

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



Trustee Private Limited

Corporate Office

NABARD C-24,
G Block, BKC, Bandra East,
Mumbai-400051

Ph:022-26539410/26537039

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

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

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

e-mail:ho@nabsanrakshan.org