NABARD

संभाव्यतायुक्त ऋण योजना
2022-23

Potential Linked Credit Plan
2022-23

पालघर ज़िला
PALGHAR DISTRICT

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

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे
MAHARASHTRA REGIONAL OFFICE, PUNE

NABARD

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 हैं.

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 हूं. 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 दस्तावेज के रूप में उपयोगी होगा और जिले में प्राथमिकता प्रदत्त क्षेत्रों में ऋण प्रवाह को बढ़ाएगा.

(गोवर्धन सिंह रावत)
मुख्य महाप्रबंधक
15 सितंबर 2021

Foreword

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

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

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

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

(G S Rawat)

Chief General Manager

15 September 2021

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Executive Summary

NABARD prepares Potential Linked Credit Plans- PLPs- to project credit potential under the priority sectors covering Primary, Secondary and Tertiary sectors. These projections are based on the parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets etc. PLPs also take into account the factors such as the changes in the Government's priorities and policies, strengthening of rural infrastructure, market forces, cost escalation etc. The PLP for 2022--23 has been prepared in tune with the revised Priority Sector guidelines of Reserve Bank of India, with the chapters covering Agriculture, MSME, Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Other Priority sectors.

1. District characteristics

Palghar district was carved out from Thane district in 2014. The geographical area of Palghar is 4988.47 sq. km. and it is divided into 5 revenue sub divisions viz. Palghar, Dahanu, Vasai, Jawhar and Wada. The population of the district as per 2011 census was 29.90 lakh, of which share of rural and urban population was 52% and 48%, respectively. Palghar is predominantly a district of agriculturists. There are 1.47 lakh land holders of which 91.31% are small & marginal farmers and average land holding in the district is 1.53 ha. The district is covered by Sandy and Red Loamy, Coastal Alluvium, Laterite soils and has an annual average rainfall of 2567 mm. The net sown area is 1.11 lakh ha. (22.30% of geographical area) with net irrigated area at 19,200 ha, forming 17.25% of the net sown area. The cropping intensity (GCA/NSA) is 119.60%. As of 31st March 2021, the CD ratio of the banks in the district was 43.64%. Major crops in terms of area are Paddy and Nagli (Nachani/ ragi). The climate of the district is also suitable for horticulture and plantation crops like Mango, Sapota, Banana and Cashew.

All 8 talukas in the district have been notified under PESA (Panchayat Extension to Scheduled Areas). There is a need to provide adequate credit in these talukas and hence, credit flow vis-à-vis credit potentials are assessed and focused along with various developmental initiatives of NABARD.

2. Sectoral trends in credit flow

The ground level credit disbursement under priority sector during the last three years is as under:

(₹ Lakh)

Sr. No.	Sector	2018-19	2019-20	2020-21
1	Crop loan	11435.09	11209.10	14904.57
2	Agri. Term loan	13558.78	9369.50	10941.68
3	MSME	71280.41	130016.73	77024.60
4	Other Priority Sector	58482.34	50048.00	42822.41
	Total	**154756.62**	**200643.33**	**145693.26**

The overall performance of banks under Annual Credit Plan during these years was below 100%. Achievement in the year 2020-21 has declined substantially due to COVID-19 lockdown. The target for the year 2020-21 was not achieved for crop loan. During past three years achievements under agriculture sector (crop loan + agri term loan) were ₹24,993.87 lakh, ₹20,578.60 lakh and ₹25,846.25 lakh in 2018-19, 2019-20 and 2020-21 respectively. The credit flow to agriculture is fluctuating. Share of agriculture in GLC was 17.74% in the year 2020-21, while that of MSME it was 52.86%. The district is industrially developed therefore, share of MSME and OPS is very high. During past three years (2018-19, 2019-20 and 2020-21), disbursement under MSME were ₹71,280.41 lakh, ₹13,0016.73 lakh and ₹77,024.60 lakh respectively.

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

For the year 2022-23, a banking potential of ₹3216.03 crore has been estimated which is 6.89% higher than 2021-22 potential. The increase in potential has been kept modest due to poor credit flow during the year 2020-21 owing to the pandemic induced lockdown. The lockdowns being enforced during the year 2021-22 also are expected to adversely affect recovery during the year.

Under Crop Production, Maintenance and Marketing loans, a potential of ₹561.24 crore has been estimated. Investment credit in agriculture and allied sector is a must for capital formation in the sector. Therefore, term loan of ₹266.02 crore is projected in agriculture and allied sectors, agricultural infrastructure and ancillary activities. The estimated potential for agriculture is ₹827.26 crore which is 25.72% of total.

Animal Husbandry

Dairy and poultry activities are likely to pick up during the year. Government has decided to extend KCC for animal husbandry activity to meet out working capital needs. Further, interest subvention scheme is also extended to these activities. This will give boost to the short term financing in the district. Keeping above points in view, credit potential of ₹81.76 crores has been estimated for the sector.

Non-Farm Sector

Palghar district is one of the most industrially developed districts in the State, and this fact, coupled with a developed infrastructure, proximity to huge market, excellent communication facilities, etc. has made this district an ideal place to initiate rural NFS development interventions. Besides, various schemes like MUDRA, Stand Up India, Start Up India, PMEGP, CMEGP, etc. are supporting credit growth of the sector. As the government has recently revised the definition of MSME to accommodate higher investment in the MSME category, there will be an increase in the finance to MSME sector. Therefore, a credit potential of ₹1185.15 crore has been estimated under MSME including loans to transport operator, self-employed professionals and retail / small businesses, retail and wholesale traders. The share of MSME in PLP projection is 36.85%, which makes MSME the single largest sector taking maximum credit flow.

Other Priority Sector

Activities covered under Other Priority Sector include professionals and self-employed, housing, transport operators, etc. Housing loans and educational loans continue to dominate the sector owing to vast urbanisation. Further, banks also provide easy finance to these activities. Under Other Priority Sector, the credit flow has been satisfactory. The estimated credit flow to this sector has been worked at ₹1203.62 crore, which is 37.42% of total PLP Projections.

4. Developmental initiatives

NABARD in partnership with Lupin Foundation, is implementing the Skill development programs. Skill training like readymade garment sewing, driving, solar panel installation trainings, etc are being organised for SHG women and unemployed rural youth. The response is encouraging.

Vrundavan FPC has been promoted under NABARD PRODUCE Fund scheme. The FPC is undertaking jasmine cultivation and marketing activities for its members. Daily, the jasmine flowers/ buds are harvested and transported to Dadar Flower market by the FPC. Annual turnover of the FPC has reached around ₹80 lakh.

5. Thrust areas for 2022-23

Thrust areas for the district would include minor & micro irrigation, water saving and water conservation devices / structures, fisheries, animal husbandry, agro-processing, plantation & horticulture, post-harvest management infrastructure, finance to SHGs / JLGs / FPOs. Apart from agriculture sector, MSME is major sector where focus needs to be drawn for overall development of the district. Congenial conditions need to be created for a thriving MSME industry in the district, which will provide huge employment opportunities to the rural youth.

6. Major constraints and suggested action points

As the net irrigated area is very less, efforts need to be made to increase it through construction of small/medium rainwater harvesting structures. De-silting small and medium reservoirs may be taken up. It is necessary to bring more area under drip and micro irrigation for efficient use of water. There is a need to create adequate storage, more APMC markets, post-harvest infrastructure, especially for perishable and price sensitive crops. More veterinary dispensaries, AI centres, livestock markets, breeding farms for rams and bucks may be made available. The fish landing centres lack basic amenities for fish landing, cold chain and processing, boat repair and maintenance, which may be provided.

7. Way forward

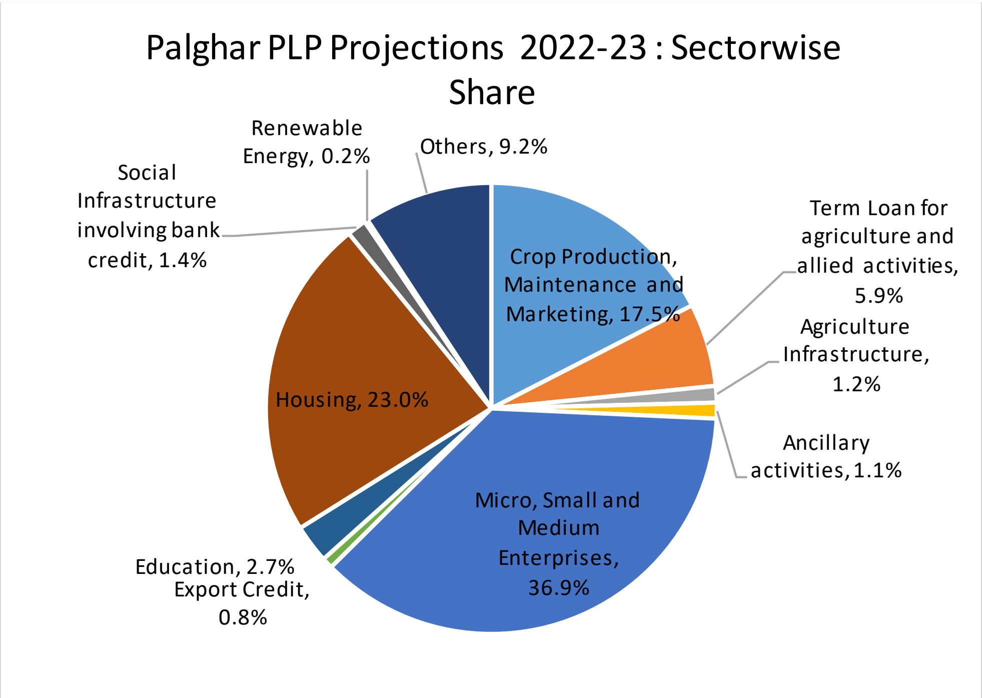
The district has a good potential for horticultural and floricultural activities in agriculture sector. Adoption of a proper package of sustainable agricultural practices, integrated farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion 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. In non- farm sector, MSME and housing sector is a major potential area for credit flow. 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 through regular monitoring and review in BLBC and DLCC meetings.

Sector/ Sub sector wise projection 2022-23 (Appendix A & B)

Appendix A

(₹ lakh)

Sr. No.	Sector	PLP Projections
I.	**Credit Potential for Agriculture**	
A	**Farm Credit**	
i	Crop Production, Maintenance and Marketing	56124.25
ii	Term Loan for agriculture and allied activities	19127.18
	Sub Total A (i+ii)	75251.43
B	**Agriculture Infrastructure**	**3836.63**
C	**Ancillary activities**	**3638.55**
	Total Agriculture I (A+B+C)	**82726.60**
II	Micro, Small and Medium Enterprises	118515.00
III	Export Credit	2520.00
IV	Education	8820.00
V	Housing	74025.00
VI	Social Infrastructure involving bank credit	4492.00
VII	Renewable Energy	760.02
VIII	Others	29745.00
	Total Priority Sector (I to VIII)	**321603.62**



Appendix B

(₹ lakh)

Sr. No.	Sector / Subsector	PLP Projections
I.	**Credit Potential for Agriculture**	
A.	**Farm Credit**	
i.	Crop Production, Maintenance and Marketing	56124.25
ii.	Water Resources	2343.15
iii.	Farm Mechanisation	2589.03
iv.	Plantation and Horticulture including sericulture	2497.85
v.	Forestry and Wasteland Development	254.60
vi.	Animal Husbandry - Dairy	4040.83
vii.	Animal Husbandry - Poultry	1979.58
viii.	Animal Husbandry - Sheep, Goat, Piggery etc.	2156.51
ix.	Fisheries	2635.63
x.	Farm Credit - Others – Bullock, Bullock carts, two wheelers etc.	630.00
	Sub Total	**75251.43**
B.	**Agriculture Infrastructure**	
i.	Construction of Storage and Marketing Infrastructure	2481.00
ii.	Land development, soil conservation and Watershed Development	1045.13
iii.	Agri. Infrastructure - Others	310.50
	Sub Total	**3836.63**
C.	**Agriculture Ancillary activities**	
i.	Food and Agro Processing	1766.55
ii.	Agri. Ancillary Activities - Others	1872.00
	Sub Total	**3638.55**
	Total Agriculture - I	**82726.60**
II.	**Micro Small Medium Enterprises**	
A.	MSME – Investment credit	18615.00
B.	MSME – Working capital	99900.00
	Total MSME	**118515.00**
III.	**Export Credit**	2520.00
IV.	**Education**	8820.00
V.	**Housing**	74025.00
VI.	**Social Infrastructure involving bank credit**	4492.00
VII.	**Renewable Energy**	760.02
VIII.	**Others (Consumption Loans, Loan To Distressed Persons, SHGs/JLGs, etc.)**	29745.00
	Total Priority Sector	**321603.62**

Palghar District Map

District Profile

District Profile

District	Palghar	State	Maharashtra	Division	Kokan

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	4988.47
No. of Sub Divisions	5
No. of Blocks	8
No. of Villages (Inhabited)	897
No. of Panchayats	473

2. SOIL & CLIMATE

Agro-climatic Zone	Western Plateau, Hills
Climate	Warm and Humid
Soil Type	Sandy and Red Loamy, Coastal Alluvium, Laterite

3. LAND UTILISATION [Ha]* & #

Total Area Reported	498847
Forest Land	204628
Area Not Available for Cultivation	42782
Permanent Pasture and Grazing Land	41410
Land under Miscellaneous Tree Crops	0
Cultivable Wasteland	18646
Current Fallow	14445
Other Fallow	10856
Net Sown Area	111255
Total or Gross Cropped Area	133043
Area Cultivated More than Once	21788
Cropping Intensity [GCA/NSA]	119.6%

4. RAINFALL & GROUND WATER

	Normal	2018-19	2019-20	2020-21
Rainfall [in mm]	2567	2445.55	3546.97	2472.1
	Variation from Normal	-121.45	+ 979.97	-94.90
Availability of Ground Water [ha-m]	Net annual recharge	Net annual draft		Balance
	22678.53	4588.44		18090.1

5. DISTRIBUTION OF LAND HOLDING [in '000] ***

Classification of Holding	Holdings		Area (ha)	
	No.	% to Total	Ha	% to Total
<= 1 Ha	86.815	59.00%	33.883	14.96%
>1 Ha – 2 Ha	29.183	19.83%	40.878	18.04%
>2 Ha	31.151	21.17%	151.796	67.00%
Total	147.149		226.557	

6. WORKERS PROFILE [in '000]**

Cultivators	147.149
Of the above, Small/Marginal Farmers	134.367
Agricultural Labourers #	288.108
Workers engaged in Household Industries #	37.547
Workers engaged in Allied Agro-activities	NA
Other workers #	768.022

7. DEMOGRAPHIC PROFILE [in '000] as per 2011 Census

Category	Total	Male	Female	Rural	Urban
Population	2990	1546	1444	1555	1435
Scheduled Caste	87	45	42	NA	NA
Scheduled Tribe	1118	552	566	NA	NA
BPL					

8. HOUSEHOLDS [in '000]

Total Households	669.82
Rural Households	298.1
BPL Households	371.71

9. HOUSEHOLD AMENITIES [No. in '000 Households]

Having brick/ stone/ concrete houses	NA	Having electricity supply	NA
Having source of drinking water	NA	Having independent toilets	NA
Having access to banking services	NA	Having radio / TV sets	NA

10. VILLAGE-LEVEL INFRASTRUCTURE [No.]#

Villages Electrified	897
Villages having Agriculture Power Supply	NA
Villages having Post Offices	814
Villages having Banking Facilities	288
Villages having Primary Schools	2595
Villages having Primary Health Centres	956
Villages having Potable Water Supply	279
Villages connected with Paved Approach Roads	891

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [No.] #

Anganwadis	2579	Dispensaries	9
Primary Health Centres	46	Hospitals	14
Primary Health Sub-Centres	304		

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE * & #

Fertiliser/Seed/Pesticide Outlets [No.]	653	Agriculture Pumpsets [No.]	18,989
Total N/P/K Consumption [MT]	18,836	Pumpsets Energised [No.]	18,989
Certified Seeds Supplied [MT]	2613.9	Agro Service Centres [No.]	N/A
Pesticides Consumed [MT]	25.1	Soil Testing Centres [No.]	N/A
Agriculture Tractors [No.]	1541		
Power Tillers [No.]	5777	Farmers' Clubs [No.]	N/A
Threshers/Cutters [No.]	24,700	Krishi Vigyan Kendras [No.]	1

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	NA
Irrigation Potential Created	NA
Net Irrigated Area (Total area irrigated at least once)	19200
Area irrigated by Canals / Channels	3075
Area irrigated by Wells	9000
Area irrigated by Tanks	469
Area irrigated by Other Sources	6656
Irrigation Potential Utilized (Gross Irrigated Area)	NA

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING * & #

Rural/Urban Mandi/ Haat [No.]	6		
Length of Pucca Road [km]	8,307	Godown [No.]	35
Length of Railway Line [km]	90	Godown Capacity [MT]	17075
Public Transport Vehicle [No.]	2362764	Cold Storage [No.]	3
Goods Transport Vehicle [No.]	315806	Cold Store Capacity[MT]	5502

15. AGRO-PROCESSING UNITS

Type of Processing Activity	Units	Capacity [MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	62	NA
Sugarcane (Gur/ Khandsari/Sugar)	0	NA
Fruit (Pulp/Juice/Fruit drink)	29	NA
Spices (Masala Powders /Pastes)	NA	NA
Dry-fruit (Cashew/Almond/Raisins)	NA	NA
Cotton (Ginning/ Spinning/ Weaving)	NA	NA
Milk (Chilling/ Cooling/ Processing)	30	NA
Meat (Chicken /Mutton /Pork/Dry fish)	25	NA
Animal feed (Cattle/ Poultry/ Fishmeal)	7	NA

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS *

Crop	2019-20		2020-21		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Paddy	76500	136400	79800	148747.2	1864
Nagali	13000	9300	9500	7989.5	841
Other Cereals	9054	5400	8077	5048.125	625
Pulses	5432	10000	6954	3546.54	510
Oilseeds	2000	2400	1578	473.4	300

Production of Cotton(lint), Jute, Mesta & Sun hemp are in Bales (177.8 kg per bale in India)

17. ANIMAL POPULATION AS PER CENSUS 2019, 20th Census

Category of animal	Total	Male	Female
Cattle - Cross bred	8085	1503	6582
Cattle - Indigenous	230319	146561	83758
Buffaloes	70233	11532	58701
Sheep - Cross bred	NA	NA	NA
Sheep - Indigenous	2843	770	2073
Goat	113538	27330	86208
Pig - Cross bred	NA	NA	NA
Pig - Indigenous	1559	627	932
Horse/Donkey/Camel	NA	NA	NA
Poultry - Cross bred ##	1118576	NA	NA
Poultry - Indigenous ##	937450	NA	NA

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [No.]	45	Animal Markets [No.]	1
Disease Diagnostic Centres [No.]	0	Milk Collection Centres [No.]	NA
Artificial Insemination Centre[No.]	88	Fishermen Societies [No.]	59
Animal Breeding Farms [No.]	NA	Fish seed farms [No.]	1
Dairy Cooperative Societies [No.]	47	Fish Markets [No.]	NA
Improved Fodder Farms [No.]	NA	Poultry hatcheries [No.]	NA
Slaughter houses [No.]	2		

19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY

Fish	Production [MT]	74,596	Per cap avail. [g/day]	68.35
Egg @	Production [Lakh No.]	242.24	Per cap avail. [no./p.a.]	8.10
Milk @	Production MT]	133420	Per cap avail. [g/day]	122.25
Meat	Production [MT]	NA	Per cap avail. [g/day]	NA

Source: *Agri deptt, Kharif Adhava, # DSA 2018, ** / *** Agri Census 2015, ## 19th Livestock Census, @ ISS Scheme 2017-18

20. Predominant economic activities prevalent in the district

Palghar district was carved out from Thane district in 2014. The geographical area of Palghar is 4988.47 sq. km. and it is divided into 5 revenue sub divisions viz. Palghar, Dahanu, Vasai, Jawhar and Wada. The population of the district as per 2011 census was 29.90 lakh, of which share of rural and urban population was 52% and 48%, respectively. Palghar is predominantly a district of agriculturists. Out of the total rural population of 15.55 lakh in the district, there are 1.47 lakh land holders of which 91.31% are small & marginal farmers and average land holding in the district is 1.53 ha. The district is covered by Sandy and Red Loamy, Coastal Alluvium, Laterite soils and has an annual average rainfall of 2567 mm. The net sown area is 1.11 lakh ha. (22.30% of geographical area) with net irrigated area at 19,200 ha, forming 17.25% of the net sown area. Major crops in terms of area are Paddy and Nagli. The climate of the district is also suitable for horticulture and plantation crops like Mango, Sapota, Banana and Cashew.

Palghar is one of the most industrially developed districts in the State and this fact, coupled with developed infrastructure, proximity to huge market, excellent communication facilities, etc. has made this district an ideal place to initiate Non Form Sector (NFS) development interventions. As per the data of Ministry of MSME, Govt. of India, in Palghar district, there were 53,057 Micro, 5961 Small & 289 Medium Enterprises (total 59,307), this ranks the district 7th in terms of total number of MSMEs in the State. These units are engaged in production of engineering products, food products, metals, plastic, chemical, textiles, leather, etc. Major investment is concentrated in Vasai, Palghar, Dahanu and Wada talukas. Remaining 4 talukas viz. Mokhada, Jawhar, Vikramgad and Talasari are less industrialised.

Other economic activities of the district are fisheries, dairy, backyard poultry and goat rearing. The district has a number of creeks / rivers and other fresh water bodies, which offer very good potential for marine, brackish water and fresh water fish culture. The district is also rich in mineral resources like sand and stones useful for construction in the nearby metro city like Mumbai. The district is industrially developed with MIDC at Palghar and 2 cooperative industrial estates at Palghar and Vasai. The major industrial township in the district is Tarapur in Palghar taluka which houses more than 1700 industrial units.

21. Factors / infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC)

Lack of irrigation facilities is a major problem in agriculture as most of the population in the rural area is dependent on agriculture. Present irrigation facility is for 17.25% of net sown area. The marketing facility of agricultural produce is lacking in interior talukas of the district.

22. Critical Interventions required in the district under major sectors for harnessing the potential estimated under PLP 2022-23

- The banks may take efforts to increase the coverage of crop loans by financing new farmers, particularly SF/MF, Tenant farmers, Share croppers, etc., presently not coming under the ambit of the banking system. The credit requirements of this segment may be considered by organising them into Joint Liability Groups (JLGs) / Bhumiheen Kisan, Farmers Clubs, Gat Sheti, etc. Present coverage is less than 20% of total holdings.

- Specific efforts to increase irrigation infrastructure through construction of small / medium rainwater harvesting structures, which will increase the irrigated area. Need to create water resources and promote drip irrigation to boost horticulture.

- Animal Husbandry Department may encourage enterprising unemployed youths in the rural areas, especially the tribals, to take up stall-fed goat rearing activities in selected pockets of the district so as to create a demonstrative effect about benefits of this activity.

- AH department may promote commercial pig and goat farming through selected farmers with institutional finance as there is a good demand in Mumbai region as well as potential for export.
- Considerable potential exists for tapping the huge raw material base of low value fish for processing and value addition. Fisheries may be promoted in the lined farm ponds excavated under Magel Tyala Shet Tale and Jalyukta Shivar as an additional income source.
- Road connectivity, lack of entrepreneurship skills and awareness are the major factors for lack of industrialization in some parts of the district. There is a need to provide local skilled manpower for the factories in the district.

23. Gross District Value Added (GDVA)

The Gross State Domestic Product (nominal) at current prices for 2019-20 was ₹28,18,555 crore and the same is estimated for 2020-21 at ₹ 26,61,629 crore. The per capita state income for the year 2019-20 was ₹2,02,130 crore and the same is estimated for the year 2020-21 at ₹ 1,88,784 crore.

The Nominal Gross District Value Added (GDVA) at current prices for the year 2019-20 for the Thane and Palghar combined districts is ₹3,63,524 crore, whereas the Per capita Nominal GDVA at current prices for the year 2019-20 for the district is ₹2,91,836.

(Source: Economic Survey of Maharashtra 2020-21)

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Banking Profile

Banking Profile

District	Palghar	State - Maharashtra	Lead Bank - Bank of Maharashtra

1. NETWORK & OUTREACH (As on 31/03/2021)

Agency	No. of Banks/ Society	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/ JLGs	BCs/BFs	Villages	Households
Commercial Banks	12	156	44	39	73	NA	NA	99	NA	NA
Regional Rural Bank	1	11	9	2	0	NA	NA	NA	NA	NA
District Central Coop. Bank	1	46	27	7	12	NA	NA	NA	NA	NA
Coop. Agri. & Rural Dev. Bank	0	0	0	0	0	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	199	0	0	0	0	NA	NA	NA	NA	NA
Others- Pvt. Sector banks, Small Finance Bank, Foreign Banks	23	91	11	27	53	NA	NA	NA	NA	NA
All Agencies	37	304	91	75	138	NA	NA	NA	NA	NA

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount [₹ Lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth (%)	Share (%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	1255735	1424889	1764601	18.54%	51.98%
Regional Rural Bank	NA	NA	NA	NA	NA	20111	21282	23116	7.21%	0.68%
Cooperative Banks*	NA	NA	NA	NA	NA	697815	731998	808520	7.64%	23.81%
Others	NA	NA	NA	NA	NA	502679	708679	798835.19	26.06%	23.53%
All Agencies	NA	NA	NA	NA	NA	2476340	2886848	3395072.08	17.09%	100.00%

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount [₹ Lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth (%)	Share (%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	356163	498379	487810	17.03%	32.93%
Regional Rural Bank	NA	NA	NA	NA	NA	9853	10003	10959	5.46%	0.74%
Cooperative Banks*	NA	NA	NA	NA	NA	301327	335429	359715	9.26%	24.28%
Others	NA	NA	NA	NA	NA	381635	522104	622984.35	27.77%	42.05%
All Agencies	NA	NA	NA	NA	NA	1048978	1365915	1481468.48	18.84%	100.00%

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-19	31-Mar-20	31-Mar-21
Commercial Banks	29.00%	96.76%	27.64%
Regional Rural Bank	58.00%	45.87%	47.41%
Cooperative Banks*	34.00%	52.73%	44.49%
Others	55.00%	21.21%	77.99%
All Agencies	36.00%	84.54%	43.64%

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

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

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

Agency	Priority Sector Loans		Loans to Agri. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ Lakh]	% of Total Loans	Amount [₹ Lakh]	% of Total Loans	Amount [₹ Lakh]	% of Total Loans	Amount [₹ Lakh]	% of Total Loans	Amount [₹ Lakh]	% of Total Loans
Commercial Banks	130366.82	89.48%	13115.17	50.74%	NA	NA	NA	NA	NA	NA
Regional Rural Bank	3017.37	2.07%	422.01	1.63%	NA	NA	NA	NA	NA	NA
Cooperative Banks	12309.07	8.45%	12309.07	47.62%	NA	NA	NA	NA	NA	NA
Others	0	0.00%	0	0.00%	NA	NA	NA	NA	NA	NA
All Agencies	145693.26	100.00%	25846.25	100.00%	NA	NA	NA	NA	NA	NA

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS [₹ Lakh]

Agency	2018-19			2019-20			2020-21			Average Ach. [%] in last 3
	Target	Achievement	Achievement %	Target	Achievement	Achievement %	Target	Achievement	Achievement %	
Commercial Banks	190208.08	126437.89	66.47%	202090.08	190943.59	94.48%	230801.00	130366.82	56.48%	72.48%
Regional Rural Bank	7510.85	1788.08	23.81%	7387.46	2090.89	28.30%	8471.00	3017.37	35.62%	29.24%
Cooperative Banks	38281.07	26530.67	69.30%	40007.46	7608.85	19.02%	45728.00	12309.07	26.92%	38.41%
Others	0	0	0.00%			0.00%		0.00	0.00%	0.00%
All Agencies	236000	154756.64	65.57%	249485.00	200643.33	80.42%	285000.00	145693.26	51.12%	65.71%

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS [₹ Lakh]

Broad Sector	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target	Achievement	Achievement %	Target	Achievement	Achievement %	Target	Achievement	Achievement %	
Crop Loan	17500	11435.09	65.34%	18025	11209.1	62.19%	20000.00	14904.57	74.52%	67.35%
Term Loan (Agr)	24000	13558.78	56.49%	24960	9369.5	37.54%	30000.00	10941.68	36.47%	43.50%
Total Agri. Credit	41500	24993.87	60.23%	42985	20578.6	47.87%	50000.00	25846.25	51.69%	53.26%
Non-Farm Sector	9500	71280.41	750.32%	96500	130016.73	134.73%	110000.00	77024.60	70.02%	318.36%
Other Priority Sector	185000	58482.36	31.61%	110000	50048	45.50%	125000.00	42822.41	34.26%	37.12%
Total Priority Sector	236000	154756.64	65.57%	249485	200643.33	80.42%	285000.00	145693.26	51.12%	65.71%

9. RECOVERY POSITION [₹ Lakh]

Agency	Jun-19			Jun-20			Jun-21			Average Rec. [%] in last 3
	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	98648.85*	69692.28*	70.65	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Source: Annual Credit Plans 2021-22, LBR Reports, DLCC Proceedings, SLBC data / proceedings, * Thane & Palghar combined

Banking Profile

The district has good banking network with 156 branches of Commercial Banks, 91 Branches of private sector and Small Finance Banks, 11 branches of Maharashtra Gramin Bank and 46 branches of Thane DCCB. Apart from this, there are 199 Primary Agriculture Credit Societies (PACS) and 119 Large-sized Adivasi Multipurpose Society (LAMPS) functioning in the district. However, concentration of more than 70% of branches are in metro / urban and semi-urban areas. Major part of the rural district remains 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 various sectors.

Bank of Maharashtra is lead bank of the district.

Performance under the Annual Credit Plans in the last three years is given below:

(₹ Crore)

Sr. No.	Year	Target	Achievement	% ach.
1	2018-19	2360.00	1547.56	65.57
2	2019-20	2494.85	2006.43	80.42
3	2020-21	2850.00	1456.93	51.12

Achievement in the year 2020-21 has declined substantially due to COVID-19 lockdown. During past three years achievements under agriculture sector were ₹249.93 crore (60.23%), ₹205.78 crore (47.87%) and ₹258.46 crore (51.69%) in 2018-19, 2019-20 and 2020-21 respectively. The credit flow to agriculture is fluctuating, with average achievement during the past three years being 53.26%.

The size of the Annual Credit Plan (ACP) for the year 2021-22 is ₹3,134.00 crore which includes ₹625.00 crore for agriculture (19.94%). The share of District Central Cooperative Bank (DCCB) in ACP is ₹523.94 crore which is 16.71% for the year 2021-22.

CD Ratio

As of 31st March 2021, the CD ratio of the banks in the district was 43.64%.

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Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

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

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

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

S. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	• 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;

S. No.	Sector	Methodology of estimation of credit potential
		• 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	• MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	• The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	• Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	• Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio,20% calf mortality and 50% culling for Indigenous cows;

S. No.	Sector	Methodology of estimation of credit potential
		• 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 made to make PLPs user friendly keeping in view the stakeholders focus. The document has been useful to various stakeholders in a variety of ways, as illustrated below:

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

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Chapter 1 : Important Policies and Developments

1.1 Policy Initiatives - Government of India

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

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

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

i. The target for agricultural credit enhanced to ₹16.5 lakh crore for higher credit availability to farmers and agriculture & allied sectors; Animal husbandry, dairy & fisheries to be the focus areas

ii. Rural Infrastructure Development Fund to be enhanced to ₹40,000 crore from ₹30,000 crore.

iii. Water conservation commitment stands enhanced as the Micro Irrigation Fund corpus has been increased to ₹10,000 crore via NABARD.

iv. SWAMITVA Scheme to be extended to all States/UTs and 1.80 lakh property owners in 1,241 villages have already been provided cards.

v. 'Operation Green Scheme' to be extended to 22 perishable products, to boost value addition in agriculture & allied products.

vi. 1,000 more mandis to be integrated with e-NAM to bring transparency and competitiveness.

vii. APMCs to get access to the Agriculture Infrastructure Funds for augmenting infrastructure facilities.

viii. Setting up a multi-purpose seaweed park in Tamil Nadu proposed to help leverage country's vast ocean resources and R&D capabilities.

Proposals relating to Fisheries sector:

i. Investments to develop marine and inland modern fishing harbours and fish landing centres.

ii. 5 major fishing harbours in Kochi, Chennai, Visakhapatnam, Paradip and Petuaghat to be developed as hubs of economic activity.

iii. Multipurpose Seaweed Park in Tamil Nadu to promote seaweed cultivation.

Tax Proposals on Agriculture Products:

i. Custom duty on cotton increased to 10% and on raw silk and silk yarn from 10% to 15%.

ii. Withdrawal of end-use based concession on denatured ethyl alcohol.

iii. Agriculture Infrastructure and Development Cess (AIDC) on a small number of items.

Achievements and Milestones during the COVID-19 pandemic

- **Pradhan Mantri Garib Kalyan Yojana (PMGKY):**
  - Valued at **₹2.76 lakh crore**

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

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

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

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

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

cold storages, to be provided. This will lead to better price realisation to farmers, reduced wastages and affordability of products for consumers.

9. ₹65,000 crore to be provided to ensure increased supply of fertilizers to farmers to enable timely availability of fertilisers in the upcoming crop season.
10. The GoI, launched the Pradhan Mantri Garib Kalyan Yojana (PMGKY) for ensuring food security through public distribution system, direct benefit transfers to widows, pensioners and women.
11. Besides, the cash support, for better price realisation on farmers' produce during the ongoing pandemic, GoI has substantially increased the MSP vis-à-vis the cost of cultivation and enhanced the number of commodities to be procured through the state agencies.

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

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

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

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

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

Objectives

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

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

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

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by the RBI:

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

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

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

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

Initiatives taken during the year (2020-21)

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

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

i. **PACSs as Multi Service Centers (MSCs)** - NABARD introduced Special refinance scheme to saturate all the potential PACS for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle sanction by NABARD with estimated Project cost of ₹1,760.82 crore and estimated loan of ₹1,568 crore.

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 ₹5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of ₹126.80 crore has been disbursed under this product.

iii. **Scheme for promoting Micro Food Processing Activities** - The objective of the scheme is to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched "PM Scheme for Formalisation of Micro Food Processing Enterprises (PM FME)" under Aatmanirbhar Bharat Abhiyan by MoFPI, GoI. Concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, StCBs, RRBs and NABARD Subsidiaries.

iv. **Special refinance scheme on Water, Sanitation and Hygiene (WASH)** - A Model Refinance Scheme on WASH activities has been prepared keeping in view the need to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. WASH has been conceptualized by NABARD to enable banks to provide credit to entrepreneurs for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/ refurbishment of household toilets and health care facilities.

v. Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021

vi. COVID-19 deferment of loan instalments for client borrowers of NABARD.

vii. **KCC Saturation Drive to cover PM Kisan Samman Scheme beneficiaries who do not possess Kisan Credit Cards** - Department of Agriculture, Cooperation and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Govt. of India, has launched a campaign from 08.02.2020 to cover all PM Kisan Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted to ensure maximum coverage. Phase-II of KCC Saturation- As a part of the Atmanirbhar Bharat Package, the Government has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of ₹2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

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

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

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

1.3.4 Rural Infrastructure Development Fund (RIDF)

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

1. The corpus under RIDF was increased from ₹ 30,000 crore to ₹ 40,000 crore, as announced in Union Budget 2021-22.

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

A. Micro Irrigation Fund (MIF)

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

B. Long Term Irrigation Fund (LTIF)

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

C. Pradhan Mantri 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 ₹ 20,000.00 crore was sanctioned and ₹19999.80 crore was released towards part funding of Central share under PMAY-G. As on 31 March 2021, the cumulative loan sanctioned and released under PMAY-G stood at ₹61,975.00 crore and ₹48,819.03 crore, respectively.

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

- SBM-G was launched by Govt. of India on 2nd October 2014 with the goal to achieve universal sanitation coverage in rural areas. Under the scheme, NABARD extended loan during 2018-19 to 2019-20 towards part funding of Central Share.

- The cumulative sanction and disbursement as on 31 March 2020 under SBM-G stood at ₹ 15,000 crore and ₹ 12,298.20 crore, respectively.
- During 2018-19 and 2019-20, total 3.29 crore household toilets (2.23 crore in 2018-19 and 1.06 crore during 2019-20) were constructed ***(Source –MoJS, GoI).***

E. Rural Infrastructure Assistance to State Governments (RIAS)

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

1.3.5 Initiatives on micro Finance

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

1.3.6 Financial Inclusion

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

Financial Literacy:

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

Banking Technology:

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

Regulatory requirements:

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

Connectivity and Power Infrastructure:

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

New initiatives taken during the year 2020-21:

i. Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation was launched under which one-time implementation and application development cost for enabling Green PIN facility is reimbursed.

ii. Scaling up of the Centre for Financial Literacy (CFL) Project (a Pilot Project of Reserve Bank of India) to 200 CFLs which envisages one CFL per 3 blocks.

iii. Support for on-boarding to Bharat Bill Payment System (BBPS) was launched to encourage banks to give rural customers benefits of online bill payments. One time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) will be reimbursed.

iv. Support extended to RCBs, in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

v. The support for components under connectivity and power infrastructure schemes viz. VSAT deployment, Mobile Signal Boosters deployed and solar power unit / UPS deployment has been extended to all districts.

1.3.7 Farm Sector Policy – Important Initiatives

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

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

ii. A separate web portal and mobile 'app' was developed for uploading data on watershed projects.

iii. 103 KfW Soil projects viz. SEWOH II & III (One World, No Hunger) were under implementation in 5 States.

iv. An in-house Remote Sensing Cell was established to strengthen the monitoring of watershed projects at NABARD, HO and 39 on-going WDF projects were hosted on the NABARD Bhuvan portal.

v. Under Tribal Development Programme, 51 projects were sanctioned. Out of the financial target of ₹108.00 crore, an amount of ₹93.08 crore was disbursed.

vi. 04 agri-allied (non-wadi based) TDF projects were sanctioned in Chhattisgarh (apiculture), Tamil Nadu (animal husbandry), Telangana (micro-enterprise development) and West Bengal (pig and goat rearing) under Tribal Development Fund.

vii. The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

II. FPO Promotion

i. An amount of ₹4.06 crore has been utilised under PODF. Under PODF-ID, an amount of ₹68.25 crore has been utilised during the year.

ii. Under Central Sector Scheme on Formation and Promotion of 10,000 FPOs, NABARD has sanctioned 655 FPOs as against the target of 600 FPOs and 257 CBBOs have been empanelled.

iii. BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme on FPOs developed 5 basic training modules for FPOs and other stakeholders.

iv. Steps have been initiated to set up a Credit Guarantee Fund of ₹1000 crore with matching contributions from GoI and NABARD under NABSANRAKSHAN, a subsidiary of NABARD.

III. FSPF – Innovations & Technology Transfer

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

IV. Fostering Partnership

i. NABARD entered into an MOU with APEDA for promotion of agri exports. The potential of FPOs will be leveraged for encouraging exports.

ii. Grant assistance to MCCIA, Pune was sanctioned for establishing Agriculture Export Facilitation Centre (AEFC) which shall function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc.

iii. NABARD entered into an MoU with ICAR to collaborate in facilitating action research and up-scaling of various technologies / innovative farming models developed by ICAR, including successful climate resilient sustainable farming models and integrated / high-tech farming practices in participatory mode, through adapting research on watershed platform.

V. Climate Action

i. Under climate change initiatives, NABARD has released an amount of ₹135.07 crore under the three funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).

ii. Under Climate Change Fund (CCF), an amount of ₹0.97 crore was disbursed, for activities like co-sponsorship towards World Sustainable Development Summit 2021, installation of Customized Automated Weather Stations in Nagaland, etc.

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

VI. COVID-19 Initiatives

i. Status notes on major agri-allied sectors were prepared viz. Horticulture, Fisheries, Animal Husbandry and Water Resources.

ii. Out of box solutions were provided by FPOs promoted by NABARD to restore disrupted supply chain using digital technologies, adoption of farm to home delivery mechanism, ensuring timely supply of critical inputs to farmer members, extending helping hand to migrant labour and sanitary workers, etc.

1.3.8 Off Farm Sector Initiatives

1**. Initiatives during COVID-19**

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

2. The rural mart scheme was revised to permit purchase of mobile vans by PACS and Producer Organisations to serve as mobile rural marts.
3. Virtual B2B Exhibition was organised for OFPOs to provide opportunities to rural producers to bring their products closer to the users.
4. Rural/Agri business Incubation Centres - As on date, NABARD has supported 7 Rural/Agri Business Incubation Centres with total financial support of ₹63.29 crore. These 7 centres will provide direct and indirect benefit to about 22 lakh farmers.
5. Catalytic Capital Fund (CCF) – To support start-ups in farm and non-farm sector in the stage of 'Valley of Death', NABARD sanctioned ₹1.00 crore to MABIF, a NABARD supported RBIC and ₹5.00 crore to NABKisan Pvt Ltd, a NABARD subsidiary, during 2020-21.
6. Promotion of GI Products - NABARD extended support for enabling GI registration of 72 products, including Black Pottery (Nizamabad), Wall Hangings (Ghazipur), Soft Stone Jali Work (Varanasi), Gulabi Minakari (Banaras), Handmade Dari (Mirzapur), etc.
7. Launching of Sanitation Literacy Campaign - NABARD launched a campaign from 02 October 2020 to 26 January 2021 to create awareness on Water, Sanitation and Hygiene (WASH) to sustain attitudinal changes for adopting safe sanitation and hygiene practices covering about one lakh people in more than 2000 villages benefitted from this awareness campaign.

1.3.9 Agri- Market Infrastructure Fund (AMIF)

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

1.4 Policy Initiatives – State Government

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

- Under Chief Minister's Employment Generation Programme, investment of ₹1,500 crores in 1 lac industry units to be established in next 5 years to generate direct and indirect employment of 8 to 10 lacs (30% women and 20% SC and ST beneficiaries)
- Honey production centre by MS-KVIB and Gandhi Smruti Nilay Kendra.
- 'One District – One Product' programme, for 2021-22 an outlay of ₹ 321 crores for scheme expenditure and ₹ 3,435 crores for Industry Promotion Grant.
- Non-conventional energy projects with a capacity to generate 25000 Megawatt to be undertaken till 2025, (of which the projects with a capacity of 9305 MW are operational and the projects of 2000 MW are in progress).
- International Funds for Agricultural Development (IFAD) funded "Nav-Tejaswini Maharashtra Gramin Mahila Udyam Vikas (Nav Tejaswini/ Tejaswini Part-2)" for six years with project cost of ₹ 522.98 crores for improving livelihood opportunities and value addition of businesses of the self-help group members.
- For Women and Child Empowerment Scheme, 3% funds from the District Annual Plan will be reserved and around ₹ 300 crores will be available every year.
- In association with NABARD, 280 new godowns are being constructed for storage of agriculture produce like wheat, rice, tur-dal & corn.
- Construction of jetty for tourism at Kashid, Taluka -Murud, Raigad and Cruise Terminal at Bhagwati Port, Ratnagiri.
- Allocation of ₹ 101 crores for Preservation and Conservation of eight ancient temples.
- Integrated colony for the Katkari tribe in Jambhulpada, Tq. Sudhagadh, Raigad, Kolam and Madia Gond primitive tribes with provision of houses, education, health facilities and skill development for employment opportunities for the tribal beneficiaries.
- For developing tourism, fisheries and micro industries in Ratnagiri and Sindhudurg, an outlay of ₹ 100 crores under the Sindhuratna Samruddha Yojana every year for the next three years.
- Under the Human Resource Development project for the empowerment of the female SHGs, SC/ST and for employment generation in 125 underdeveloped talukas in 23 districts of state a total of ₹ 250 crores has been allocated (₹ 2 crores every taluka). For the improvement in the livelihood of tribals in the aspirational districts of Nandurbar and Gadchiroli, the "Amchur" and "Mohaphul" projects have been sanctioned.
- An allocation of ₹ 1231 crores for the Jawahar wells, horticulture, farm ponds, water conservation works, Panand roads in farm under the Employment Guarantee Scheme.
- "Mazi vasundhara" programme for environment protection and conservation, with a public awareness programme for climate change and environmental problems.
- Aerial seeding and plantation with the help of experts especially on either side of Samruddhi Mahamarg for increasing the Forest Cover.
- Special fund for the development of Pilgrim Centres in Maharashtra.

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

1.5 State Government Sponsored Programmes with Bank Credit

Details of various state government sponsored schemes are given below:

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

- Intensive Cotton Development Program under National Food Security Mission Commercial Crops- 2020-21
- Benefit scheme of new wells for farmers belonging to Scheduled Castes and Scheduled Tribes under National Agriculture Development Plan
- Orchard Plantation Scheme under Mahatma Gandhi National Rural Employment Guarantee Act
- Bhausaheb Fundkar Orchard Planting Scheme
- Establishment of National Horticulture Mission Protected Agricultural Greenhouse under Integrated Horticulture Development Mission
- Crop Pest Surveillance and Advisory Project (CROPSAP)
- National Food Security Campaign - Coarse Grain (Maize)
- Various Agriculture Awards given by the Department of Agriculture (State Sponsored Schemes)
- Horticulture mechanization
- National Food Security Campaign
- Pradhan Mantri Krishi Sinchan Yojana - More crop per drop
- Integrated Horticulture Development Campaign Post-harvest project management
- Centrally sponsored agricultural mechanization sub-campaign
- National Food Security Campaign- Cereal crops
- Integrated Horticulture Development Campaign Area Expansion
- Collective Farms (under National Horticulture Mission)
- Agricultural Technology Management System - Atma
- Erection of onion storage structure
- Pradhan Mantri Micro Food Industry Upgradation Scheme (PMFME) under Atmanirbhar Bharat Package
- Agricultural Infrastructure Scheme
- Restructured Weather Based Crop Insurance Schemes for 2020-21, 2021-22 and 2022-23
- Prime Minister's Crop Insurance Scheme Kharif 2020-21 to Rabi 2022-23
- Farmers Monthly
- Maha-DBT
- National Food Security Campaign- Cereal crops
- Punyashlok Ahilya Devi Holkar Nursery Scheme Year 2020-21 under National Agricultural Development Plan
- Demonstration Program with Soil Health Magazine Scheme Training under National Sustainable Agriculture Mission 2020-21
- Traditional Agriculture Development Scheme (Organic Farming)
- Dr. Punjabrao Deshmukh Organic Farming Mission
- Intensive Cotton Development Program 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 Karjmukti Yojna 2019 (MJPSKY)
- Digital India Land Records Modernization Programme (DILRMP)

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

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Chapter 2 : Credit Potential for Agriculture

Reserve Bank of India has revised the priority sector guidelines vide its circular dated 23 August 2015 by classifying Priority sector into 8 broad sectors and subsectors /activities covered under each broad sector have undergone revision. Accordingly, Agriculture sector has been divided into three sub-sectors viz. Farm Credit, Agriculture Infrastructure and Ancillary activities. In line with these revisions, this chapter has been grouped into Farm Credit (2.1), Agriculture Infrastructure (2.2) and Ancillary Activities (3.3).

2.1 Farm Credit

2.1.1 Crop Production, Maintenance and Marketing

2.1.1.1 Introduction

i. Palghar district falls in Konkan Region of the State. The soil types found in Palghar district are Sandy, Red Loamy, Coastal Alluvium and Laterite soils. Coastal Alluvium, which is found in Dahanu, Palghar, Vasai talukas, is fertile and suitable for paddy, fruits and vegetables cultivation. Whereas, the Laterite soils which is found in Mokhada, Talasari and some parts of other talukas on the Eastern slopes are suitable for growing coarse millets like Nagli (Ragi/ nachani/ finger millet) and Varai (Barnyard millet) as also paddy in low land areas.

ii. The district receives an average normal annual rainfall of 2567 mm. In 2020-21 rainfall was 2172 mm, with a variation of -94.90 mm from normal. The heavy rainfall in some areas damaged crops in an area of 59,417.47 ha, affecting 1,47,359 farmers in the district. This includes an area of 7226.93 ha which suffered damage of more than 33% of crop.

iii. The district has net sown area is 1,11,255 ha. The district is primarily a rainfed agriculture district as the irrigated area is only 19,200 ha which constitutes 17.25% of net sown area. Among the cereals, Paddy is the major crop, followed by Nagli (Ragi/ Nachani) and Varai. Pulses like Urad, Gram, Tur and Vaal and oilseeds like Khursani (Niger seeds) are cultivated in the district. In addition, farmers also grow vegetables like Tomato, Lady Finger/ okra, Ivy Gourd (Tondli), Snake Gourd (Padval), Bitter Gourd (Karela), etc.

iv. Majority of the cultivators (78.83%) are having less than two hectares of land. During Kharif 2020-21, area under major crops was: Paddy- 79,800 ha, Nagli -9,500 ha, other cereals -8077 ha. It is seen that in last 5 years, the area under Nagli, Cereals and Oilseeds is decreasing whereas it is increased by 4.31% in case of Paddy, the main crop. In addition, an area of 6000 ha in 2020-21 was under vegetable cultivation.

v. In 2019-20, under PMFBY the farmers' participation was 22,686 and area covered was 12,924. In 2020-21, 34,889 farmers participated covering an area of 16,767 ha. The coverage under PMFBY is very less.

vi. The ground level credit flow for crop loan during past three years is as follows: ₹114.35 crores in 2018-19, ₹112.09 crore in 2019-20 and ₹149.04 crore in 2020-21. Average credit flow for past three years was ₹125.16 crore with CAGR of 14.17%.

2.1.1.2 Infrastructure and Linkage support available, planned and gap

i. There is a good network of wholesale and retail traders for supply of fertilizers, seeds, pesticides / insecticides in the district. The district has 201 registered seed sellers, 250 sellers of chemical fertilizer and 3 registered producers and 194 sellers of pesticide / insecticides and 5 producers. There are 26 Quality Control Inspectors in the district.

ii. There are three Agriculture Produce Marketing Committees (APMCs) markets at Palghar (Beur), Vasai and Dahanu and 3 sub-markets at Vasai providing facilities to farmers for sale of their agricultural produce, however, there is no arrival in these markets and therefore, farmers are selling their produce to traders directly below MSP. In harvest season, APMC is allowing operation of Paddy Procurement Centers at some place to be operated by the PACS.

iii. The Scale of Finance (SOF) for production of various crops are reviewed / revised every year by the District Level Technical Committee (DLTC) constituted for the purpose. The SOF is fixed taking into account the cost of inputs, agricultural practices, yield etc. The SOF was last revised in the DLTC meeting held on 18th December 2020. Crop-wise details of SOF are given in Annexure V.

iv. In order to discourage distress sale by farmers and to encourage them to store their produce in warehouses against warehouse receipts, the benefit of interest subvention is available to small and marginal farmers having Kisan Credit Card for a further period up to six months after harvest at the same rate as available to crop loan against Negotiable Warehouse Receipt for keeping their produce in warehouses. However, not a single godown in Palghar district is accredited by WRDA to be eligible for NWR financing.

2.1.1.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The potential for crop loan has been estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Name of the Crop / Activity	Scale of Finance (₹ Lakh/ha)	Physical Units (ha)	Bank Loan
1	Paddy	0.65	50103	32566.95
2	Nagli	0.55	9360	5148.00
3	Pulses	0.35	5400	1890.00
4	Oilseeds	0.35	1700	595.00
5	Vegetable	0.70	2784	1948.80
6	Banana	1.25	230	258.75
7	Others *	0.30	2550	765.00
			Sub-Total	**43172.50**
8	Post-Harvest / Household / consumption requirements	10% of subtotal		4317.25
9	Repairs and Maintenance of farm assets	20% of subtotal		8634.50
			Grand Total	**56124.25**

*Other – short term credit for Fruits / Flowers/ Medicinal and Aromatic Plants, etc. The block-wise / activity wise projections are given in Annexure I.

The credit flow under crop loans is less compared with higher potential estimated in PLP. PLP projections are prepared taking into account RBI guidelines for coverage of 100% of Small and Marginal Farmers

2.1.1.4 Critical Interventions required to make definitive impact

i. As per Dr. Balasaheb Sawant Konkan Krishi Vidyapeeth, the net returns from rice crops are negative in Konkan region. There is a need to undertake research work to suggest suitable measures to increase net returns from rice production as this is the single largest kharif crop grown in the district. There is also a need to provide alternative crop to paddy taking into account negative net returns.

ii. Taking into account the projected climate change there is a need to develop suitable crop varieties, which can survive in the changing climatic conditions.

2.1.1.5 Suggested Action Points

State Government

i. As very less area is irrigated in the district, specific efforts should be made to increase irrigation infrastructure through construction of small / medium rainwater harvesting structures, which will increase the irrigated area.

ii. Coverage of farmers under PMFBY is low, which needs to be increased. Awareness also needs to be created amongst the farmers about importance of Crop Insurance.

iii. There is need to promote diversification to avoid mono-cropping of paddy, which otherwise can decline production over a period.

iv. Sufficient awareness needs to be created among the farmers about crop loans available at very low rates. Use of SMS services alongwith market information / weather advisory may be considered.

v. There is need to make APMCs operative so that farmers need not sell the produce below MSP in open market to traders.

vi. There is need to promote Farmers Producer Organisation to promote collective farming and marketing.

Banks:

i. The banks may take efforts to increase the coverage of crop loans by financing new farmers, particularly SF/MF, Tenant farmers, Share croppers, etc., presently not coming under the ambit of the banking system. The credit requirements of this segment may be considered by organising them into Joint Liability Groups (JLGs) / Bhumiheen Kisan, Farmers Clubs, Gat Sheti, etc.

ii. There are many commercial bank branches having no KCC accounts. The bankers need to reach out the farmers to extend crop loans.

iii. Crop loans may also be popularised through Financial Literacy Awareness Programmes (FLAPs) and through Financial Literacy Centres (FLCs) opened by banks.

2.1.1.6 Other related matter

i. The interest subvention scheme of Government of India and State Government is being implemented in the district. Interest Subvention (IS) @ 3% and 2% has been given by GoI to banks to enable them to extend crop loans upto ₹3 lakh @ 7% interest. In addition to GoI interest subvention scheme, Government of Maharashtra is also extending interest subvention to banks @1% to enable them to provide crop loan at interest of 6% per annum. It also extends interest rebate to farmers on prompt repayment as follows - farmers availing crop loan upto ₹3.00 lakh will get 3% interest subvention on prompt repayment. Effectively, under both the schemes, in Maharashtra, the prompt repaying farmers get crop loan upto ₹3 lakh at 0% interest rate.

ii. PMFBY is available to farmers at very low rates of premium, which would be maximum up to 1.5% for Rabi and up to 2% for Kharif for Food crops, Pulses and Oilseeds and up to 5% for Horticulture / Commercial Crops. In Palghar district in Kharif, Paddy, Nagli and Urad are covered under PMFBY. This scheme would provide insurance cover for all stages of the crop cycle including post-harvest risks in specified instances.

2.1.2 Water Resources

2.1.2.1. Introduction

i. Minor irrigation (MI) is categorised into two groups depending on the source of water: a) Irrigation through Ground water exploitation by constructing MI structures and b) Surface water irrigation by lift irrigation scheme. Besides, efficient irrigation systems like Drip and Sprinkler as also water saving devices like lining of channels, underground pipelines have also been included under MI as they help in increasing the area under irrigation.

ii. The average annual rainfall of Palghar district is 2567 mm, which is on very high side compared with the State average of 1151 mm. However, due to undulating terrain and hard rock geological formation, run-off is very high and after November-December majority of area experiences water shortage. Majority of the cultivable land in the district is rainfed. The net irrigated area of the district is estimated at 19,200 ha (17.25% of NSA).

iii. As per GSDA assessment for the district, all the 8 talukas have been categorised as 'Safe' for groundwater development. As per report 'Dynamic Groundwater Resources Assessment of India – 2017' the Stage of Ground Water Extraction in the district was 21.53% indicating good scope for groundwater extraction.

iv. As per DSA, 2018, the district has 1 Major, 1 Medium and 22 Minor irrigation projects. Apart from this, 34 Lift Irrigation Schemes are also available in the district. There are 2412 irrigation wells in the district mostly concentrated in Vasai, Palghar, Talasari and Dahanu talukas. In Mokhada and Northern part of Jawahar taluka, with hard rock exposed on the ground, the success rate of the bore wells is less than 30%. The important irrigation projects in the district are Surya in Vikramgad and Vandri in Palghar taluka. Surya Major Irrigation Project is likely to be completed by 2024. Under PMKSY, since an area of 2580 has been brought under irrigation through water conservation and water harvesting. Further, an area of 494.65 ha has been brought under drip irrigation under PMKSY.

v. There are 18,989 electric pump-set connections given in the district. There are 181 applications pending for new electricity connection of agricultural pumps. Further, 41 applications are pending for solar irrigation pumps with Agriculture Department. During the year, 2020-21, 10 solar pumps were installed under the scheme. There is scope financing solar pumps since there are areas where electricity supply is not available. In the district, 473 diesel pump-sets are used for irrigation of agricultural land in the district. There is also scope for commissioning Lift Irrigation (LI) schemes on check dams constructed on major Nalas.

vi. The ground level credit flow under water resources in the district during the last three years was ₹13.29 crore in 2018-19, ₹10.42 crore in 2019-20 and ₹11.07 crore in 2020-21. Average credit flow for past three years was ₹11.59 crore.

2.1.2.2. Infrastructure and Linkage support available, planned and gap

i. The stage of development of ground water is 21.53%, indicating very less of ground water is being extracted leaving huge scope for further development. All the talukas are categorised as 'Safe', there is good scope for further groundwater development.

ii. Due to inadequate infrastructure for energisation of pump sets, farmers are opting for diesel pump sets. However, as compared to electric pump sets, irrigation by diesel pump sets is costlier and it affects the viability of projects. There are 181 applications pending with MSEDCL for new connections as of March 2021.

2.1.2.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

Keeping in view the above, the credit potential is estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Dug Wells / New Wells	No.	1.20	320	384.00	345.60
2	Bore Wells	No.	0.38	340	129.20	116.28
3	IP Set Electric	No.	0.40	465	186.00	167.40

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
4	Drip-P&H (2.5m x 2.5m)	ha	0.60	257	154.20	138.78
5	Drip Set - Vegetables (0.75 m x 0.75 m)	ha	1.10	280	308.00	277.20
6	Lift Irrigation	No.	14.00	34	476.00	428.40
7	Sprinkler Set	ha	0.40	280	112.00	100.80
8	Deepening / Renovation Of Well	No.	0.45	153	68.85	61.97
9	Pipeline (1000 m unit)	No.	1.55	255	395.25	355.73
10	Farm Ponds (Plastic Lined)	No.	2.00	195	390.00	351.00
Total						**2343.16**

The block-wise /activity-wise projections are given in Annexure- I.

2.1.2.4 Critical Interventions required to make definitive impact

Ongoing Surya major irrigation project may be completed on priority so that more area comes under irrigation.

2.1.2.5 Suggested Action Points State Government

State Government

i. Rainwater harvesting in lined farm ponds for irrigation may be promoted. Harvesting of water in ponds / tanks is the only measures available for water storage as there is no scope for water storage in the ground due to hard rock formation in the district.

ii. Focus on micro irrigation to be given for vegetables and horticulture crops and at least 50 % of fields need to be brought under micro irrigation.

iii. There are few dams having adequate water for irrigation, however, in the absence of power, farmers are unable to lift the water for irrigation. There is need to expedite energisation of irrigation pump sets as irrigation through diesel pump sets is not economically viable to the farmers.

iv. Desilting of small and medium reservoirs may be taken up to increase storage capacity of the reservoirs. MNREGS funds may be used for the labour component.

Banks

i. Encourage micro irrigation systems like drip/sprinkler especially in cash crops like, vegetables, fruits, and flowers.

ii. Banks to encourage construction of water harvesting structures such as poly-sheet lined farm ponds, cement water tanks, etc. considering limited success of bore wells / open wells in the district.

2.1.2.6 Other related matter

i. Government is implementing various programmes like Special Component Plan, Tribal Sub-Plan (in specified talukas and villages), other Tribal Sub-Plan (in the areas not covered under Tribal Sub-Plan), etc., wherein financial assistance, in the form of subsidies, is provided to SF/MF and SC/ST farmers for new wells, pump sets and diesel pump-sets.

ii. Under PMKSY, the pattern of assistance payable to the beneficiary under the micro irrigation scheme will be 55% for small and marginal farmers and 45% for other, subject to ceiling of 5 Ha land holding.

iii. Govt. of Maharashtra has targeted deployment of 1,00,000 Off-Grid Solar Powered Agricultural pumps in phase wise manner under "Mukhyamantri Saur Krushi Pump Yojana" within 03 years vide GR dated 1st Jan 2019. Under the scheme, farmers not having electricity connection for irrigation will be eligible. Farmers will get subsidy upto 95% under the scheme.

2.1.3 Farm Mechanisation

2.1.3.1 Introduction

i. Farm mechanisation is essential to accelerate the growth of both production and productivity. Farm mechanization not only saves time and labour, cuts down crop production costs, reduces post-harvest losses but also promotes sustainable use of natural resources through machine assisted resource-conservation farming such as raised-bed planting, precision farming, drip or sprinkler irrigation. Besides facilitating and ensuring timeliness, thoroughness and cost effectiveness of agricultural operations, it also contributes to improving the quality of life of rural work force and farm families.

ii. In Palghar district about 78.83% of farmers have land holding of less than 2 ha and these farmers cannot afford to own tractor or power tillers. Such farmers can make use of farm machinery on custom hiring basis.

iii. Owing to the undulating/hilly terrain in the district, power tillers are preferred over tractors. However, there is good demand for power tillers in the district. The district has 1541 tractors, 5777 power tillers, 113 puddlers, 24,700 threshers. The major source of farm power in the district is draft animals which constitute about 38% of available farm power while power tiller and tractors contribute 32% and 30% respectively (power contributed by labour is excluded for calculation). The government is promoting use of power tiller by providing subsidy for it.

iv. The ground level credit flow for farm mechanisation during the last three years was ₹23.29 crore in 2018-19, ₹15.69 crore in 2019-20 and ₹19.38 crore in 2020-21. Average credit flow for past three years was ₹19.45 crore.

2.1.3.2 Infrastructure and Linkage support available, planned and gap

i. All farm implements of reputed brands like tractors, threshers, etc. are available with dealers in the district / nearby district.

ii. The spares and replaceable and service facilities are available in Palghar, Dahanu, Vasai and Wada talukas, while in other talukas, servicing centres are not available.

iii. There are diesel pump stations along national and state highways all over the district.

2.1.3.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The potential for the sector is estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Tractors	No	7.50	104	780.00	702.00
2	Power tillers	No	3.25	470	1527.50	1374.75
3	Agri Implements	No	0.70	700	490.00	441.00
4	Paddy Transplanter	No	0.90	88	79.20	71.28
Total						**2589.03**

The block-wise /activity-wise projections are given in Annexure- I.

2.1.3.4 Critical Interventions required to make definitive impact

Adequate infrastructure is available in the district for promotion of farm mechanisation.

2.1.3.5 Suggested Action Points

State Govt.

i. Special training programs for repair of small machinery may be organised for unemployed youth so that repair services are available to farmers near them.

ii. There is a need to design and develop new animal-drawn implements to increase utilization of animals and new animal-drawn implements / improvement of existing implements for the use in the hilly areas.

iii. To solve the problems of mechanization of smaller holdings, the following possibilities can be explored:

- Cooperative management of farm machinery;
- Financing of second hand tractors to small farmers;
- Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings;
- Devising smaller machinery suitable for small farms, which constitutes vast majority of farmers, but the machinery has to be effective and less costly.

Banks:

i. Banks may also finance power tillers on priority to individuals and groups.

ii. Service units need to be financed.

iii. Agri-Business Centres may be encouraged so that the tractors and other farm equipments would be available to the farmers on rental basis.

2.1.3.6 Other related matter

i. Under Sub-Mission on Farm Mechanization, various farm machineries such as power tillers, tractor and tractor-operated implements, rotavators, farm equipment banks, etc. are provided on subsidy of 50%.

ii. Under Agri-Clinic Agri- Business Centre, a subsidy of 44% to SC/ST and women and 36% to others is available for various farm machinery for starting Custom Hiring Centres.

2.1.4 Plantation and Horticulture including Sericulture

2.1.4.1 Introduction

i. Horticulture is gaining importance in the district, as it fetches good price and income to farmers. Palghar district has agro-climatic conditions suitable for taking up horticulture activities in a big way. Variety of fruit crops like mango, sapota, cashew nut, coconut, etc.; vegetable crops like capsicum, drumstick, brinjal, tomato, etc.; floriculture crops like jasmine, marigold, rose, etc.; and spices like chili, ginger, turmeric are grown in the district. Betel vines are also grown along the coastline in the district.

ii. While Dahanu, Talasari and Palghar talukas are famous for Sapota and mango, Vasai and Palghar talukas are famous for banana. Sapota grown in Dahanu and adjoining talukas have Geographical Indicator (GI) of 'Dahanu Sapota' and it is being exported on a large scale. Similarly, special banana of smaller size grown in Vasai is famous as Velchi kela. Not larger than a human finger, rounder and thicker, the Velchi commands a good price in Mumbai and its suburbs. Cashew nut is being grown in Jawhar, Vikramgad and Mokhada talukas. Similarly, vegetables are grown in the district on a large scale in Palghar, Dahanu, Wada, Vikramgad and Talasari talukas. Though Vasai taluka is traditionally famous for floriculture, the activity is picking up in tribal talukas like Vikramgad, Mokhada and Jawhar also particularly for Jasmine cultivation.

iii. As per Horticulture Area Production Information System (HAPIS), GoI, the total area under Plantation and Horticulture (excl. Vegetables) in the district in 2020-21 was 22,672 ha. This comprise of fruits – 17,282 ha, plantation – 5090 ha and flowers – 300.4 ha. Under fruits major area is under Mango – 12,277 ha and Sapota – 4453 ha. Under plantation major area is under cashew – 3460 ha and coconut 1630 ha. While under flowers, major area is covered by jasmine- 199 ha and 96 ha by marigold. Area under vegetables in the district was 4409 ha covered by green chili 1893 ha, okra – 395 and other vegetables like capsicum, cucumber, tomato, brinjal, etc.

iv. It is observed that the area under horticulture in the district is increasing. In last four years it is increased by 10,471 ha (excl. vegetables). The increase in mainly in fruits and plantation crops.

v. The ground level credit flow for Plantation & Horticulture activities in the district during the last three years was ₹ 15.03 crores in 2018-19, ₹10.09 crore in 2019-20, and ₹12.47 crore in 2020-21. Average credit flow for past three years was ₹12.53 crore.

2.1.4.2 Infrastructure and Linkage support available, planned and gap

i. Planting material is adequately available in the district through government and private nurseries and nurseries from adjoining districts in Konkan region. However, tissue culture nursery would have advantage in the district.

ii. Major fruits and vegetables market with handling capacity of 5000 MT per day is located in Vashi. Flowers can be sold in Dadar and Nasik markets.

iii. In Talasari taluka, DIC has sanctioned common facility centre for Sapota processing under Cluster Scheme. This will benefit Sapota farmers from Dahanu and Talasari tehsils.

iv. Government of India has launched an ambitious program to form and nurture 10,000 FPO in the country in next 5 years starting. This will give boost the collectivisation model of development in the district. In 2020-21, 2 cluster of Chili crop area selected one each from Talasari and Dahanu talukas .The implementation of the scheme is in progress.

2.1.4.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The potential for the sector is estimated as given in the following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Cashew	ha	0.94	305	286.09	257.48
2	Mango	ha	1.57	695	1091.15	982.04
3	Sapota	ha	1.28	400	512.00	460.80
4	Guava	ha	1.08	105	113.40	102.06
5	Floriculture -Jasmin (5 guntha) Polyhouse	No.	1.00	230	230.00	207.00
6	Floriculture -Rose (5 guntha) Polyhouse	No.	6.50	16	104.00	93.60
7	Floriculture -Carnation (5 guntha) Polyhouse	No.	7.00	15	105.00	94.50
8	Floriculture - Gerbera(5 guntha) Polyhouse	No.	6.25	15	93.75	84.38
9	Vegetable poly-house (5 guntha)	No.	5.50	16	88.00	79.20
10	Drum Stick	ha	0.65	16	10.40	9.36
11	Coconut	ha	0.65	65	42.25	38.03
12	Nursery	No.	2.00	32	64.00	57.60
13	Sericulture	ha	0.55	37	20.35	18.32
14	Betel leaves - 5 Guntha	No.	0.50	30	15.00	13.50
Total						**2497.85**

The block-wise /activity-wise projections are given in Annexure- I.

2.1.4.4 Critical Interventions required to make definitive impact

i. Lack of irrigation facility is the major constraint in developing horticulture in the district. Scheme for farm ponds for irrigation of horticultural crops may be promoted. Surface water harvesting for irrigation may be promoted by way of line farm ponds.

ii. Lack of road connectivity and transport facilities in interior talukas like Jawhar, Mokhada and Vikramgad are major constraints in practicing horticulture in these areas. Regular transport service from remote area will enable farmers to transport horticultural produce easily.

2.1.4.5 Suggested action points:

State Government

iii. Major constraint for horticulture in the district is availability of water for irrigation. There is a need to create water resources and promote drip irrigation in order to boost horticulture in the district.

iv. Another constraint in horticulture is huge fluctuation in prices of horticultural produce. There is a need to promote more number of farmers' producer organisation for collective marketing of horticultural produce.

Banks:

i. Banks should promote this activity by providing adequate and timely credit to entrepreneurs.

ii. Weather Based Crop Insurance may be given wide publicity and farmers may be motivated to opt for the scheme.

iii. Banks may extend credit to value chain to FPOs of fruits and vegetables growers.

2.1.4.6 Other related matter

i. Mission for Integrated Development of Horticulture (MIDH) is a Centrally Sponsored Scheme for the holistic growth of the horticulture sector covering fruits, vegetables, root & tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo. It adopts an end-to-end holistic approach covering pre-production, production, post-harvest management, processing and marketing to assure appropriate returns to growers/producers. Subsidy to the extent of 50% is available under the scheme.

ii. Spices are taken as intercrop in coconut plantation and horticulture crops on farm bunds of rice fields under MNREGS for beneficiaries with an area of 0.10 to 10 ha. Coconut Development Board is promoting coconut production by forming Producer Organisations in the district.

iii. Weather based horticulture insurance under Weather Based Crop Insurance Scheme is being implemented in the district. Mango, Cashew and Banana crops are covered under the insurance.

iv. Promotion of Kitchen Garden in Tribal Districts: The scheme is being implemented in 14 tribal districts including Palghar, which have been facing the problem of malnutrition. The scheme aims at providing a balanced diet, rich in vitamin A & C and other essential minerals like iron & other nutrients, by promoting plantation of fruit trees and vegetables in the backyards of the tribal's residence.

2.1.5 Forestry and Waste Land Development

2.1.5.1 Introduction

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

In the State of Maharashtra, the Forest Cover is 50,778 sq.km. (16.50 % of GA) and Total Forest area (2019) is 61,579 sq. km. (20.01% of GA). Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

2.1.5.1.1 Agroforestry

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

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

2.1.5.1.2 Agroforestry Systems

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

<table>
<tr><th colspan="4">Agro-Forestry Systems</th></tr>
<tr><th colspan="2">Structural Basis</th><th colspan="2">Functional basis</th></tr>
<tr><th>Nature of Components</th><th>Arrangement of Components</th><th>Productive Function</th><th>Protective Function</th></tr>
<tr><td>Agri-Silvicultural Systems</td><td rowspan="2">Spatial Arrangement</td><td>Timber, Fodder & Fuel wood</td><td>Wind Breaks & Shelterbelts</td></tr>
<tr><td>Silvi-Pastoral Systems</td><td>Food, Fiber & Shelter</td><td>Soil Conservation</td></tr>
<tr><td>Agro-Silvi-Pastoral Systems</td><td>Temporal Arrangement</td><td>Non Timber Forest Produce</td><td>Soil Improvement</td></tr>
</table>

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

2.1.5.1.3 Agroforestry in Palghar district

i. As per DSA, 2015, 35.06% of geographical area i.e. 1,87,588 ha in the district is covered under forests. The district has cultivable wasteland of 18,646 ha and current fallow land is 14,445 ha. Famers can take up forestry activity in the wasteland, which protects the soil as also provide, additional income from the produce.

ii. The ground level credit flow for forestry and wasteland development in last three years was Nil.

2.1.5.2 Infrastructure and Linkage support available, planned and gap

i. The district has good number of nurseries, promoted by the Social Forestry Department, Forest Development Corporation and Forest Department. These nurseries are located at Wada, Palghar and Jawhar talukas, besides a few private nurseries also available in the district.

ii. Marketing of forest produce like timber, firewood, bamboo, etc., is undertaken by private traders as well as Government agencies.

iii. Acceptability of forestry as an investment activity is constrained by various factors such as long gestation period of tree species, poor market linkages and poor response of the bankers, etc. However, with planned, coordinated and synchronized efforts by agencies concerned, the sector can be developed.

2.1.5.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The potential for the sector is estimated as under.

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Agro Forestry (Acacia, Subabul, Neem)	ha	0.80	240	192.00	153.60
2	Farm Forestry (Teak, Shisham)	ha	0.50	210	105.00	84.00
3	Wasteland development (Soil and Water Conservation measures)	ha	0.25	85	21.25	17.00
					Total	**254.60**

The block-wise /activity-wise projections are given in Annexure- I.

2.1.5.4 Critical Interventions required to make definitive impact

The current position of forestry interventions is satisfactory in the district.

2.1.5.5. Suggested action Points:

State Government

i. In highly degraded areas, commercial forestry cannot alone bring the required level of economic development. State Government may integrate commercial forestry with other resource developmental programs like animal husbandry, agricultural practices under agro-horti-silvi-pastoral models, etc.

Banks

i. Banks may finance farm forestry activity to develop wasteland as also for additional income to the farmers.

ii. Banks may finance for development of forest nurseries.

2.1.5.6. Other related matter

i. '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.

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

2.1.6 Animal Husbandry–Dairy Development

2.1.6.1 Introduction

i. Dairy farming is one of the major subsidiary activities in the district, providing employment opportunities to the rural poor. As per Integrate Sample Survey 2017-18, the milk production during 2017-18 was 1,33,420 MT. The per capita availability of milk per day in the district was 121.34 gm as against the State average of 243 gm per day and recommended intake of 250 -300 gm per day. Thus, there is a good scope for increasing the milk production in the district. Of the total milk production, 4% comes from crossbred cows, 23% from indigenous/ non-descript cows, 69% from buffaloes and 4% from goats.

ii. Palghar district offers a good potential for production of milk and its products because of its proximity to the metro cities like Mumbai and Thane, which have vast market potential.

iii. As per the 20th Livestock Census, 2019, there were 2,30,319 indigenous cattle and 8,085 CB animals. The district also had 70,233 buffaloes. Dangi cattle, Murrah, Jafarabadi and Surti breeds of buffaloes are found in the district. More than 9 lakh litres of milk comes from outside district for processing and packaging which is supplied to Palghar district, Mumbai and Thane cities. This indicates huge demand for milk and milk products in Palghar and nearby metros.

iv. The ground level credit flow for dairy activities during the last three years was ₹5.54 crores in 2018-19, ₹4.24 crore in 2019-20 and ₹4.61 crore in 2020-21. Average credit flow for the sector was ₹4.80 crore.

2.1.6.2 Infrastructure and Linkage support available, planned and gap

i. Animal Husbandry Department provides health and breeding services as also capacity building of farmers, while Dairy Development Department takes care of marketing of milk and milk products on its own as well as in collaboration with cooperatives and private players.

ii. The district has two nearby cattle markets one at Saralgaon and the other at Kalyan in Thane district. In addition to this, milch cattle are also available at Loni and Ghodegaon in Ahmednagar district, and at Goregaon & Govandi in Mumbai. High yielding milch breeds of cattle and buffaloes are also brought from Gujarat, Rajasthan and Haryana States.

iii. There is elaborate infrastructure for animal health and breeding in the district with 3 veterinary Hospitals, 41 Veterinary Dispensaries, 1 Mobile dispensary centre, 88 AI Centres, 16 KVS sub-centres. However, there is no Diagnostic lab for animals and further 25-30 AI centres are needed.

iv. As per DSA, 2018, there are 40 registered dairy cooperative societies in the district with 560 members (average 14 members per society). One Milk Union is also functioning in the district. Daily milk collection was 18,100 l. Efforts may be made to strengthen milk societies by creating awareness about the benefits of having a vibrant cooperative dairy sector.

v. In the district, green fodder is available from grazing land / pastures of 41,410 ha, wastelands of 18,646 ha and forest area and crop residues. Main dry fodder source is crop residues and grass. Huge amount of surplus fodder is supplied to *tabelas* in Mumbai.

2.1.6.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The potential for credit is estimated as indicated in the table below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Cross Breed Cows (2-Animal Unit)	No.	1.33	160	212.80	191.52
2	Graded Buffaloes (2 Animal Unit)	No.	1.54	600	924.00	831.60
3	Calf Rearing (Heifer) -20 Animals Unit	No.	9.70	11	106.70	96.03
4	Mini Dairy Unit (10 Animals)	No.	7.00	175	1225.00	1102.50
5	Veterinary Clinic	No.	2.50	21	52.50	47.25
6	Bulk Milk Coolers (5000 l)	No.	10.00	16	160.00	144.00
7	Indigenous Cows	No.	0.51	270	137.70	123.93
8	Working capital for dairy farming (10 Animal Unit)	No.	1.28	1175	1504.00	1504.00
					Total	**4040.83**

The block wise / activity wise projections are given in Annexure I.

2.1.6.4 Critical Interventions required to make definitive impact

Road connectivity and regular transport for transporting milk from remote area is major constraint in developing dairy in tribal part of the district. If bulk milk coolers are promoted at cluster points by major dairies like Amul Dairy then tribal farmers can benefit by delivering milk at nearby collection centers.

2.1.6.5 Suggested action points

State Government

i. Arrangements may be made for promotion of livestock breeding and calf rearing.

ii. Strengthening and modernization of infrastructure in selected livestock markets to act as model centres for procuring livestock.

iii. To improve quality and also to encourage clean and hygienic milk production, schemes like bulk milk coolers, automatic milk collection units, and community milking parlours could be encouraged involving large size functional societies and private entrepreneurs.

Banks

i. Banks may provide working capital loan to the dairy activity under KCC scheme, wherein interest subvention is also available.

ii. Banks may support setting up commercial dairy units through tie-up with Corporates, Cooperatives, etc.

iii. Private veterinary clinics and dispensaries could be financed under the scheme of Agri-clinics and Agribusiness Centres (ACABC) through institutional finance involving unemployed veterinarians.

2.1.6.6 Other related matter

i. Subsidy schemes of Animal Husbandry Department of State Government- For all, crossbred cow and buffalo purchase 50% subsidy is provided by the department.

2.1.7 Animal Husbandry–Poultry

2.1.7.1 Introduction

i. Poultry farming can be taken on a commercial basis and also as rural backyard unit. It provides supplementary income to the underemployed rural poor besides providing nutritional security Poultry business is an important activity in the district due to its proximity to cities like Mumbai and Thane. The district has emerged as an important centre for contract broiler farming. M/S Venkateshwara Hatcheries Ltd., Premium Chick Feeds Pvt. Ltd, Suguna Hatcheries and Premium Hatcheries & Farms Pvt. Ltd are the major integrators involved in contract broiler farming. The Poultry population as per 19th Livestock Census 2012 in the district was: Fowls- 9,22,211, Ducks - 7,455, Turkeys -202, Quails – 7000, Other poultry birds-582 (Total Backyard Poultry-9,37,450). Poultry Farm & Hatcheries Birds- Layer-19,203, Broiler- 10,97,092, Emu-1725, Others-556 (Total Poultry Farm & Hatcheries Birds -11,18,576). Total Poultry (Backyard + Poultry farm) - 20,56,026 (Published figures of 20th Livestock Census are not available yet).

ii. As per Integrate Sample Survey 2017-18, the annual egg production of the Palghar district during the year 2017-18 was 242.24 lakh numbers. The activities that are of relevance to the district are layer & broiler farms and dressing units.

iii. The ground level credit flow for dairy activities during the last three years was ₹120.83 crores in 2018-19, ₹91.37 crore in 2019-20 and ₹104.24 crore in 2020-21. Average credit flow for the sector was ₹104.48 crore.

2.1.7.2 Infrastructure and Linkage support available, planned and gap

i. Infrastructure and other support services, required for promoting poultry farming, are adequately available. Day-old chicks of both layers (egg) and broilers (meat) type are available locally as also from the hatcheries located in nearby districts.

ii. Technical guidance and support is also available in the district from the office of the District Animal Husbandry Officer.

iii. Medicines and vaccines are available locally.

iv. There are no organised markets, and farmers have to depend upon middlemen and traders.

v. Although, poultry feed is easily available at all the taluka level headquarters, there is sufficient scope for establishing more feed manufacturing units within the district.

2.1.7.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The potential is estimated as indicated in the table below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Commercial Broiler (2000 birds unit)	No.	4.48	215	963.20	866.88
2	Commercial Layer unit (2000 birds Unit)	No.	8.00	31	248.00	223.20
3	Feed Plant (1 Ton / hr)	No.	18.00	5	90.00	81.00
4	Broiler Retail Dressing Units	No.	5.00	22	110.00	99.00
5	Backyard poultry (100 Desi Birds)	No.	0.15	1700	255.00	229.50

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
6	Working capital for Broiler farming (5000 Birds Unit)	No.	3.86	115	443.90	443.90
7	Working capital for Layer farming (5000 Birds Unit)	No.	2.82	4	11.28	11.28
8	Working capital for Backyard Poultry (100 Birds Unit)	No.	0.06	440	24.82	24.82
					Total	**1979.58**

The block-wise / activity-wise projections are given in Annexure I.

2.1.7.4 Critical Interventions required to make definitive impact

Present facilities available in the district are adequate for promotion of poultry in the district.

2.1.7.5 Suggested Action Points

State Government

i. Government may take initiative for promotion of backyard poultry in tribal areas.

ii. Backyard poultry using Low Input Technology (LIT) birds involving units of 50 birds may be promoted through SHGs. Suitable training may be provided to the beneficiaries.

iii. Insurance for poultry birds may be extended to secure farmers risk.

Banks

i. Banks may provide credit for contract farmers i.e. small broiler growers for making capital investments such as sheds, equipment etc. in coordination with already existing and profit making corporate agencies, poultry integrators and also encourage schemes for processing and marketing of poultry products.

ii. Banks may provide working capital loan to the poultry activity under KCC scheme wherein interest subvention is also available.

2.1.7.6 Other related matter

i. Subsidy schemes of State Animal Husbandry Department: 100 Day Old Chicks Distribution, SCP (Special Component Programme) Feed Supply with 75% Subsidy.

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

2.1.8.1 Introduction

i. In Palghar district, goat rearing is a popular allied activity. The district has large forest and pastureland to support rearing of goats. There is a substantial demand for goat's meat locally as well as in nearby cities like Mumbai and Thane. However, this activity is still not being taken up on commercial lines. As per 20th Livestock Census 2020, the district had 1,13,538 goats, 2843 sheep & 1559 pigs. Pig rearing is picking up slowly in the district owing to demand in Mumbai.

ii. The ground level credit flow for sheep/ goat/ piggery activities during the last three years was ₹60.35 crores in 2018-19, ₹41.93 crore in 2019-20 and ₹51.96 crore in 2020-21. Average credit flow for the sector was ₹51.41 crore.

2.1.8.2 Infrastructure and Linkage support available, planned and gap

i. There is no livestock market in the district. Two nearby livestock markets one at Saralgaon and the other at Kalyan are situated in nearby Thane district. However, livestock farmers are mostly buying animals from Gujarat and Punjab.

ii. As discussed in earlier chapter, there is elaborate infrastructure for animal health and breeding in the district with 3 veterinary Hospitals, 42 Veterinary Dispensaries, 1 Mobile dispensary centre, 88 AI Centres, 16 KVS sub-centres.

iii. The district has one slaughterhouse in the district, and two slaughterhouses in nearby Thane district are available.

iv. Green fodder is available from wastelands and forest area in the district. Main dry fodder source is crop residues.

2.1.8.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The estimates of potential for credit are as indicated in the table below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Commercial Goat rearing (50+2 animal unit)	No.	3.12	150	468.00	421.20
2	Pig Rearing (3+1 animal unit)	No.	0.70	66	46.20	41.58
3	Goat farming Mini unit (10+1)	No.	0.89	931	828.59	745.73
4	Breeding farm (100+5)	No.	10.00	8	80.00	72.00
5	Working Capital for Goat Farming(10+1 unit)	No.	0.73	1200	876.00	876.00
					Total	**2156.51**

The block wise / activity wise projections are given in Annexure I.

2.1.8.4 Critical Interventions required to make definitive impact

There is no organised livestock market in the district for sale of animals by farmers this leads to exploitation of farmers by traders. Therefore, there is a need to establish weekly cattle markets are select places so that transactions take place transparently and farmers benefit.

2.1.8.5. Suggested action points

State government

i. Government may set up a breeding farm in the district for supply of good quality bucks to the farmers.

ii. Animal Husbandry Department may encourage enterprising unemployed youths in the rural areas, especially the tribals, to take up stall-fed goat rearing activities in selected pockets of the district so as to create a demonstrative effect about benefits of this activity.

iii. There is a good demand for pork in Mumbai region as well as potential for export. AH department may promote commercial piggery through selected farmers with institutional finance.

Banks

i. Banks may finance comprehensive value chain projects in goat rearing which would ensure activities from sourcing of raw material upto marketing and export of livestock / processed meat.

2.1.8.6 Other related matter

i. Working capital finance under KCC with interest subvention is available to the goat farmers which may be promoted in a big way to promote the sector.

2.1.9 Fisheries

2.1.9.1 Introduction

Palghar district offers opportunities for commercially propagating all types of fishery activities viz., marine, inland water and brackish water fisheries. As per the data available in Statistical Department for Palghar district, the status of fisheries activities is as under:

Marine Fisheries: Palghar district has coastline of 85 km. The production of marine fisheries was 72,845 MT. There were 1744 boats operating along the coast of which 1510 are mechanized boats. Maharashtra's biggest fishing centre, Satpati, is located around 8 kilometres from Palghar railway station. Majority of the fishery products are exported from the district. There are 24 fish landing centres in the district to handle the fish catch.

Inland Fisheries: The potential resources of inland fisheries are in the form of village ponds, waterlogged areas, reservoirs, irrigation tanks and rivers, etc. The district has one major and one medium reservoirs viz. Surya and Wandri. Besides, there are few seasonal/perennial rivers viz. Ulhas, Vaitarna, Barvi, Dahreja, Surya, Tansa, Pinjal and Kalu. There were 161 water bodies covering total water spread area of 3761 hectares of which 2630 ha is under fisheries. Total production was 1751 MT during 2018-19.

The ground level credit flow for sector during last three years was ₹ 2.88 lakh in 2018-19 and Nil in 2019-20 and 2020-21.

2.1.9.2 Infrastructure and Linkage support available, planned and gap

i. There are 24 fish landing centres for marine fishing vessels. Total number of Marine Fishermen's Cooperative Societies are 43 with 31,542 members. There are 16 Inland Fisherman Cooperative Societies with 721 total members for inland areas.

ii. The only Government hatchery in the district is located at Dapcheri, with Water Spread Area (WSA) of 2.36 ha and capacity of producing 5 crore spawns a year. Its capacity can be enhanced to ensure adequate supply of fish seed in the district. There is a need to have at least two more fish seed farms.

iii. Two Government training centres located at Satpati and Vasai are taking care of the training needs for fisheries, including navigation, engine maintenance, net repairs/mending, use of modern fishing equipment/technology, etc. Similarly, two training centres, one each of FFDA and BFDA at Dapchari and Palghar respectively, are engaged in providing training for inland fisheries and brackish water fisheries.

iv. The landing centres need basic amenities for fish handling, cold chain and processing, boat repair and maintenance, bunkering and fresh water supply.

v. There are 21 ice factories and 36 cold storages in undivided Thane district. These plants are operating at maximum capacity utilisation. There is a need to expand and strengthen preservation and processing facilities.

vi. There are four boat building and repair centres at Satpati, Vasai, Arnala, Naigaon in the district.

vii. Mumbai being an important hub of ornamental fish breeding and export, there is very good scope of promoting this sector. Due to its proximity to Mumbai, the district has good potential for this activity.

2.1.9.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The estimated potential for credit is indicated in following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
A	**Inland Fisheries**					
1	Fish pond/Tank new units	ha	2.25	78	175.50	157.95
2	Renovation of existing ponds	ha	1.90	48	91.20	82.08
3	Country Boats	No.	2.00	8	16.00	14.40
4	Brackish Water Prawn Culture	ha	4.75	60	285.00	256.50
5	Fresh Water Prawn Culture	ha	4.50	57	256.50	230.85
6	Ornamental Fisheries	No.	23.50	1	23.50	21.15
7	Seed hatcheries / Nurseries	No.	6.00	2	12.00	10.80
8	Working Capital- Inland Fisheries	ha	1.15	460	529.00	529.00
B	**Marine Fisheries**					
1	Mechanised Boats	No.	25.00	15	375.00	337.50
2	Units for value added products	No.	4.50	20	90.00	81.00
3	Nets, Tech. upgradation, etc.	No.	2.80	70	196.00	176.40
4	Ice factories (200 MT)	No.	15.00	6	90.00	81.00
5	Cold Storages (100 MT)	No.	10.00	14	140.00	126.00
6	Working Capital - Brackish water fisheries / Marnie Fisheries	No.	1.55	45	69.75	69.75
7	Working Capital - Gil net / dol net fisheries Non-mechanised boats	No.	0.25	45	11.25	11.25
8	Working Capital - Gil net / dol net fisheries Mechanised boats	No.	1.50	300	450.00	450.00
Total						**2635.63**

The block-wise /activity-wise projections are given in Annexure- I.

2.1.9.4 Critical Interventions required to make definitive impact

Fisherman societies may be supported by banks with finance under KCC to obtain contracts of ponds for fishery activity.

2.1.9.5 Suggested action points

State Government

i. Considerable potential exists for tapping the huge raw material base of low value fish for processing and value addition. This would not only create business and employment opportunities for the coastal communities but also improve the viability of marine fishing operation.

ii. Ornamental fishery may be popularised by the Government and encouraged by the banking system.

iii. Fisheries may be promoted in the lined farm ponds constructed under various government schemes.

Banks

i. Banks may provide working capital loans to the fisheries cooperative societies and fisherman on a large scale under KCC scheme.

ii. Banks may provide term loans for establishment of ice factories. Further, the term loans may be provided for expansion of ice factories.

2.1.9.6 Other related matter

i. Government of India has setup Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for financing fisheries infrastructure projects. Under the scheme, Government of India is providing interest subvention for lending at lower interest rates to the borrowers, nodal loaning agencies are NABARD, National Cooperatives Development Corporation (NCDC) and all scheduled Banks. FIDF would provide concessional finance to State Governments / UTs and State entities, cooperatives, individuals and entrepreneurs etc., for taking up of the identified investment activities of fisheries development. Under FIDF, loan lending will be over a period of five years from 2018-19 to 2022-23 and maximum repayment will be over a period of 12 years inclusive of moratorium of two years on repayment of principal.

2.1.10 Farm Credit – Others

2.1.10.1 Introduction

In addition to the activities mentioned in the previous chapters, there is potential for financing other activities such as financing for bullocks and bullock carts, etc. in the district. Farmers in villages continue to use bullocks and bullock carts for agricultural operations and transportation of agricultural produce. This is mainly due to its suitability for small land holdings as also suitability for hilly terrain where farm machineries cannot be used. Although, most of the carts in the district are made of wood and have an average capacity of 6 to 8 quintals, tyre carts and steel carts are also popular. As per Livestock Census 2019, 1,18,093 bullocks & he-buffaloes are used as work animals in agriculture and related activities in the district.

2.1.10.2 Infrastructure and Linkage support available, planned and gap

i. The health care facilities for bullocks are available through a network of veterinary centres and dispensaries.

ii. Cart manufacturing units are available in adequate numbers in the district.

iii. Cattle markets are available at Kalyan and Saralgaon in Thane district.

2.1.10.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The credit potentials for other activities are estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Bullocks	No.	0.55	1000	550.00	495.00
2	Bullock Carts	No.	0.30	500	150.00	135.00
					Total	**630.00**

The block wise / activity wise projections are given in Annexure I.

2.1.10.4 Critical Interventions required to make definitive impact

Present facilities available in the district are adequate to promote the sector.

2.1.10.5 Suggested Action Points

Banks may finance bullocks and bullock carts activity to small and marginal farmers.

2.1.11 Integrated Farming Systems for sustainable income and climate resilience

2.1.11.1 Introduction

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

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

The advantages of IFS are indicated below:

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

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

2.1.11.2 Policy Support/Models

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

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

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

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

2.1.11.3 Issues and Suggestions

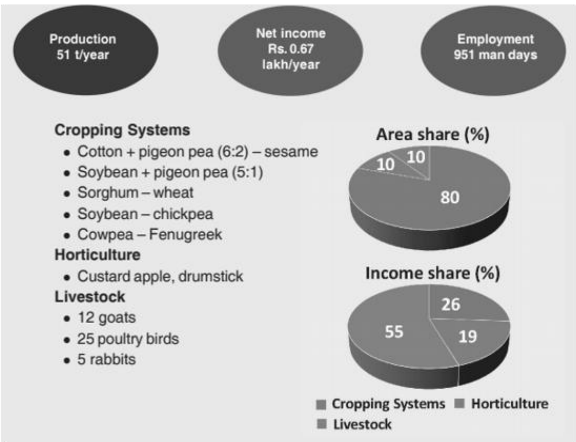
i) Finance for various components of IFS simultaneously and parallel is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.

ii) Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach.

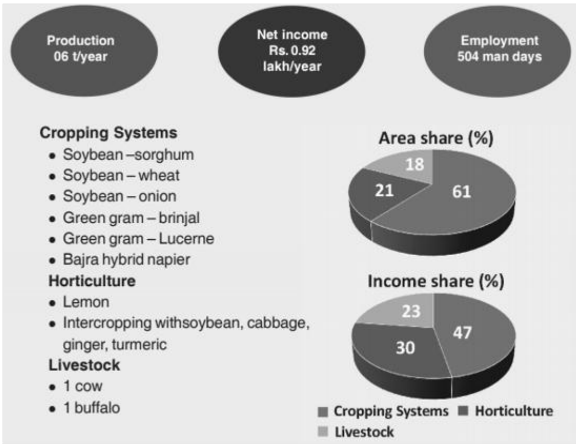
iii) Banks may explore possibility of financing IFS models in cluster mode.

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

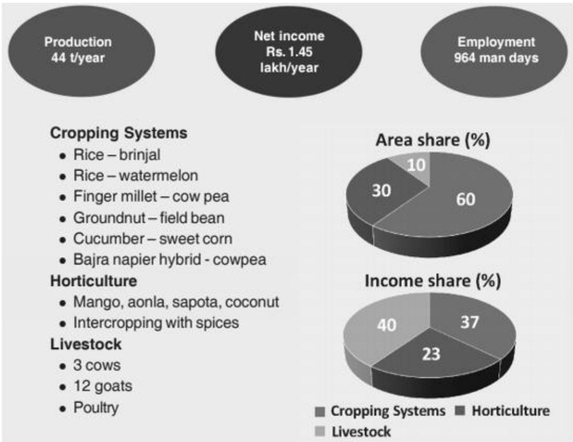
Goat + crop IFS (1 ha) for rainfed areas



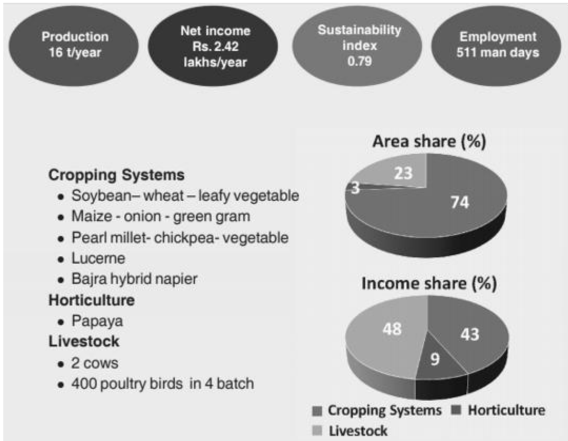
Crop + dairy IFS (1 ha) for Marathwada region



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



Crop + livestock IFS (1 ha) for sustainable income



2.1.11.5 Integrated Farming Systems in the district

Under National Mission on Sustainable Agriculture, government is promoting 1. Dairy based farming system (Cows + Mixed farming + Fodder, Buffalo + Mixed farming + Fodder Cow / buffalo + dairy) and 2. Small ruminant (Poultry / duckery + Mixed Farming Poultry / duckery + Fishery + Mixed / Farming).

***

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Introduction

i. There is significant growth in agriculture production and productivity over the years. However, producers / farmers continue to face hurdles in realising reasonable returns for their produce. Inadequate infrastructure for post-harvest services like cleaning, grading, sorting, storage and marketing of their surplus produce inter alia, is the hurdle of the farming community. The farmers, therefore, need a well-developed infrastructure / adequate captive storage capacity of their own at the village, or facilities available for hiring in the rural areas to cater to the post-harvest requirement of production and marketable surplus of various farm produce so that wastage and deterioration are avoided and their credit needs also are met with, so that they are not compelled to sell their produce in distress.

ii. According to agriculture department, there are 35 rural godowns having capacity of 17,075 MT and 3 cold storages with capacity of 5502 MT. Data on private godowns is not available. There are three Agriculture Produce Marketing Committees (APMCs) markets. However, only one APMC at Vasai is active. There are also 9 sub-market yards under the control of APMCs. In addition, there are 20 primary markets / mandis in the district. The agriculture produce is also sold in nearby Mumbai market also.

iii. The district has 23 Marketing Societies with 2524 members, however, only two societies are active. These societies also provide advance amount payable within a year to the farmers to carry out farm operations. The advance amount is adjusted against the produce sold to the society.

iv. As per State Government norms, storage space for 20% of agricultural produce and 30% of the fertilizer consumption is required to be created. Considering the average annual food grain production of around 1,65,804 MT and the fertilizer consumption of 18,836 MT, the district needs storage capacity of 38,811 MT. Keeping in view the present available storage capacity of 17,075 MT, an additional storage capacity of 21,736 MT is to be created to meet the present requirement.

v. Further, the district has sizable area under horticultural crops and dairy, poultry and fishery activities are taken up in a big way in the district. This indicates the potential for establishing cold storages and cold chain in the district.

vi. The ground level credit flow for the sector during last three years was ₹24.90 crores in 2018-19, ₹16.83 crore in 2019-20 and ₹20.77 crore in 2020-21. Average credit flow for the sector was ₹20.84 crore.

2.2.1.2 Infrastructure and Linkage support available, planned and gap

i. All the necessary infrastructure and support required for construction of godowns / cold storage such as technical experts like civil / agricultural engineers / extension officials for creating awareness and guidance, building materials, skilled manpower for construction of scientific storage facilities, skilled manpower for warehousing and agricultural marketing, transport facilities for agricultural produce etc., is available in the district

ii. The district does not have a single godown accredited by WRDA to enable farmers to avail pledge loan against Negotiable Warehouse Receipts (NWR).

2.2.1.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The estimated credit potential is given in following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Godown (200 MT)	MT	10.000	110	1100.00	990.00
2	Market Yards	No.	100.00	8	800.00	480.00
3	Cold storage (500 MT)	No.	50.00	19	950.00	570.00
4	Cold chain (refer van, bulk milk cooler, etc.)	No.	35.00	21	735.00	441.00
Total						2481.00

The block wise / activity wise projections are given in Annexure I.

2.2.1.4 Critical Interventions required to make definitive impact

WRDA compliant accredited godowns may be promoted so that farmers can avail marketing credit under KCC based on Negotiable Warehouse Receipts (NWR) issued by accredited godowns.

2.2.1.5 Suggested Action points

State government

i. There is a need to operationalise APMC markets so that farmers can sell their produce in the APMC markets at MSP.

ii. The godowns may be accredited for issue of Negotiable Warehouse Receipts (NWRs) and pledge financing.

iii. The godown at the PACS level may be strengthened / modernized. The storage at the Producers level may be increased through Farmers Producers Organisation.

Banks

i. DCCB may finance term loans to PACS / LAMPS for construction of godowns for the benefit of its members.

ii. Banks may encourage warehouse accreditation and pledge finance for the farmers.

2.2.1.6 Other related matter

Central Sector Scheme-Agriculture Infrastructure Fund has been approved in July 2020. The scheme shall provide a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through interest subvention and financial support. Under the scheme, Rupees One Lakh Crore will be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups, Aggregation Infrastructure Providers and Central/State agency or Local Body sponsored Public Private Partnership Project. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of seven years. Further, credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹ 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of Department of Agriculture, Cooperation & Farmers Welfare (DACFW). The duration of the Scheme shall be from FY2020 to FY2029 (10 years).

2.2.2 Land Development, Soil Conservation, and watershed Development

2.2.2.1. Introduction

i. Palghar district falls under very high rainfall zone with an average annual rainfall of 2567 mm. Due to undulating topography and hard rock formation, surface runoff is very high. Further, despite very high rainfall the area under irrigation is negligible. Therefore, there is need for soil and water conservation measures. Due to land erosion and use of chemicals there is need to promote organic farming for preventing land degradation.

ii. According to agriculture department, 2,83,399 ha is yet to be treated with soil and water conservation measures. Further, there is 11,000 ha salt affected land in the coastal talukas like Vasai, Dahanu and Palghar and also in the talukas adjoining the creeks.

iii. Polythene mulching is becoming popular in the district, particularly for vegetable cultivation, which helps to save water, controls weeds in the crop and increases production.

iv. The Central Government offers 25% subsidy to farmers for small projects on organic farming under Paramparagat Krishi Vikas Yojana.

v. The ground level credit flow for the sector during last three years was ₹ 18.29 crores in 2018-19, ₹12.32 crore in 2019-20 and ₹15.23 crore in 2020-21. Average credit flow for the sector was ₹15.28 crore.

2.2.2.2 Infrastructure and Linkage support available, planned and gap

i. Adequate infrastructure and support services are available in the district for promoting watershed based development activities.

ii. NABARD had provided finance to the State Government under RIDF for Kharland Development.

2.2.2.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The credit potential for land development sector has been estimated as under:

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Land levelling	No	0.35	1050	367.50	275.63
2	Soil & water conservation measures	No	0.30	460	138.00	69.00
3	Vermi compost	No	0.40	270	108.00	81.00
4	Farm pond (unlined)	No	1.50	235	352.50	176.25
5	Organic farming	No	0.80	675	540.00	405.00
6	Polythene mulching	No	0.20	255	51.00	38.25
					Total	**1045.13**

The block-wise /activity-wise are given in Annexure- I.

2.2.2.4. Critical Interventions required to make definitive impact

In order to conserve soil and promote healthy soil zero budget natural farming may be promoted. Farmers may be educated to use land as per land capability classification.

2.2.2.5. Suggested action points:

State Government:

i. Awareness on Organic Farming techniques, Integrated Nutrient Management and Integrated Pest Management may be created to reduce use of chemicals in agriculture. Further, there is ready market for organic produce in Mumbai / Thane.

ii. Programmes for popularization of Micro Irrigation Systems may be undertaken for small and marginal farmers, JLGs, women farmers, SHGs, etc. to promote water conservation.

Banks:

i. There is a need to create awareness among farmers about the availability of institutional credit for various land development activities.

ii. Tie-up arrangements with bank finance may be made under the scheme where subsidy is available from the departments for Land Development activities.

iii. Banks may provide financial assistance to farmers benefited under the Kharland Development projects.

2.2.2.6. Other related matter

i. The Central Government offers 25% subsidy to farmers for small projects on organic farming under Paramparagat Krishi Vikas Yojana.

2.2.3 Agricultural Infrastructure – Others

2.2.3.1 Introduction:

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

2.2.3.2 Current status / credit flow / recent policies, interventions

a) Agri. bio-technology & Tissue culture: Biotechnology is modern technology that encompasses techniques such as molecular biology, plant tissue culture, animal tissue culture, microbial and enzyme biotechnology, agri-biotechnology and genetic engineering for developing better plant varieties, superior livestock, quality seed production, process and product development. Use of bio-fertilizers, bio-pesticide, rhizobium biotechnology and bio-control agents are traditional processes to replace use of chemicals by natural components. Tissue culture can be used to improve productivity of planting material through enhanced availability of stock with desired traits. Micro propagation is one of the important contributions of Plant Tissue Culture to commercial plant propagation and has vast significance. Tissue culture can ensure disease free planting material and will enable uniform quality and high productivity. In the district cultivation of tissue culture banana is gaining importance.

The district has congenial climate for horticulture. Many fruit crops like Sapota, Cashew, Mango and Banana are grown in the district on a large scale and there is further demand due to area expansion under these crops. If tissue culture disease free saplings are produced in the district, there is ready market for it.

b) Seed Production: Seed is a critical determinant in increasing the agricultural production. The performance and efficiency of other inputs depends on the quality of seed. Certified/quality seed plays an important role in achieving higher yields. Hence, supply of quality seed to the farmers is one of the most important interventions to increase the production and productivity of any crop. Every year about 2613.9 MT of seed is being used in the district. The Seed Village Programme can ensure supply of quality seed to the farmers in time at their places at affordable prices besides ensuring quick multiplication of new seed varieties in a shorter time in that taluka based on the crop situation. Compact area approach needs to be followed under this scheme.

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

2.2.3.2 Infrastructure and Linkage support available, planned and gap

i. Mahyco Seed Company has tie up arrangement with the farmers in the district for production of Paddy seed. They are providing technical support to the farmers and procuring the seed from them.

ii. Agriculture Department is promoting vermi-compost by providing subsidy and propagating extensive use of bio-fertilizer to increase their efficiency and to reduce the use of chemical fertilizers.

iii. During the year 2020-21, department of agriculture has estimated a demand of 22,031 quintals of paddy seed. Department is also making efforts to increase Seed Replacement Ratio in the district.

2.2.3.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The details of activity-wise projection for credit are as given below:

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Tissue Culture Lab	No.	100.00	2	200.00	150.00
2	Seed production plots / expansion units / seed banks	No.	0.75	110	82.50	74.25
3	Bio-pesticides / fertilizer units	No.	23.00	5	115.00	86.25
					Total	**310.50**

The block-wise /activity-wise projections are given in Annexure- I.

2.2.3.4 Critical Interventions required to make definitive impact

Agricultural graduates are eligible for subsidy under Agri Clinic Agribusiness centre for establishment of tissue culture lab, seed production and manufacturing units of bio-fertilisers and bio-pesticides.

2.2.3.5 Suggested Action Points

b. Suggested Action Points

State Government

i. Farmer's Cooperatives, exclusively for promotion of organic farming which can also act as business platform for the farmers may be promoted.

ii. Seed processing units - A few seed processing plants in a few selected villages where Seed Village scheme is under implementation would help in enhancing supply of certified seeds.

iii. Involving NGOs - There is a need to create awareness on use of bio-fertilizers at taluka and Village levels by utilizing the services of Village/community organisations like Farmers Clubs / NGOs.

Banks

i. Banks to encourage Farmers' Clubs / PACS / SHGs to take up production of quality compost/ vermicomposting, organic seeds/ planting materials and plant protection materials.

ii. Bankers may extend credit to seed processing, vermicomposting units and bio-fertilizer unit.

2.2.3.6 Other related matter

i. Agricultural graduates are eligible for subsidy under Agri Clinic Agribusiness centre for establishment of tissue culture lab, seed production and manufacturing units of bio-fertilisers and bio-pesticides.

ii. Government of India through Paramparagat Krishi Vikas Yojna (PKVY), emphasised enhancement of the organic farming and assisted the farmers for organic farming.

2.3 Agriculture – Ancillary Activities

An ancillary activity is a supporting activity undertaken within the agriculture and allied sector in order to create the conditions within which the principal or secondary activities can be carried out; ancillary activities generally produce services that are commonly found as inputs into almost any kind of productive activity. Post-Harvest technology and management of produce plays a crucial role in value addition to agriculture and allied sectors and the same has been identified as a thrust area. The ancillary activities may increase commercialisation of agriculture, reduction of wastage of produce and enhance earnings.

2.3.1 Food and Agro Processing

2.3.1.1 Introduction

i. As per the revised priority sector guidelines of RBI, loans for food and agro processing up to an aggregate sanctioned limit of ₹100 crore per borrower from banking system shall be classified under agriculture-ancillary activities.

ii. The district has congenial climate for growing variety of fruits and vegetables and nearby cities of Mumbai and Thane have large urban population with high purchasing power. As per Horticulture Area Production Information System (HAPIS), GoI, the total area under Plantation and Horticulture (excl. Vegetables) in the district in 2020-21 was 22,672 ha. This comprise of fruits – 17,282 ha, plantation – 5090 ha and flowers – 300.4 ha. Under fruits major area is under Mango – 12,277 ha and Sapota – 4453 ha. Under plantation major area is under cashew – 3460 ha and coconut 1630 ha, while under flowers major area is covered by jasmine- 199 ha and 96 ha under marigold. Area under vegetables in the district was 4409 ha covered majorly by green chili 1893 ha, okra – 395 and other vegetables like capsicum, cucumber, tomato, brinjal, etc.

iii. About 60% produce of mango is marketed as table fruit and 40% is sold to canning industries. In case of cashew entire produce is available for processing. Coconut is used for consumption purpose and is sold in local market and also in Vashi market. Despite having abundant raw material for agro-processing there are not much processing plants for processing food-grain as well as horticulture produce.

iv. In the district, it is estimated that there is surplus of 33,066 MT foodgrains and pulses, 22,265 MT fruits, 38,433 MT milk and 29,838 MT marine products available for processing. There is no estimate for vegetables available for processing.

2.3.1.2. Infrastructure and Linkage support available, planned and gap

i. DIC is promoting a Common Facility Centre for Sapota in Dahanu taluka. The centre will have processing and storage facility for Sapota and its processed products.

ii. About 9 lakh litres of milk is being processed daily in the district, most of which comes from adjoining district / state. There is further scope for milk processing in the district.

2.3.1.3. Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
(a)	**Working Capital**					
1	Rice Mills	No	10.00	63	630.00	472.50
2	Extracting aromatic / Medicinal / Edible Oils	No	2.70	4	10.80	8.10
3	Processing of Spices/Pickle	No	3.00	26	78.00	58.50
4	Bakery Products	No	2.50	48	120.00	90.00

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
(b)	**Term Loan**					
5	Rice Mills with sorting	No.	65.00	7	455.00	341.25
6	Processing of Spices/Pickle	No.	9.50	4	38.00	28.50
7	Extracting aromatic / Medicinal / Edible Oils	No.	9.00	26	234.00	175.50
8	Fruit/vegetable processing	No	15.00	28	420.00	315.00
9	Milk processing	No	13.20	28	369.60	277.20
					Total	**1766.55**

The block-wise / activity-wise projections are given in Annexure- I.

2.3.1.4 Critical Interventions required to make definitive impact

Adequate infrastructure and support services are available in the district to promote food processing.

2.3.1.5 Suggested action points:

State Government

i. Promoting Farmer Producer Organisations to act as a link between the farmers and the processing industry.

Banks

i. SHGs may be encouraged to take up micro enterprises like pickle making, tomato soup, banana wafers, making, etc. on a cluster basis so that the raw material available can be used for value addition.

2.3.1.6 Other related matter

iii. Under MIDH, Credit linked assistance @35% of investment in plant and machinery (maximum of ₹5.00 lakh) is provided for setting up post-harvest infrastructure like packing and grading hall, precooking & cold storage, refrigerated vans and private markets to promote employment generation and improve post-harvest utilisation of horticulture crops.

iv. Pradhan Mantri Kisan SAMPADA Yojana: For development of Agro –marine processing and development of agro processing clusters, the captioned scheme is being implemented by Ministry of Food Processing Industries (MoFPI). It is a comprehensive package to create modern infrastructure with efficient supply chain management from farm gate to retail outlet. It will boost the growth of food processing sector and help in providing better returns to farmers result in doubling of farmers' income, creating huge employment opportunities in rural areas. The following schemes will be implemented under PM Kisan SAMPADA Yojana:
   a. Mega Food Parks
   b. Integrated Cold Chain and Value Addition Infrastructure
   c. Creation/ Expansion of Food Processing/Preservation Capacities (Unit Scheme)
   d. Infrastructure for Agro-processing Clusters
   e. Creation of Backward and Forward Linkages
   f. Food Safety and Quality Assurance Infrastructure
   g. Human Resources and Institutions

v. PM Formalisation of Micro food processing Enterprises: With a view to providing financial, technical and business support for upgradation of existing micro food processing enterprises, the Ministry of Food Processing Industries (MoFPI) has launched an all India "Centrally Sponsored PM Formalisation of Micro food processing Enterprises (PM FME) scheme" to be implemented over a period of five years from 2020-21 to 2024-25 with an outlay of ₹ 10,000 crore.

Existing Individual micro food processing units desirous of upgradation of their unit can avail credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of ₹10 lakh per unit. Seed capital @ ₹ 40,000/- per SHG member would be provided for working capital and purchase of small tools. FPOs/ SHGs/ producer cooperatives would be provided credit linked grant of 35% for capital investment along the value chain. Support would be provided through credit linked grant @ 35% for development of common infrastructure including common processing facility, lab, warehouse, cold storage, packaging and incubation center through FPOs/SHGs/cooperatives or state owned agencies or private enterprise to use by micro units in the cluster. Support for marketing & branding would be provided to develop brands for micro units and groups with 50% grant at State or regional level which could benefit large number of micro units in clusters.

2.3.2 Agriculture Ancillary Activities – Others

2.3.2.1 Introduction

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

i. Loans up to ₹5.00 crore to co-operative societies of farmers for marketing of the produce of members.

ii. Loans for setting up of Agri-clinics and Agribusiness Centres.

iii. Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system.

iv. 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.

v. Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in paragraph 8.6 of the RBI circular on priority sector lending upto ₹10 lakh per borrower.

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

a. Agri-clinic / Agri Business Centres (ACABC)

NABARD had circulated detailed guidelines to the Banks on ACABC scheme vide circular No.145/ICD-35 /2011, dated 2 August 2011. The objectives of the scheme are to supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agri-entrepreneur, local needs and affordability of target group of farmers, support agricultural development and create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses.

b. Loans to Farmer Producer Organisations (FPOs): There are 3 FPOs in Mokhada, Jawhar and Dahanu talukas promoted by NABARD. These FPOs are being provided with training and capacity building for a period of 3 years with grant support. A Producer Organisation Promoting Institution typically an NGO help the FPOs to make them self-reliant. Apart from this there is credit guarantee and equity support from Small Farmer Agribusiness Consortium (SFAC). ATMA has promoted 14 FPOs and 100 farmers' interest groups in the district which can be considered for bank loans to implement their Business Plans. Government of India has launched an ambitious program to form and nurture 10,000 FPO in the country in next 5 years starting. This will give boost the collectivisation model of development in the district. So far, 2 FPOs are being promoted under the scheme, one each in Talasari and Jawhar taluka.

NABARD has promoted NABSanrakshan Trustee Company Private Limited to act as a Trustee Company to manage various credit guarantee funds. This will enable several credit guarantee schemes to be implemented independently under each Trust with arm's length distance from each other as separate entities. It will also provide credit guarantee for loans to FPOs.

c. Loans to PACS/ FSS/ LAMPS

Primary Agricultural Cooperative Credit Societies (PACS) undertake a wide variety of operations such as lending, inputs sales, consumer goods sales, farm produce purchase and processing and deposits collections. Following the implementation of Vaidyanathan Committee reforms PACS, are eligible to avail of credit facility from any financial institution other than the apex institution to which these are affiliated.

Farmer's Service Society (FSS) is the sole agency for all developmental needs of weaker sections, either directly or by special arrangements with other agencies.

Large Sized Adivasi Multi-purpose Co-operative Societies (LAMPS) were set up in the tribal areas with the specific objectives; (a) to provide all types of credit, i.e., short, medium and long term loans including consumption loan (b) technical guidance for intensification and modernization of agriculture, and (c) arrangements for the package of services including supply of consumer goods marketing of agricultural goods including forest as well as other subsidiary. There are 119 LAMPS in undivided Thane district. These can be identified and linked to the Banks for credit especially in view of the clientele which mainly consist of weaker sections.

d. Loans to MFIs for on-lending to agriculture

As far as credit to agriculture is concerned, many households do not have access to formal credit sources due to reasons such as unavailability of clear land records, share cropping systems, etc. To extend the outreach of credit to farm households, RBI has made the loans to MFIs for on-lending eligible as priority sector in its guidelines dated 04/09/20. The district provides good scope for lending by MFIs to agriculture.

e. Loans to Fisheries Societies: There are 59 fishermen cooperative societies of marine and inland fisherman with total membership of 32,263 in the district. There is good scope for financing these societies for various fisheries activities like Fish pond/ tank new units, Renovation of existing ponds, others (working capital, nets, etc.), brackish water prawn culture, fresh water prawn culture, mechanised boats, units for value added products, nets, technology upgradation, etc. There is interest subvention scheme for working capital loan finance to fisheries activities through KCC on the lines of crop loan.

2.3.2.2 Infrastructure and Linkage support available, planned and gap

Adequate infrastructure and support services are available in the district for setting up Agri-Clinic and Agri-Business centres (ACABC).

2.3.2.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

(Rs. lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Loan to PACS	No.	50.00	18	900.00	810.00
2	Loan to MFI	No.	50.00	17	850.00	765.00
3	ACABC finance	No.	20.00	11	220.00	198.00
4	Loans to Producers' organisations	No.	10.00	11	110.00	99.00
					Total	**1872.00**

The block-wise /activity-wise projections are given in Annexure- I.

2.3.2.4 Critical Interventions required to make definitive impact

PACS / societies are not aware about availability of finance from other sources like commercial banks. An awareness need to be created among them to promote PACS into multi service cooperatives. Many banks lacks policy for loans to producer organisations, an awareness needs to be crated among bankers to support FPOs.

2.3.2.5 Suggested action points:

State Government:

District administration / extension department of the State Government may build up a data base of the trained unemployed graduates / diploma holders in agriculture and veterinary science as also allied fields and give them adequate exposure for setting up ACABCs in the district.

Banks:

Banks may come forward and finance the Micro Finance Institutions (MFIs) operating in the district, for on-lending purposes. This may further add to the outreach of formal credit delivery system into the deeper areas where banks have been unable to cater to the demand of funds for small and tiny Income Generating Activities (IGA).

2.3.2.6 Other related matter

Subsidy is available for unemployed agricultural graduates for setting up of ACABC units. Equity support and credit guarantee is available to Farmer Producer Companies from Small Farmer Agribusiness Consortium.

Chapter 3 : Credit Potential for Micro, Small and Medium Enterprises (MSME)

Majority of people living in rural areas draw their livelihood from agriculture and allied sectors. However, the growth of other sectors such as manufacturing and services is also necessary to sustain the balanced development of the economy. Development of MSME helps in capital formation, growth of entrepreneurship among local people, reduced migration and ensures inclusive growth.

Post Covid-19, Government has taken a number of initiatives under 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 ₹ 50 Crore to Start-ups, NBFC-MFIs and other MFIs (societies, trusts, etc.) will also be classified as PSL by banks, as per the revised priority sector guidelines issued by RBI on 4th September 2020.

Critical Interventions and Suggested Action Points:

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

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

MSME in Palghar district

Palghar is one of the most industrially developed districts in the State and this fact, coupled with a developed infrastructure, proximity to huge market, excellent communication facilities, etc. has made this district an ideal place to initiate rural Non Form Sector (NFS) development interventions. As per the data of Ministry of MSME GoI in Palghar district, there were 53,057 Micro, 5961 Small & 289 Medium Enterprises (total 59,307), this makes district stand at 7th number in terms of total number of MSMEs. These units are engaged in production of engineering products, food products, metals, plastic, chemical, textiles, leather goods, etc. Major investment is concentrated in Dahanu, Palghar, Vasai, Wada and Talasari talukas. Remaining 3 talukas viz. Mokhada, Jawhar, Vikramgad are less industrialised.

The ground level credit flow under the sector during the last three years was ₹712.80 crores in 2018-

19, ₹1300.16 crore in 2019-20 and ₹770.24 crore in 2020-21. Average credit flow for the sector was ₹927.73 crore. It is pertinent to mention that financing is also done from branches outside the district and majority of the factories having their corporate offices located in Mumbai where loan is sanctioned. This amount is not reflecting in the GLC.

3.3 Infrastructure and Linkage support available, planned and gap

i. The district has good network of roads in 6 blocks where MSMEs are already operating. Western railway line passes through 4 talukas of the district, while Mumbai-Ahmedabad highway passes through 4 talukas. Bullet train, Mumbai – Baroda highway and Mumbai-Delhi Railway freight corridors are major connectivity projects proposed in the district. There is good network of state highways as well. However, interior blocks of Jawhar and Mokhada and some areas of Wada, Talasari and Vikramgad talukas do not have adequate road connectivity for setting up industrial units.

ii. Electricity and water supply is available in the district. Skilled manpower is not available locally; however skilled labour from outside states mostly UP, Bihar, Rajasthan and Madhya Pradesh are available.

iii. Although MIDC plots are not readily available for new units, cooperative industrial estates, industrial NA plots are easily available. Administrative setup for granting various permissions is present.

iv. ITIs and private industrial and vocational training institutes are also available in the district. Bank of Maharashtra has set up a Rural Self-Employment Training Institute in Thane city to cater to the training needs of educated unemployed youth of the Thane and Palghar districts, to make them market-ready for undertaking employment-generating activities.

3.4 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The credit potential the MSME sector is estimated in the following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit Cost	Physical Units	TFO	Bank Loan
A	**Term loan**				
a	**Manufacturing Sector Enterprises**				
	Micro Enterprises	50.00	48	2400.00	1800.00
	Small Enterprises	400.00	8	3200.00	2400.00
	Medium Enterprises	2000.00	4	8000.00	6000.00
	Subtotal - a			**13600.00**	**10200.00**
b	**Service Sector Enterprises**				
	Micro Enterprises	40.00	48	1920.00	1440.00
	Small Enterprises	300.00	11	3300.00	2475.00
	Medium Enterprises	1500.00	4	6000.00	4500.00
	Subtotal - b			**11220.00**	**8415.00**
	Total Term Loan			**24820.00**	**18615.00**
B	**Working Capital**				
a	**Manufacturing Sector Enterprises**				
	Micro Enterprises	10.00	720	7200.00	5400.00
	Small Enterprises	80.00	165	13200.00	9900.00
	Medium Enterprises	400.00	60	24000.00	18000.00
	Subtotal - a			**44400.00**	**33300.00**
b	**Service Sector Enterprises**				
	Micro Enterprises	10.00	1440	14400.00	10800.00
	Small Enterprises	80.00	330	26400.00	19800.00

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit Cost	Physical Units	TFO	Bank Loan
	Medium Enterprises	400.00	120	48000.00	36000.00
	Subtotal - b			**88800.00**	**66600.00**
	Total Working Capital			**133200.00**	**99900.00**
			Total	**158020.00**	**118515.00**

Note: Service sector also includes Transport, Loans to Self-employed professionals and retail / small business. This was previously shown as part of OPS. Taking into account the past trends in credit flow to the sector, availability of large number of industrial units in the districts and implementation of Make in India, MUDRA, Stand Up India, Start Up India and Skill India programmes, it is expected that the credit flow in MSME will grow substantially. The block-wise /activity-wise projections are given in Annexure.

3.5 Critical Interventions required to make definitive impact

Adequate infrastructure and support services are available in the district to promote MSME.

3.6 Suggested Action Points

State Government

i. Number of important offices such as Pollution Control Board, Industrial safety and health, Electric Inspector, Labour commissioner, labour court, etc. are not yet set up in the district. This is hindering growth of industry in the district.

ii. Road connectivity, lack of entrepreneurship skills and awareness are the major factors for lack of industrialization in some parts of the district. There is a need to provide local skilled manpower for the factories in the district.

iii. Presently, skilled labour is coming from outside the state and local labour is mostly unskilled. Therefore, there is a need to train the local labour so that they can become skilled and get gainful employment.

iv. There is also scope for promotion of off-farm producer organisation of tribal products.

Banks

i. There is a need for greater focus by the banking sector to meet the credit needs of this sector. The Banking Sector may make use of the Swarozgar Credit Card Scheme and Artisan Credit Card Scheme for meeting the credit needs of the borrower in a hassle free and flexible manner.

ii. Banks need to positively consider cases under Stand up India and MURDRA.

3.7 Other related matter

i. GoI has also announced to make the country a manufacturing hub through 'Skill India' and 'Make in India' programme. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth / development and funding needs of the micro unit beneficiary / entrepreneur and also provide a reference point for the next phase of graduation / growth to look forward to: Shishu: covering loans upto ₹50,000/-, Kishor: covering loans above ₹50,000/- and upto ₹5 lakh, Tarun: covering loans above ₹5 lakh to ₹10 lakh. The cumulative progress as on 31/03/2021 was 15,750 cases with total sanctioned amount of ₹135.35 crores.

ii. Under Prime Minister Employment Generation Programme (PMEGP), maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector, it is ₹10 lakhs. Categories of Beneficiary's Rate of subsidy under PMEGP (of project cost) Area (location of project/unit) General category 15% (Urban), 25% (Rural), Special 25%(Urban), 35%

(Rural) (including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.). The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.

iii. Under Chief Minister Employment Guarantee Programme (CMEGP) Scheme funding of projects upto ₹50 lakh for manufacturing activities and upto ₹10 lakh for service sector is provided. Under the scheme a margin money support upto 35% is provided. During the year 2020-21 total 42 cases were sanctioned under the scheme.

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Chapter 4 : Credit Potential for Export Credit, Education and Housing

4.1 Export Credit

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

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

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

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

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

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

NABARD has sanctioned grant assistance of ₹38.04 lakh to Mahratta Chamber of Commerce, Industries and Agriculture (MCCIA) in March 2021 for setting up of Agriculture Export Facilitation Centre (AEFC) at Pune, which is a 'one-stop-shop' for exporters.
The objectives of the AEFC are: a. Capacity building of Agri-food exporting and processing entrepreneurs; b. To be a knowledge centre and disseminate need-based information to all concerned to guide, accelerate the export and processing activities in the state; c. To provide instant service, guidance required by exporters exporting farmers; and d. To organize need-based training courses in different export-related issues.

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

E. Critical Interventions and Suggested Action Points

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

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

4.1.2 Exports in Palghar district

Exports play an important role in a country's economy. A healthy balance between foreign trade and exchange reserves to maintain the country's export growth should be the constant endeavour. Exports also have a correlation with the prevailing industrial environment with quality standards, competitive pricing and attractive packaging playing key roles. Exports are a national priority for government and private sectors, which is recognized by all. Further, reliance on export of raw material accompanied by import of finished goods can be counter-productive and has detrimental effects on the economy. Therefore, the 'Make in India' campaign of the GOI which aims to improve self-reliance and establish brand 'India' image assumes importance. India, with a large and diverse agriculture, is among the world's leading producers of rice, wheat, milk, sugarcane, fruits and vegetables.

The district provides export opportunities for the following key industrial products:

- Machinery, machine tools and parts except electrical machinery together with the iron and steel industry and metal products
- Food processing industries like grain mill products, Bakery products, Cocoa, Chocolate and Sugar Confectionery, Salt, ice, slaughtering, preparation and preservation of meat, dairy products, canning and preservation of fruits and vegetables, canning, preserving and processing of fish
- Wood products like plywood and veneer, wooden boxes, barrels, bamboo, cane baskets, bobbins, industrial fixtures, cork & cork products
- Sophisticated industries such as manufacture of prime movers, boilers, refrigerators, machine tools, computing and accounting machinery, industrial machinery for food and textile industries, machinery for chemicals, paper and cement industries.

Pre-shipment and post shipment Export Credit is largely regulated through directives/guidelines issued by RBI, DGFT & FEDAI and followed by the banks and presently being extended finance at concessional rates with flexibility in financing norms.

Financial support to exporters up to 90% of FOB (Free On Board) value of exports are provided by most of the banks based on the instruction of government to boost exports. Some of the banks extend financial support of 100% export value, with a concessional interest rate fixed by government from time to time.

4.1.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

Credit potential under the sector is given in the following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Export Credit for various commodities	No.	100.00	28	2800.00	2520.00
					Total	**2520.00**

Block-wise / activity-wise potential given in Annexure I

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.
GoI 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 GoI. 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), RCSM tuition fees scholarship scheme etc.

Action Points

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

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

4.2.1 Education in Palghar district

Literacy is basic indicator 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. Literacy is an important input in overall development of individuals enabling them to comprehend their social and cultural environment better and respond to it appropriately. Higher levels of education lead to awareness and contributes in improvement of economic and social conditions. It acts as a catalyst for social upliftment enhancing the returns on investment made in almost every aspect of development, be it population control, health, hygiene, environmental degradation control, employment of weaker sections of the society.

After introduction of the education scheme, new modifications have been incorporated in the scheme that now includes: Loans to individuals for educational purposes including vocational courses up to ₹10.00 lakh, irrespective of the sanctioned amount, will be considered as eligible for priority sector and do not include loans granted to educational institutions.

As per 2011 census, the total population of Palghar district was 29.90 lakh. The literacy rate is 77.04% in the district, in rural area it is 64.30% and in urban area it is 88.31%. As per 2011 census, the total population of Palghar district was 29.90 lakh. The literacy rate was 44%. As per DSA 2018, there are

56 colleges having 46,418 students (male – 27,543 and female – 18,875) in Palghar district. In addition, there are 7 engineering diploma colleges with total student capacity of 1974 and 5 engineering Degree Colleges with total student capacity of 2430. Further, there is one Diploma College for medical education. Taking into account the size and population of the district the infrastructure for education and health is found to be inadequate.

The ground level credit flow under the sector during the last three years was ₹ 70.62 crores in 2018-19 and ₹55.08 crores in 2019-20 and ₹48.64 crore in 2020-21. Average credit flow for the sector was ₹58.11 crore.

4.2.2 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The credit potentials for education are estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Education Loans	No.	10.00	980	9800.00	8820.00
					Total	**8820.00**

4.3 Housing

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

As per the RBI guidelines on Priority Sector Lending, updated on 11 June 2021, Bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:
a. Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively.
b. Loans up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit as prescribed above.
c. Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.
d. Bank loans for affordable housing projects using at least 50% of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m.
e. Bank loans to HFCs (approved by NHB for their refinance) for on-lending, up to ₹20 lakh for individual borrowers, for purchase/construction/ reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to conditions specified.
f. Outstanding deposits with NHB on account of priority sector shortfall.

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

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

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

4.3.1 Housing in Palghar district

Owing to Mumbai and Thane's limitations to absorb more number of people, adjacent Palghar district with its 1 Municipal Corporation and 3 Municipal Councils has good potential for housing activity. Major places on western railway line viz. Vasai, Nalasopara, Virar, Vaitarna, Saphale, Palghar, Boisar and Dahanu are in huge demand for Housing construction in the district.

The ground level credit flow under the sector during the last three years was ₹ 194.88 crores in 2018-19, ₹149.37 crore in 2019-20 and ₹145.93 crore in 2020-21. With RBI increasing limits of housing loans limits under Priority Sector, there will be huge increase in lending to housing sector.

4.3.2 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The credit potentials for housing are estimated as under:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Housing loan for new houses (Metro)	No.	45.00	600	27000.00	20250.00
2	Housing loan for new houses (others)	No.	30.00	1900	57000.00	42750.00
3	House repairs (Metro)	No.	10.00	300	3000.00	2250.00
4	House repairs (Others)	No.	6.00	1950	11700.00	8775.00
					Total	**74025.00**

The block wise/activity wise projections are given in Annexure I.

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Chapter 5 : Infrastructure support

5.1 Infrastructure Support- Public Investment

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

5.1.1 Status of infrastructure

Provision of adequate and quality infrastructure in rural areas is necessary for increasing the productivity and efficiency of agriculture, improving the credit absorption capacity, enhancing the productivity of crops and livestock, generating employment, and increasing farmers' income thereby minimizing the incidence of rural poverty.

As availability of infrastructure in the district indicates index of developmental status, attempt to assess adequacy of appropriate infrastructure essential to exploit full development potential has been made through certain identified indicators and also a comparison with the state index.

Irrigation: Vaitarana is the main river of the district. The net irrigated area of the district is about 19,200 ha of the net sown area. Minor / Micro irrigation has lot of potential in the district.

Electricity: All villages in the district are electrified. Supply of uninterrupted power is an issue in some areas especially in rural areas.

Communication: The communication facilities are satisfactory in the district.

Agriculture Market Centres: The Agriculture Produce Marketing Committee (APMC) at nearby Vashi, Navi Mumbai is one of the biggest market for agriculture produce. In addition, there are 3 APMCs at Dahanu, Palghar and Vasai taluka level. The existing market-yards may have to be modernised.

5.1.2 Sector-wise critical infrastructure gaps assessed in the PLP

The sector-wise critical infrastructure gaps assessed in the PLP are as under:

Sr. No.	Sector	Critical Infrastructure Identified
1	Crop production, maintenance and marketing, Storage Godowns / Market Yards	There is a need to create adequate storage, more APMC markets, post-harvest infrastructure, including for perishable and price sensitive crops. The system of warehouse receipts needs to be introduced. More markets, storage and post-harvest operation facilities.
2	Water Resources	As net irrigated area is very low, it needs to be increased through construction of small/medium rainwater harvesting structures. Desilting small and medium reservoirs may be taken up. MSEDCL to provide electricity connections to pending applicants. Necessary to bring more area under drip and micro irrigation for efficient use of water.
3	Plantation and Horticulture	Hi-tech Nurseries, refer vans, cold storages for vegetables / fruits
4	Animal Husbandry – Dairy Development	More veterinary dispensaries, AI centres, Live stock markets. Breeding farms for rams and bucks may be made available.
5	Fisheries	The fish landing centres lack basic amenities for fish landing, cold chain and processing, boat repair and maintenance. There is a need to expand and strengthen preservation and processing facilities.

5.1.3 Rural Infrastructure Development Fund

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).

5.1.4 Status of RIDF in Maharashtra

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

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

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

5.1.5 Status of RIDF in the district

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

Sr. No.	Sector	No. of Projects	RIDF Loan (₹ lakh)	% share in total
1	Bridge	8	1055.64	23.29%
2	Fisheries Infra	2	1833.5	40.45%
3	Road	3	333.64	7.36%
4	Rural Roads*	2	1310.4	28.91%
	Total		4533.18	100.00%

* Loan to Mukhya Mantri Gram Sadak Yojna

The infrastructure projects funded under RIDF resulted in improved connectivity from rural areas to Block headquarters resulting in improved marketing facilities for agricultural produce and improvement in social infrastructure available to the rural populace, better agro-storage facility.

5.1.6 Potential Sectors for Support under RIDF in the District

i. Rural Roads & Bridges network - improving connectivity
ii. Irrigation projects - more intensive finance to ensure completion and potential creation for agricultural purpose
iii. Micro irrigation for optimum water utilisation
iv. Animal Husbandry Sector
v. Fisheries - Inland and Marine Fisheries infrastructure
vi. Rural Godowns, Cold Storages, Market yards, Rural Haats, Cold Chains, Export Facilitation Centres, etc.
vii. Public Health Institutions' Infrastructure
viii. Agro Processing Sector Infrastructure
ix. Agriculture / Horticulture Farms

5.1.7 Long Term Irrigation fund (LTIF)

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

5.1.8 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.

5.2 Social Infrastructure involving Bank Credit

5.2.1. Introduction

i. 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 government schemes and bank credit. Therefore, RBI has, in its Priority Sector Lending Master Direction issued by RBI on 04 September 2020, 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.

ii. Bank credit to Micro Finance Institutions (MFI) extended for on-lending to individuals/ members of SHGs/ JLGs for water and sanitation facilities is also eligible for classification as priority sector loans under 'Social Infrastructure' subject to certain criteria.

iii. As per 2011 census, the total population of Palghar district was 29.90 lakh. The literacy rate was 44%. As per DSA 2018, there are 56 colleges having 46,418 students (male – 27,543 and female – 18,875) in Palghar district. In addition, there are 7 engineering diploma colleges with total student capacity of 1974 and 5 engineering Degree Colleges with total student capacity of 2430. Further, there is one Diploma College for medical education. Taking into account the size and population of the district the infrastructure for education and health is found to be inadequate.

iv. As per DSA 2018, there are 897 villages having habitation, of which 109 villages are facing water shortage. Further, 8848 families in rural area (6.43%) do not have toilet facility.

v. Ground level credit flow in 2020-21 for social infrastructure was ₹72.97 crores

5.2.2 Infrastructure and Linkage support available, planned and gap

i. There are adequate number of construction companies in the district to take up construction of schools/hospitals, etc.

ii. Availability of raw material for construction of buildings is adequate.

iii. There is need to encourage PPP models in creation of social infrastructure by roping corporates and other institutions through their CSR funding and private investment through bank credit.

iv. Banks may also encourage private investments in creation of social infrastructure by way of extending liberal credit.

5.2.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

Estimates for credit flow under Social Infrastructure are given in following table:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Drinking Water Purifying RO plants	No.	10.00	94	940.00	752.00
2	Construction of Primary Health Centres	No.	20.00	60	1200.00	960.00
3	Construction of School buildings	No.	50.00	65	3250.00	2600.00
4	Sanitation units	No.	0.15	1500	225.00	180.00
					Total	**4492.00**

The block-wise /activity-wise projections are given in Annexure- I.

5.2.4 Critical Interventions required to make definitive impact

There is a need to encourage PPP models in creation of social infrastructure by roping-in corporate houses and other institutions through their CSR funding and private investment through bank credit.

5.2.5 Suggested action points at District Level

State Govt:

i. A large number of projects have been sanctioned by NABARD under the various funds mentioned above. 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.

ii. Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, i.e. DPC, BLBC, etc.

iii. Implementing line departments may ensure that adequate budgetary allocation for maintenance of assets is made so that the infrastructure projects can be put to use for a longer period of time.

iv. People's participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to form WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.

5.3 Renewable Energy

5.3.1 Introduction

Clean energy is the "Need of the Hour" for mooting development process on a sustainable basis. As the world witnesses a growth in demand for clean energy, the generation of power through new and renewable energy has been the thrust area of every state and central government. Government of Maharashtra recognizes green energy as one of its focus sectors and has thus emerged as one of the leading States of India's future renewable energy programme.

As per the Revised Priority Sector guidelines issued by RBI vide Circular dated 04 September 2020; Bank loans up to a limit of ₹30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities, viz., street lighting systems and remote village electrification etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be ₹10 lakh per borrower. Considering the cattle wealth in the district, there is a scope for financing bio-gas plants along with dairy units, so as to enable better use of animal dung and creation of additional source of energy.

Ground level credit flow to renewable energy sector during 2020-21 was ₹97.29 crore.

5.3.2 Infrastructure and Linkage support available, planned and gap

i. Biogas: Biogas has proved to be an important source of non-conventional energy. It meets the fuel requirements of the beneficiaries. Keeping in view large cattle population biogas is low cost renewable energy source.

ii. The usage of renewable sources of energy is low in the district. There is potential for financing by the banks, more particularly, solar home lights and solar water heating systems as also solar pumping units.

iii. Non-conventional energy sources are one of the thrust areas for which NABARD extends 100 % refinance of the loans extended by banks.

5.3.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The credit potential are as indicated in the table below.

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Biogas Plants	No.	0.22	80	17.60	15.84
2	Solar light system	No.	0.32	82	26.24	19.68
3	Biofuel unit by Municipality	No.	250.00	3	750.00	562.50
4	Solar water pumps	No.	3.00	72	216.00	162.00
					Total	**760.02**

The block wise/activity wise projections are given in Annexure I.

5.3.4 Critical Interventions required to make definitive impact

Adequate infrastructure and support services are available in the district to promote the sector.

5.3.5 Suggested action points:

State Government

i. Defunct Biogas plants need repair, for which necessary training/ awareness to the concerned beneficiaries is essential. KVIB / ZP can jointly work in this direction.
ii. Bank branches and Government offices may use solar energy for internal lighting.

Banks

i. 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.
ii. Lead Bank may arrange awareness meets of bankers and industry association for loan products of bankers. Agro-processing industries, and corporations etc. are to be sensitized to set up downstream units such as cogeneration units.

5.3.6 Other related matter

i. Govt. of Maharashtra has targeted deployment of 1,00,000 nos. of Off-Grid Solar Powered Agricultural pumps in phase wise manner under "Mukhyamantri Saur Krushi Pump Yojana" within 03 years vide GR dated 1st Jan 2019. Under the scheme, farmers not having electricity connection for irrigation will be eligible. Farmers will get subsidy upto 95% under the scheme.

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Chapter 6 : Informal Credit Delivery System

6.1 Credit Potential for SHGs

6.1.1 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.

6.1.2 Status of SHG-BLP in Palghar:

SHGs in Palghar district are promoted mainly by DRDA under MSRLM and by MAVIM. From 2017-18, all the 8 talukas of the district are being covered under Intensive program of MSRLM. In the district, a total number 19,984 SHGs have been savings linked as on 31st March 2021 (data of only MSRLM and MAVIM SHG is presented here). MSRLM mission has engaged adequate staff to ensure achievement of targets. Block-wise details of potential available for promotion and savings linkage of SHGs is given in following table:

Palghar district: Block-wise details of potential available for promotion and savings linkage of SHGs

Sr. No.	Name of the block	Rural households (2011)	Total potential for promotion of SHGs (Rural Area only)	No of SHGs savings linked as on 31.3.2021	Balance potential as on 31.3.2021	No. of SHGs to be promoted and savings linked during 2020-21	No. of SHGs to be promoted and Savings linked during 2022-23
1	2	3	4	5	6	7	8
1	Palghar	74032	7403	5213	2190	499	1691
2	Vasai	25054	2505	1302	1203	235	968
3	Dahanu	67613	6761	3417	3344	285	3059
4	Talasari	27942	2794	1997	797	120	677
5	Jawhar	26375	2638	2197	441	150	291
6	Mokhada	17789	1779	1376	403	114	289
7	Wada	33717	3372	2624	748	332	416
8	Vikramgad	25582	2558	1858	700	120	580
	District Total	**298104**	**29810**	**19984**	**9826**	**1855**	**7971**

Block-wise details of potential for credit linkage of SHGs is presented in following table:

Sr. No.	Block	Total SHGs linked	No. of SHGs Credit linked as on 31.3.2021	Bank loan disbursed as on 31st March 2021 (₹ Lakh)	Total Bank Loan outstanding as on 31st March 2021 (₹ Lakh)	Potential for Credit linkage 2022-23		
						Total SHGs available for credit linkage	Fresh	Repeat
1	2	3	4	5	6	7	8	9
1	Palghar	5213	5210	NA	NA	2583	846	1737
2	Vasai	1302	1288	NA	NA	913	484	429
3	Dahanu	3417	3417	NA	NA	2669	1530	1139
4	Talasari	1997	1997	NA	NA	1005	339	666
5	Jawhar	2197	2197	NA	NA	878	146	732
6	Mokhada	1376	1376	NA	NA	604	145	459
7	Wada	2624	2620	NA	NA	1081	208	873
8	Vikramgad	1858	1858	NA	NA	909	290	619
	District Total	**19984**	**19963**	**0**	**0**	**10642**	**3988**	**6654**

6.1.3 Issues related to Micro finance

i. Overall, the SHG movement in the district gained momentum after introduction of MSRLM Umed program in the district. The NPA level under SHGs financed was increasing.

ii. Under NRLM, the introduction of interest subvention for the BPL groups has created good awareness.

iii. Poor training, absence of proper exposure to the groups needs to be addressed for skill development.

iv. Banks are not able to supervise the SHGs financed due to staff constraints.

v. Banks need to strengthen rating system of SHGs, without much depending on the rating done by NGOs. Monitoring mechanism of SHGs by NGOs has to be strengthened.

vi. Credit appraisal of SHGs is missing while doing the financing of MSRLM cases.

6.2 Credit Potential for Others

6.2.1 Introduction

i. In terms of revised RBI guidelines on Priority Sector Lending following loans are covered under PSL: Loans not exceeding ₹1.00 lakh per borrower provided directly by banks to individuals and individual members of SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹1.00 lakh and for non-rural areas it does not exceed ₹1.60 lakh, and loans not exceeding ₹2.00 lakh provided directly by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by the SHGs. Loans to distressed persons [other than distressed farmers indebted to non-institutional lenders] not exceeding ₹1.00 lakh per borrower to prepay their debt to non-institutional lenders. Loans sanctioned to State Sponsored Organisations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations. Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in activities other than Agriculture or MSME.

ii. Other activities viz. Retail Trade, Self-Employed Professionals, Small Road and Water Transport Operators (SRWTO), which were earlier covered under OPS are now covered under MSME.

iii. The district has very good scope for financing various activities through SHG and JLG mode. Banks had also been advised to extend loans to distressed persons to prepay non-institutional lenders.

6.2.2 Infrastructure and Linkage support available, planned and gap

Adequate repairs and after sales service facilities are available in the district for this activity. Vocational training facilities are being made available by RSETI established by Bank of Maharashtra in Thane city for the purpose of generating more employment opportunities especially in rural area. Further, with advent of Skill India programme, numerous NGOs/ Institutes are imparting trainings on various vocational subject. Therefore, there will not be any dearth of skilled manpower to take up various activities.

6.2.3 Assessment of credit potential for financial year 2022-23 (in both physical and financial terms)

The credit potential under this sector has been made as per details given below:

(Amount in ₹ Lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Consumption	No.	1.00	1670	1670.00	1336.00
2	Loan to distressed persons	No.	1.00	1950	1950.00	1950.00
3	SHG/JLG	No.	2.00	10642	21284.00	21284.00
4	Other-Misc.	No.	1.50	3450	5175.00	5175.00
					Total	**29745.00**

The block wise/activity wise projections are given in Annexure I.

6.4 Critical Interventions required to make definitive impact

Adequate infrastructure and support services are available in the district to promote the sector.

6.5. Suggested action Points:

State Government

Government may make arrangements for marketing of products manufactured by SHGs / JLGs.

Banks:

i. Banks may extend consumption loans to needy persons in rural areas.

ii. There is scope for financing various activities under SHG/JLG. Banks may support this activity by providing credit.

6.6 Other related matter

Subsidy is available from Mahatma Phule Magaswargiya Vikas Mahamandal Maryadit and Scheduled Tribes Finance and Development Corporation to SC and ST beneficiaries respectively.

6.7 Panchayat Extension to Scheduled Areas Act (PESA), 1996 – Palghar district

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

In Palghar district, all the eight blocks which have been covered under PESA Act. As per 2011 Census, total population of Palghar district is 29.90 lakh of which around 37.39% population belongs to Scheduled Tribe. All eight talukas of Palghar district come under PESA Act, 1996. While preparing PLP, special attention is given to these talukas. The details of percentage of ST population and percentage of share in PLP projections for the year 2022-23 in all tribal talukas of the district are indicated in the following table:

(Amount ₹ Lakh)

Sr. No.	Name of Block	District Population	Name of the block under PESA	Block Population	% of Block Population to District population	PLP 22-23 projection (₹ Lakh)	% of PLP – Credit projections
1	Palghar		Palghar	5,50,166	18.40%	68400.00	21.27%
2	Vasai		Vasai	13,43,402	44.93%	80509.31	25.03%
3	Dahanu		Dahanu	4,02,095	13.45%	59025.33	18.35%
4	Talasari		Talasari	1,54,818	5.18%	20908.85	6.50%
5	Jawhar		Jawhar	1,40,187	4.69%	17661.58	5.49%
6	Mokhada		Mokhada	83,453	2.79%	12623.21	3.93%
7	Wada		Wada	1,78,370	5.97%	46698.62	14.52%
8	Vikramgad		Vikramgad	1,37,625	4.60%	15776.72	4.91%
	Total	29,90,116		29,90,116	100.00%	**321603.62**	**100.00%**

As against the Total Priority Sector projections of ₹3216.03 crore for the district as presented in this PLP 2022-23, the percentage of block projection to district projection in the PLP for the total priority sector is more than the percentage of Block Population to District population, as can be found from the above table. Only in case of Vasai taluka, percentage projections made in PLP are less than the percentage population of Vasai taluka, as most the area under Vasai taluka is covered by urban population for which credit uptake for priority sector lending is less.

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District Specific Action Points

- Specific efforts to increase irrigation infrastructure through construction of small / medium rainwater harvesting structures, which will increase the irrigated area.
- Rainwater harvesting in lined farm ponds for irrigation may be promoted.
- Need to expedite energisation of irrigation pump sets.
- Devising effective and less costly smaller machinery suitable for small farms.
- Need to create water resources and promote drip irrigation to boost horticulture.
- Government may take initiative for promotion of backyard poultry in tribal areas. Backyard poultry using Low Input Technology (LIT) birds involving units of 50 birds may be promoted through SHGs. Suitable training may be provided to the beneficiaries.
- Animal Husbandry Department may encourage enterprising unemployed youths in the rural areas, especially the tribals, to take up stall-fed goat rearing activities in selected pockets of the district so as to create a demonstrative effect about benefits of this activity.
- AH department may promote commercial piggery and goatery through selected farmers with institutional finance as there is a good demand in Mumbai region as well as potential for export.
- Considerable potential exists for tapping the huge raw material base of low value fish for processing and value addition.
- Fisheries may be promoted in the lined farm ponds excavated under Magel Tyala Shet Tale and Jalyukta Shivar as an additional income source.
- Road connectivity, lack of entrepreneurship skills and awareness are the major factors for lack of industrialization in some parts of the district. There is a need to provide local skilled manpower for the factories in the district.
- There is also scope for promotion of off-farm producer organisation of tribal products.
- The banks may take efforts to increase the coverage of crop loans by financing new farmers, particularly SF/MF, Tenant farmers, Share croppers, etc., presently not coming under the ambit of the banking system. The credit requirements of this segment may be considered by organising them into Joint Liability Groups (JLGs) / Bhumiheen Kisan, Farmers Clubs, Gat Sheti, etc. Present coverage is less than 20% of total holdings.
- Crop loans may also be popularised through Financial Literacy Awareness Programmes (FLAPs) and through Financial Literacy Centres (FLCs) opened by banks.
- Banks may finance power tillers on priority to individuals and groups. Farm machinery service units need to be financed.
- Weather Based Crop Insurance may be given wide publicity and farmers may be motivated to opt for the scheme.
- Private veterinary clinics and dispensaries could be financed under the scheme of Agri-clinics and Agribusiness Centres (ACABC) through institutional finance involving unemployed veterinarians.
- Banks may provide working capital loans to the fisheries cooperative societies and fisherman on a large scale under KCC scheme.

Annexure I: Activity-wise and Block-wise physical and financial projections – 2022-23

(Amount ₹ Lakh)

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
A) Crop Loan												
Paddy	0.65	Ha	Phy.	9782	5507	9300	6459	4201	1461	8636	4757	50103
		100%	FA	6358.30	3579.55	6045.00	4198.35	2730.65	949.65	5613.40	3092.05	32566.95
Nagli	0.55	Ha	Phy.	0	0	396	0	5399	3040	101	424	9360
		100%	FA	0.00	0.00	217.80	0.00	2969.45	1672.00	55.55	233.20	5148.00
Pulses	0.35	Ha	Phy.	100	100	700	200	2000	1700	400	200	5400
		100%	FA	35.00	35.00	245.00	70.00	700.00	595.00	140.00	70.00	1890.00
Oilseeds	0.35	Ha	Phy.	100	100	100	100	400	300	300	300	1700
		100%	FA	35.00	35.00	35.00	35.00	140.00	105.00	105.00	105.00	595.00
Vegetables	0.70	Ha	Phy.	818	425	445	161	112	87	478	258	2784
		100%	FA	572.60	297.50	311.50	112.70	78.40	60.90	334.60	180.60	1948.80
Banana	1.25	Ha	Phy	50	50	40	15	15	15	25	20	230
		90%	FA	56.25	56.25	45.00	16.88	16.88	16.88	28.13	22.50	258.75
Others	0.30	Ha	Phy	350	400	425	200	300	250	325	300	2550
		100%	FA	105.00	120.00	127.50	60.00	90.00	75.00	97.50	90.00	765.00
Sub Total			**FA**	**7162.15**	**4123.30**	**7026.80**	**4492.93**	**6725.38**	**3474.43**	**6374.18**	**3793.35**	**43172.50**
Post Harvest / Household /consumption requirements (10% of subtotal)		10%	FA	716.22	412.33	702.68	449.29	672.54	347.44	637.42	379.34	4317.25
Repairs and Maintenance of farm assets (20% of subtotal)		20%	FA	1432.43	824.66	1405.36	898.59	1345.08	694.89	1274.84	758.67	8634.50
Grand Total- A				**9310.80**	**5360.29**	**9134.84**	**5840.80**	**8742.99**	**4516.75**	**8286.43**	**4931.36**	**56124.25**
B) Water Resources												
Dug Wells / New Wells	1.20	No.	Phy	60	50	60	35	25	10	40	40	320
		90%	FA	64.80	54.00	64.80	37.80	27.00	10.80	43.20	43.20	345.60

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
Bore Wells	0.38	No.	Phy	60	50	60	40	25	20	50	35	340
		90%	FA	20.52	17.10	20.52	13.68	8.55	6.84	17.10	11.97	116.28
Irrigation Pump Set (Electric)	0.40	No.	Phy	80	70	80	50	40	40	60	45	465
		90%	FA	28.80	25.20	28.80	18.00	14.40	14.40	21.60	16.20	167.40
Drip-P&H (2.5m x 2.5m)	0.60	ha	Phy	76	39	41	15	10	8	44	24	257
		90%	FA	41.04	21.06	22.14	8.10	5.40	4.32	23.76	12.96	138.78
Drip Set - Vegetables (0.75 m x 0.75 m)	1.10	ha	Phy	82	43	45	16	11	9	48	26	280
		90%	FA	81.18	42.57	44.55	15.84	10.89	8.91	47.52	25.74	277.20
Lift Irrigation	14.00	No.	Phy	7	6	5	3	3	3	3	4	34
		90%	FA	88.20	75.60	63.00	37.80	37.80	37.80	37.80	50.40	428.40
Sprinkler Set	0.40	ha	Phy	40	40	50	50	30	25	35	10	280
		90%	FA	14.40	14.40	18.00	18.00	10.80	9.00	12.60	3.60	100.80
Deepening / Renovation Of Well	0.45	No.	Phy	30	25	25	15	13	15	20	10	153
		90%	FA	12.15	10.13	10.13	6.08	5.27	6.08	8.10	4.05	61.97
Pipeline (1000 m unit)	1.55	No.	Phy	60	30	60	25	10	20	30	20	255
		90%	FA	83.70	41.85	83.70	34.88	13.95	27.90	41.85	27.90	355.73
Farm Ponds (Plastc Lined)	2.00	No.	Phy	20	10	30	15	30	30	30	30	195
		90%	FA	36.00	18.00	54.00	27.00	54.00	54.00	54.00	54.00	351.00
Total - Water Resources			**FA**	**470.79**	**319.91**	**409.64**	**217.17**	**188.06**	**180.05**	**307.53**	**250.02**	**2343.16**
C) Farm Mechanisation												
Tractors	7.50	No.	Phy	20	15	10	15	12	10	12	10	104
		90%	FA	135.00	101.25	67.50	101.25	81.00	67.50	81.00	67.50	702.00
Power Tillers	3.25	No.	Phy	70	70	60	50	50	50	60	60	470
		90%	FA	204.75	204.75	175.50	146.25	146.25	146.25	175.50	175.50	1374.75
Agri.Implements	0.70	No.	Phy	100	100	75	75	75	75	100	100	700
		90%	FA	63.00	63.00	47.25	47.25	47.25	47.25	63.00	63.00	441.00
Paddy Transplanter	0.90	No.	Phy	14	13	11	10	9	9	11	11	88
		90%	FA	11.34	10.53	8.91	8.10	7.29	7.29	8.91	8.91	71.28
Total - Farm Mechanisation			**FA**	**414.09**	**379.53**	**299.16**	**302.85**	**281.79**	**268.29**	**328.41**	**314.91**	**2589.03**

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
D) Plantation / Horticulture												
Cashew	0.94	ha	Phy	0	0	0	70	85	85	0	65	305
		90%	FA	0.00	0.00	0.00	59.09	71.76	71.76	0.00	54.87	257.48
Mango	1.57	ha	Phy	105	60	105	100	105	100	60	60	695
		90%	FA	148.37	84.78	148.37	141.30	148.37	141.30	84.78	84.78	982.04
Sapota	1.28	ha	Phy	90	25	165	80	10	10	10	10	400
		90%	FA	103.68	28.80	190.08	92.16	11.52	11.52	11.52	11.52	460.80
Guava	1.08	ha	Phy	20	15	15	10	10	10	15	10	105
		90%	FA	19.44	14.58	14.58	9.72	9.72	9.72	14.58	9.72	102.06
Floriculture - Jasmin -5 Guntha	1.00	No.	Phy	30	30	30	30	40	30	20	20	230
		90%	FA	27.00	27.00	27.00	27.00	36.00	27.00	18.00	18.00	207.00
Flori - Rose-5 Guntha Polyhouse	6.50	No.	Phy	3	3	3	3	0	0	2	2	16
		90%	FA	17.55	17.55	17.55	17.55	0.00	0.00	11.70	11.70	93.60
Flori.-Carnation-5 Guntha Polyhouse	7.00	Nos	Phy	3	3	2	2	0	0	3	2	15
		90%	FA	18.90	18.90	12.60	12.60	0.00	0.00	18.90	12.60	94.50
Flori.- Gerbera-5 Guntha Polyhouse	6.25	No.	Phy	3	3	3	2	0	0	3	1	15
		90%	FA	16.88	16.88	16.88	11.25	0.00	0.00	16.88	5.63	84.38
Vegetable-5 Guntha Polyhouse	5.50	No.	Phy	3	3	3	3	0	0	2	2	16
		90%	FA	14.85	14.85	14.85	14.85	0.00	0.00	9.90	9.90	79.20
Drumstick	0.65	ha	Phy	2	2	2	2	2	2	2	2	16
		90%	FA	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	9.36
Coconut	0.65	ha	Phy	20	15	20	10	0	0	0	0	65
		90%	FA	11.70	8.78	11.70	5.85	0.00	0.00	0.00	0.00	38.03
Nursery	2.00	ha	Phy	4	4	4	4	4	4	4	4	32
		90%	FA	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	57.60
Sericulture	0.55	ha	Phy	5	2	5	5	5	5	5	5	37
		90%	FA	2.48	0.99	2.48	2.48	2.48	2.48	2.48	2.48	18.32
Betel leaves - 5 Guntha	0.50	No.	Phy	10	10	10	0	0	0	0	0	30
		90%	FA	4.50	4.50	4.50	0.00	0.00	0.00	0.00	0.00	13.50

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
Total - Plantation & Horticulture			**FA**	**393.71**	**245.97**	**468.95**	**402.22**	**288.21**	**272.14**	**197.10**	**229.56**	**2497.85**
E) Forestry & Waste Land Devpt.												
Agro Forestry (Acasia, Subabul, Neem)	0.80	ha	Phy	20	15	50	20	40	40	30	25	240
		80%	FA	12.80	9.60	32.00	12.80	25.60	25.60	19.20	16.00	153.60
Farm Forestry (Teak, Shisham)	0.50	ha	Phy	25	15	25	30	20	40	40	15	210
		80%	FA	10.00	6.00	10.00	12.00	8.00	16.00	16.00	6.00	84.00
Wasteland development (Soil and Water Conservation measures)	0.25	ha	Phy	10	10	15	10	10	10	10	10	85
		80%	FA	2.00	2.00	3.00	2.00	2.00	2.00	2.00	2.00	17.00
Total Forestry & Waste Land Devpt.			**FA**	**24.80**	**17.60**	**45.00**	**26.80**	**35.60**	**43.60**	**37.20**	**24.00**	**254.60**
F) Animal Husbandry (D)												
Cross Breed Cows (2-Animal Unit)	1.33	No.	Phy	30	30	30	10	5	5	30	20	160
		90%	FA	35.91	35.91	35.91	11.97	5.99	5.99	35.91	23.94	191.52
Graded Buffaloes (2 Animal Unit)	1.54	No.	Phy	100	100	100	60	60	40	65	75	600
		90%	FA	138.60	138.60	138.60	83.16	83.16	55.44	90.09	103.95	831.60
Calf Rearing (Heifer) -20 Animals Unit	9.70	No.	Phy	2	2	2	1	1	1	1	1	11
		90%	FA	17.46	17.46	17.46	8.73	8.73	8.73	8.73	8.73	96.03
Mini Dairy Unit (10 Animals)	7.00	No.	Phy	35	35	30	15	10	10	25	15	175
		90%	FA	220.50	220.50	189.00	94.50	63.00	63.00	157.50	94.50	1102.50
Veterinary Clinic	2.50	No.	Phy	2	2	3	3	3	3	2	3	21
		90%	FA	4.50	4.50	6.75	6.75	6.75	6.75	4.50	6.75	47.25
Bulk Milk Coolers (5000 l)	10.00	No.	Phy	3	3	3	1	1	1	3	1	16
		90%	FA	27.00	27.00	27.00	9.00	9.00	9.00	27.00	9.00	144.00
Indigenous Cows	0.51	No.	Phy	50	50	30	30	30	30	20	30	270.00
		90%	FA	22.95	22.95	13.77	13.77	13.77	13.77	9.18	13.77	123.93
Working capital for dairy farming (10 Animal Unit)	1.28	No.	Phy	200	300	150	100	75	75	200	75	1175.00
		100%	FA	256.00	384.00	192.00	128.00	96.00	96.00	256.00	96.00	1504.00
Total-Animal Husbandry (D)			**FA**	**722.92**	**850.92**	**620.49**	**355.88**	**286.40**	**258.68**	**588.91**	**356.64**	**4040.83**

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
G) Animal Husbandry (Poultry)												
Commercial Broiler (2000 birds unit)	4.48	No.	Phy	40	40	35	20	20	20	20	20	215
		90%	FA	161.28	161.28	141.12	80.64	80.64	80.64	80.64	80.64	866.88
Commercial Layer unit (2000 birds Unit)	8.00	No.	Phy	5	5	4	3	3	3	5	3	31
		90%	FA	36.00	36.00	28.80	21.60	21.60	21.60	36.00	21.60	223.20
Feed Plant (1 Ton / hr)	18.00	No.	Phy	1	1	1	0	0	0	1	1	5
		90%	FA	16.20	16.20	16.20	0.00	0.00	0.00	16.20	16.20	81.00
Broiler Retail Dressing Units	5.00	No.	Phy	2	7	3	2	2	2	3	1	22
		90%	FA	9.00	31.50	13.50	9.00	9.00	9.00	13.50	4.50	99.00
Backyard poultry (100 Desi Birds)	0.15	No.	Phy	150	200	250	250	250	250	150	200	1700
		90%	FA	20.25	27.00	33.75	33.75	33.75	33.75	20.25	27.00	229.50
Working capital for Broiler farming (5000 birds unit)	3.86	No.	Phy	20	20	20	5	10	10	20	10	115
		100%	FA	77.20	77.20	77.20	19.30	38.60	38.60	77.20	38.60	443.90
Working capital for Layer farming (5000 birds unit)	2.82	No.	Phy	1	1	1	0	0	0	1	0	4
		100%	FA	2.82	2.82	2.82	0.00	0.00	0.00	2.82	0.00	11.28
Working capital for Backyard poultry (100 birds unit)	0.06	No.	Phy	45	45	45	45	70	70	70	50	440
		100%	FA	2.54	2.54	2.54	2.54	3.95	3.95	3.95	2.82	24.82
Total- Animal Husbandry (P)			**FA**	**325.29**	**354.54**	**315.93**	**166.83**	**187.54**	**187.54**	**250.56**	**191.36**	**1979.58**
H) Animal Husbandry (SGP)												
Commercial Goat rearing (50+2 animal unit)	3.12	No.	Phy	15	15	15	15	25	25	15	25	150
		90%	FA	42.12	42.12	42.12	42.12	70.20	70.20	42.12	70.20	421.20
Pig Rearing (3+1 animal unit)	0.70	No.	Phy	20	20	10	5	2	2	5	2	66
		90%	FA	12.60	12.60	6.30	3.15	1.26	1.26	3.15	1.26	41.58
Goat farming Mini unit (10+1)	0.89	No.	Phy	127	127	127	76	127	127	110	110	931
		90%	FA	101.73	101.73	101.73	60.88	101.73	101.73	88.11	88.11	745.73
Breeding farm (100+5)	10.00	No.	Phy	1	1	1	1	1	1	1	1	8
		90%	FA	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	72.00
	0.73	No.	Phy	100	100	100	100	200	200	200	200	1200

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
Working Capital for Goat Farminig (10+1 unit)		100%	FA	73.00	73.00	73.00	73.00	146.00	146.00	146.00	146.00	876.00
Total-Animal Husbandry(G)			**FA**	**238.45**	**238.45**	**232.15**	**188.15**	**328.19**	**328.19**	**288.38**	**314.57**	**2156.51**
I) Fisheries												
Inland Fisheries												
Fish Ponds / Tank Units	2.25	ha	Phy	15	15	15	5	5	3	15	5	78
		90%	FA	30.38	30.38	30.38	10.13	10.13	6.08	30.38	10.13	157.95
Renovation Of Existing Ponds / Tank Units	1.90	ha	Phy	8	8	8	3	3	3	10	5	48
		90%	FA	13.68	13.68	13.68	5.13	5.13	5.13	17.10	8.55	82.08
Country Boats	2.00	No.	Phy	1	1	1	1	1	1	1	1	8
		90%	FA	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	14.40
Brakish Water Prawn Culture	4.75	ha	Phy	25	10	25	0	0	0	0	0	60
		90%	FA	106.88	42.75	106.88	0.00	0.00	0.00	0.00	0.00	256.50
Fresh Water Prawn	4.50	ha	Phy	15	12	15	10	1	0	2	2	57
		90%	FA	60.75	48.60	60.75	40.50	4.05	0.00	8.10	8.10	230.85
Ornamental Fisheries	23.50	No.	Phy	0	1	0	0	0	0	0	0	1
		90%	FA	0.00	21.15	0.00	0.00	0.00	0.00	0.00	0.00	21.15
Seed hatcheries / Nurseries	6.00	No.	Phy	0	1	1	0	0	0	0	0	2
		90%	FA	0.00	5.40	5.40	0.00	0.00	0.00	0.00	0.00	10.80
Working Capital- Fresh Water Fisheries	1.15	No.	Phy	80	80	80	60	40	40	40	40	460
		100%	FA	92.00	92.00	92.00	69.00	46.00	46.00	46.00	46.00	529.00
Marine Fisheries												
Mechanised Boats	25.00	No.	Phy	5	5	5	0	0	0	0	0	15
		90%	FA	112.50	112.50	112.50	0.00	0.00	0.00	0.00	0.00	337.50
Units for value added products	4.50	No.	Phy	7	7	6	0	0	0	0	0	20
		90%	FA	28.35	28.35	24.30	0.00	0.00	0.00	0.00	0.00	81.00
Nets, Tech. upgradation, etc.	2.80	Nos	Phy	30	20	20	0	0	0	0	0	70
		90%	FA	75.60	50.40	50.40	0.00	0.00	0.00	0.00	0.00	176.40
Ice factories (200 MT)	15.00	No.	Phy	2	2	2	0	0	0	0	0	6

Activity	**Unit Cost**	**Unit Size, % of Bank Loan**		**Palghar**	**Vasai**	**Dahanu**	**Talasari**	**Jawhar**	**Mokhada**	**Wada**	**Vikramgad**	**Total**
		90%	FA	27.00	27.00	27.00	0.00	0.00	0.00	0.00	0.00	81.00
Cold Storages (100 MT)	10.00	No.	Phy	4	4	4	2	0	0	0	0	14
		90%	FA	36.00	36.00	36.00	18.00	0.00	0.00	0.00	0.00	126.00
Working Capital - Brackish Water Fisheries	1.55	No.	Phy	15	15	15	0	0	0	0	0	45
		100%	FA	23.25	23.25	23.25	0.00	0.00	0.00	0.00	0.00	69.75
Working Capital - Gil net / dol net fisheries Non-mechanised boats	0.25	No.	Phy	15	15	15	0	0	0	0	0	45
		100%	FA	3.75	3.75	3.75	0.00	0.00	0.00	0.00	0.00	11.25
Working Capital - Gil net / dol net fisheries Mechanised boats	1.50	No.	Phy	100	100	100	0	0	0	0	0	300
		100%	FA	150.00	150.00	150.00	0.00	0.00	0.00	0.00	0.00	450.00
Total - Fisheries			**FA**	**761.93**	**687.01**	**738.08**	**144.56**	**67.11**	**59.01**	**103.38**	**74.58**	**2635.63**
J) Others - Bullocks, Bullock - Carts												
Bullocks	0.55	No.	Phy	150	150	200	100	100	100	100	100	1000
		90%	FA	74.25	74.25	99.00	49.50	49.50	49.50	49.50	49.50	495.00
Bullock Carts	0.30	No.	Phy	75	75	100	50	50	50	50	50	500
		90%	FA	20.25	20.25	27.00	13.50	13.50	13.50	13.50	13.50	135.00
Total			**FA**	**94.50**	**94.50**	**126.00**	**63.00**	**63.00**	**63.00**	**63.00**	**63.00**	**630.00**
Total Agri. Term Loan				**3446.47**	**3188.42**	**3255.39**	**1867.45**	**1725.88**	**1660.48**	**2164.46**	**1818.64**	**19127.18**
Total Agri. Credit - Crop Loan + Agri. Term Loan = (A)				**12757.27**	**8548.71**	**12390.23**	**7708.25**	**10468.86**	**6177.23**	**10450.89**	**6749.99**	**75251.43**
Agriculture Infrastructure												
K) Storage Godown/Market Yard												
Godown (200 MT)	10.00	Tonnes	Phy	20	20	20	10	10	10	10	10	110
		90%	FA	180.00	180.00	180.00	90.00	90.00	90.00	90.00	90.00	990.00
Market Yards	100.00	No.	Phy	1	1	1	1	1	1	1	1	8
		60%	FA	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	480.00
Cold storage	50.00	No.	Phy	4	6	3	0	0	0	6	0	19
		60%	FA	120.00	180.00	90.00	0.00	0.00	0.00	180.00	0.00	570.00
	35.00	No.	Phy	4	5	5	0	0	0	4	3	21

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
Cold chain (refer van, bulk milk cooler, etc)		60%	FA	84.00	105.00	105.00	0.00	0.00	0.00	84.00	63.00	441.00
Total -Storage Godown/Market Yard			**FA**	**444.00**	**525.00**	**435.00**	**150.00**	**150.00**	**150.00**	**414.00**	**213.00**	**2481.00**
L) Land Development & Dryland Farming												
Land Levelling	0.35	Ha	Phy	120	90	140	140	150	150	120	140	1050
		75%	FA	31.50	23.63	36.75	36.75	39.38	39.38	31.50	36.75	275.63
Soil & Water Conservation	0.30	Ha	Phy	60	50	60	25	70	70	25	100	460
		50%	FA	9.00	7.50	9.00	3.75	10.50	10.50	3.75	15.00	69.00
Vermicompost	0.40	No.	Phy	40	50	50	50	40	15	15	10	270
		75%	FA	12.00	15.00	15.00	15.00	12.00	4.50	4.50	3.00	81.00
Farm Ponds (Unlined)	1.50	No.	Phy	30	20	40	25	40	40	30	10	235
		50%	FA	22.50	15.00	30.00	18.75	30.00	30.00	22.50	7.50	176.25
Organic Farming	0.80	Ha	Phy	110	75	100	75	50	125	100	40	675
		75%	FA	66.00	45.00	60.00	45.00	30.00	75.00	60.00	24.00	405.00
Polythene Mulching	0.20	Ha	Phy	50	10	50	40	25	25	25	30	255
		75%	FA	7.50	1.50	7.50	6.00	3.75	3.75	3.75	4.50	38.25
Total - Land Dev. & Dry Land Agri.			**FA**	**148.50**	**107.63**	**158.25**	**125.25**	**125.63**	**163.13**	**126.00**	**90.75**	**1045.13**
M) Others - Agri. Infrastructure												
Tissue Culture	100.00	No.	Phy	1	0	0	0	0	0	1	0	2
		75%	FA	75.00	0.00	0.00	0.00	0.00	0.00	75.00	0.00	150.00
Seed production plots/expansion units /seed banks	0.75	Ha	Phy	20	10	20	10	10	10	20	10	110
		90%	FA	13.50	6.75	13.50	6.75	6.75	6.75	13.50	6.75	74.25
Bio-Fertilizer/Pesticide	23.00	No.	Phy	2	1	2	0	0	0	0	0	5
		75%	FA	34.50	17.25	34.50	0.00	0.00	0.00	0.00	0.00	86.25
Total – Others			**FA**	**123.00**	**24.00**	**48.00**	**6.75**	**6.75**	**6.75**	**88.50**	**6.75**	**310.50**

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
Total Agri. Infrastructure (B)				**715.50**	**656.63**	**641.25**	**282.00**	**282.38**	**319.88**	**628.50**	**310.50**	**3836.63**
Ancillary Activities												
N) Food And Agro-Processing												
A) Working Capital												
Rice Mills	10.00	No.	Phy	10	10	10	5	4	4	15	5	63
		75%	FA	75.00	75.00	75.00	37.50	30.00	30.00	112.50	37.50	472.50
Extra. Armo/ Medi/Edible Oils	2.70	No.	Phy	1	1	1	0	0	0	1	0	4
		75%	FA	2.03	2.03	2.03	0.00	0.00	0.00	2.03	0.00	8.10
Processing Spices/Pickles	3.00	No.	Phy	5	5	5	2	2	2	3	2	26
		75%	FA	11.25	11.25	11.25	4.50	4.50	4.50	6.75	4.50	58.50
Bakery Products	2.50	No.	Phy	10	10	7	3	3	3	10	2	48
		75%	FA	18.75	18.75	13.13	5.63	5.63	5.63	18.75	3.75	90.00
B) Term Loan												
Rice Mill With Sorting	65.00	No.	Phy	1	1	1	1	0	0	2	1	7
		75%	FA	48.75	48.75	48.75	48.75	0.00	0.00	97.50	48.75	341.25
Processing Spices/Pickles	9.50	No.	Phy	1	1	1	0	0	0	1	0	4
		75%	FA	7.13	7.13	7.13	0.00	0.00	0.00	7.13	0.00	28.50
Extracting aromatic / Medicinal / Edible Oils	9.00	No.	Phy	6	5	5	2	2	2	3	1	26
		75%	FA	40.50	33.75	33.75	13.50	13.50	13.50	20.25	6.75	175.50
Fruit / vegetable processing	15.00	No.	Phy	5	5	5	2	2	2	5	2	28
		75%	FA	56.25	56.25	56.25	22.50	22.50	22.50	56.25	22.50	315.00
Milk Processing	13.20	No.	Phy	5	5	5	2	2	2	5	2	28
		75%	FA	49.50	49.50	49.50	19.80	19.80	19.80	49.50	19.80	277.20
Total Food And Agro-Processing (WC + TL)			**FA**	**309.15**	**302.40**	**296.78**	**152.18**	**95.93**	**95.93**	**370.65**	**143.55**	**1766.55**
O) Other - Ancilliary Activities												
Loan To PACS	50.00	No.	Phy	3	3	2	2	2	2	2	2	18
		90%	FA	135.00	135.00	90.00	90.00	90.00	90.00	90.00	90.00	810.00
Loan To MFIs	50.00	No.	Phy	4	4	4	1	0	0	2	2	17

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
		90%	FA	180.00	180.00	180.00	45.00	0.00	0.00	90.00	90.00	765.00
Loan To ACABC	20.00	No.	Phy	2	2	2	1	1	1	1	1	11
		90%	FA	36.00	36.00	36.00	18.00	18.00	18.00	18.00	18.00	198.00
Loans To Producers' Organisations	10.00	No.	Phy	2	2	2	1	1	1	1	1	11
		90%	FA	18.00	18.00	18.00	9.00	9.00	9.00	9.00	9.00	99.00
Total Others				**369.00**	**369.00**	**324.00**	**162.00**	**117.00**	**117.00**	**207.00**	**207.00**	**1872.00**
Other Ancillary Activities (C)				**678.15**	**671.40**	**620.78**	**314.18**	**212.93**	**212.93**	**577.65**	**350.55**	**3638.55**
Total Agriculture (A+B+C)				**14150.92**	**9876.73**	**13652.25**	**8304.43**	**10964.16**	**6710.03**	**11657.04**	**7411.04**	**82726.60**
P) Micro, Small And Medium Enterprises (MSME)												
A. Term Loan												
(a) Manufacturing Sector Enterprises												
Micro Enterprises	50.00	No.	Phy.	10	10	8	3	3	3	8	3	48
		75%	FA	375.00	375.00	300.00	112.50	112.50	112.50	300.00	112.50	1800.00
Small Enterprises	400.00	No.	Phy.	2	2	1	1	0	0	2	0	8
		75%	FA	600.00	600.00	300.00	300.00	0.00	0.00	600.00	0.00	2400.00
Medium Enterprises	2000.00	No.	Phy.	1	1	1	0	0	0	1	0	4
		75%	FA	1500.00	1500.00	1500.00	0.00	0.00	0.00	1500.00	0.00	6000.00
Sub Total (a)				**2475.00**	**2475.00**	**2100.00**	**412.50**	**112.50**	**112.50**	**2400.00**	**112.50**	**10200.00**
(b) Services Sector Enterprises												
Micro Enterprises	40.00	No.	Phy.	10	10	8	3	3	3	8	3	48
		75%	FA	300.00	300.00	240.00	90.00	90.00	90.00	240.00	90.00	1440.00
Small Enterprises	300.00	No.	Phy.	3	3	2	1	0	0	2	0	11
		75%	FA	675.00	675.00	450.00	225.00	0.00	0.00	450.00	0.00	2475.00
Medium Enterprises	1500.00	No.	Phy.	1	1	1	0	0	0	1	0	4
		75%	FA	1125.00	1125.00	1125.00	0.00	0.00	0.00	1125.00	0.00	4500.00
Sub Total (b)				**2100.00**	**2100.00**	**1815.00**	**315.00**	**90.00**	**90.00**	**1815.00**	**90.00**	**8415.00**
Subtotal (A. Term Loan)				**4575.00**	**4575.00**	**3915.00**	**727.50**	**202.50**	**202.50**	**4215.00**	**202.50**	**18615.00**
B. Working Capital												

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
(a) Manufacturing Sector Enterprises												
Micro Enterprises	10.00	No.	Phy.	150	150	120	45	45	45	120	45	720
		75%	FA	1125.00	1125.00	900.00	337.50	337.50	337.50	900.00	337.50	5400.00
Small Enterprises	80.00	No.	Phy.	45	45	30	15	0	0	30	0	165
		75%	FA	2700.00	2700.00	1800.00	900.00	0.00	0.00	1800.00	0.00	9900.00
Medium Enterprises	400.00	No.	Phy.	15	15	15	0	0	0	15	0	60
		75%	FA	4500.00	4500.00	4500.00	0.00	0.00	0.00	4500.00	0.00	18000.00
Sub Total (a)				**8325.00**	**8325.00**	**7200.00**	**1237.50**	**337.50**	**337.50**	**7200.00**	**337.50**	**33300.00**
(b) Services Sector Enterprises												
Micro Enterprises	10.00	No.	Phy.	300	300	240	90	90	90	240	90	1440
		75%	FA	2250.00	2250.00	1800.00	675.00	675.00	675.00	1800.00	675.00	10800.00
Small Enterprises	80.00	No.	Phy.	90	90	60	30	0	0	60	0	330
		75%	FA	5400.00	5400.00	3600.00	1800.00	0.00	0.00	3600.00	0.00	19800.00
Medium Enterprises	400.00	No.	Phy.	30	30	30	0	0	0	30	0	120
		75%	FA	9000.00	9000.00	9000.00	0.00	0.00	0.00	9000.00	0.00	36000.00
Sub Total (b)				**16650.00**	**16650.00**	**14400.00**	**2475.00**	**675.00**	**675.00**	**14400.00**	**675.00**	**66600.00**
Subtotal (B. Working Capital)				**24975.00**	**24975.00**	**21600.00**	**3712.50**	**1012.50**	**1012.50**	**21600.00**	**1012.50**	**99900.00**
Total MSME (A+B)				**29550.00**	**29550.00**	**25515.00**	**4440.00**	**1215.00**	**1215.00**	**25815.00**	**1215.00**	**118515.00**
Q) Export Credit												
Export Credit for various commodities	100.00	No.	Phy	8	8	8	2	2	0	0	0	28
		90%	FA	720.00	720.00	720.00	180.00	180.00	0.00	0.00	0.00	2520.00
Total Export Credit				**720.00**	**720.00**	**720.00**	**180.00**	**180.00**	**0.00**	**0.00**	**0.00**	**2520.00**
R) Education												
Education Loans	10.00	No.	Phy	160	400	160	90	25	25	90	30	980
		90%	FA	1440.00	3600.00	1440.00	810.00	225.00	225.00	810.00	270.00	8820.00
Total Education				**1440.00**	**3600.00**	**1440.00**	**810.00**	**225.00**	**225.00**	**810.00**	**270.00**	**8820.00**

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
S) Housing				36.00	0.78							
Housing loan for new houses (Metro)	45.00	No.	Phy	0	600	0	0	0	0	0	0	600
		75%	FA	0.00	20250.00	0.00	0.00	0.00	0.00	0.00	0.00	20250.00
Housing loan for new houses (others)	30.00	No.	Phy	550	375	375	150	75	75	150	150	1900
		75%	FA	12375.00	8437.50	8437.50	3375.00	1687.50	1687.50	3375.00	3375.00	42750.00
House repairs (Metro)	10.00	No.	Phy	0	300	0	0	0	0	0	0	300
		75%	FA	0.00	2250.00	0.00	0.00	0.00	0.00	0.00	0.00	2250.00
House repairs (Others)	6.00	No.	Phy	590	300	390	130	120	120	200	100	1950
		75%	FA	2655.00	1350.00	1755.00	585.00	540.00	540.00	900.00	450.00	8775.00
Total Housing				**15030.00**	**32287.50**	**10192.50**	**3960.00**	**2227.50**	**2227.50**	**4275.00**	**3825.00**	**74025.00**
T) Social Infrastructure Involving Bank Credit												
Drinking Water Purifying RO plants	10.00	No.	Phy	20	20	15	7	7	5	15	5	94
		80%	FA	160.00	160.00	120.00	56.00	56.00	40.00	120.00	40.00	752.00
Construction of Primary Health Centres	20.00	No.	Phy	10	10	10	5	5	5	10	5	60
		80%	FA	160.00	160.00	160.00	80.00	80.00	80.00	160.00	80.00	960.00
Construction of School buildings	50.00	No.	Phy	10	10	10	5	5	5	10	10	65
		80%	FA	400.00	400.00	400.00	200.00	200.00	200.00	400.00	400.00	2600.00
Sanitation units	0.15	No.	Phy	300	400	200	100	100	100	200	100	1500
		80%	FA	36.00	48.00	24.00	12.00	12.00	12.00	24.00	12.00	180.00
Total Social Infrastructure				**756.00**	**768.00**	**704.00**	**348.00**	**348.00**	**332.00**	**704.00**	**532.00**	**4492.00**
U) Renewable Energy Sources												
Bio-Gas	0.22	No.	Phy	10	10	10	10	10	10	10	10	80
		90%	FA	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	15.84
Solar Light System	0.32	No.	Phy	15	15	15	6	6	5	15	5	82
		75%	FA	3.60	3.60	3.60	1.44	1.44	1.20	3.60	1.20	19.68
Bio-Fuel Unit By Municipality	250.00	No.	Phy	1	1	0	0	0	0	1	0	3

Activity	Unit Cost	Unit Size, % of Bank Loan		Palghar	Vasai	Dahanu	Talasari	Jawhar	Mokhada	Wada	Vikramgad	Total
		75%	FA	187.50	187.50	0.00	0.00	0.00	0.00	187.50	0.00	562.50
Solar Pumps	3.00	No.	Phy	8	8	8	8	10	10	10	10	72
		75%	FA	18.00	18.00	18.00	18.00	22.50	22.50	22.50	22.50	162.00
Total Renewable Sources Of Energy				**211.08**	**211.08**	**23.58**	**21.42**	**25.92**	**25.68**	**215.58**	**25.68**	**760.02**
V) Others												
Consumption Loans	1.00	No.	Phy	220	400	300	200	150	100	200	100	1670
		80%	FA	176.00	320.00	240.00	160.00	120.00	80.00	160.00	80.00	1336.00
Loan To Distressed Persons	1.00	No.	Phy	150	150	150	300	300	300	300	300	1950
		100%	FA	150.00	150.00	150.00	300.00	300.00	300.00	300.00	300.00	1950.00
SHG/JLG	2.00	No.	Phy	2583	913	2669	1005	878	604	1081	909	10642
		100%	FA	5166.00	1826.00	5338.00	2010.00	1756.00	1208.00	2162.00	1818.00	21284.00
Other- Misc.	1.50	No.	Phy	700	800	700	250	200	200	400	200	3450
		100%	FA	1050.00	1200.00	1050.00	375.00	300.00	300.00	600.00	300.00	5175.00
Total – Others			FA	**6542.00**	**3496.00**	**6778.00**	**2845.00**	**2476.00**	**1888.00**	**3222.00**	**2498.00**	**29745.00**
Grand Total				**68400.00**	**80509.31**	**59025.33**	**20908.85**	**17661.58**	**12623.21**	**46698.62**	**15776.72**	**321603.62**

Annexure II: An overview of Ground Level Credit Flow – Agency-wise and Sector-wise – 2018-19, 2019-20, 2020-21 and target for 2021-22

(₹ Lakh)

S. No.	Agency / Type of loan	2018-19		2019-20		2020-21		Target 2021-22
		Target	Ach.	Target	Ach.	Target	Ach.	
1	**Crop Loan**							
	CBs	6090.81	3098.84	6090.81	3490.27	6730.00	2535.50	11804.99
	MGB	604.19	279.65	604.19	109.98	700.00	60.00	975.01
	Thane DCCB	11330.00	8056.60	11330.00	7608.85	12570.00	12309.07	14720.00
	Sub-Total	**18025.00**	**11435.09**	**18025.00**	**11209.10**	**20000.00**	**14904.57**	**27500.00**
2	**Term Loan**							
	CBs	15916.45	9789.35	15916.45	9177.44	19133.00	10579.67	21448.67
	MGB	813.67	19.36	813.67	192.06	978.00	362.01	1250.41
	Thane DCCB	8229.88	3750.07	8229.88	0.00	9889.00	0.00	12300.92
	Sub-Total	**24960.00**	**13558.78**	**24960.00**	**9369.50**	**30000.00**	**10941.68**	**35000.00**
3	**Total Agri.**							
	CBs	22007.26	12888.19	22007.26	12667.71	25863.00	13115.17	33253.66
	MGB	1417.86	299.01	1417.86	302.04	1678.00	422.01	2225.42
	Thane DCCB	19559.88	11806.67	19559.88	7608.85	22459.00	12309.07	27020.92
	Sub-Total	**42985.00**	**24993.87**	**42985.00**	**20578.60**	**50000.00**	**25846.25**	**62500.00**
4	**NFS**							
	CBs	84241.17	70118.44	84241.17	129436.28	96026.00	76121.70	119903.89
	MGB	2770.70	570.97	2770.70	580.45	3158.00	902.90	4044.55
	Thane DCCB	9488.13	591.00	9488.13	0.00	10816.00	0.00	13851.56
	Sub-Total	**96500.00**	**71280.41**	**96500.00**	**130016.73**	**110000.00**	**77024.60**	**137800.00**
5	**OPS**							
	CBs	95841.65	43431.24	95841.65	48839.60	108912.00	41129.95	98214.54
	MGB	3198.90	918.10	3198.90	1208.40	3635.00	1692.46	3363.26
	Thane DCCB	10959.45	14133.00	10959.45	0.00	12453.00	0.00	11522.20
	Sub-Total	**110000.00**	**58482.34**	**110000.00**	**50048.00**	**125000.00**	**42822.41**	**113100.00**
6	**Grand total**							
	CBs	202090.08	126437.87	202090.08	190943.59	230801.00	130366.82	251372.09
	MGB	7387.46	1788.08	7387.46	2090.89	8471.00	3017.37	9633.23
	Thane DCCB	40007.46	26530.67	40007.46	7608.85	45728.00	12309.07	52394.68
	GRAND TOTAL	**249485.00**	**154756.62**	**249485.00**	**200643.33**	**285000.00**	**145693.26**	**313400.00**

Annexure III: Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities –2018-19, 2019-20, 2020-21 and target for 2021-22

(₹ Lakh)

Sr. No.	Activities	2018-19				2019-20				2020-21				2021-22 (Target)
	Agency	CBs	RRB	DCCB	Total	CBs	RRB	DCCB	Total	CBs	RRB	DCCB	Total	Total
I	Crop Loan	3098.84	279.65	8056.60	11435.09	3490.27	109.98	7608.85	11209.10	2535.50	60.00	12309.07	14904.57	27500.00
II	**Term loan**													
	Minor Irrigation	948.07	1.98	379.75	1329.80	1022.88	19.47	0.00	1042.35	1070.92	36.63	0.00	1107.55	3477.41
	Land Development	1304.18	2.75	522.20	1829.13	1205.98	26.73	0.00	1232.71	1472.74	50.38	0.00	1523.12	4782.18
	Farm Mechanism	1661.05	3.41	664.65	2329.11	1535.14	33.99	0.00	1569.13	1874.65	64.13	0.00	1938.78	6086.33
	Plantation & Horticulture	1073.93	2.20	427.35	1503.48	987.25	21.89	0.00	1009.14	1205.96	41.25	0.00	1247.21	3915.00
	Dairy Development	395.73	0.81	158.20	554.74	416.01	8.10	0.00	424.11	446.17	15.29	0.00	461.46	1164.78
	Poultry	395.73	0.81	158.20	554.74	416.01	8.10	0.00	424.11	446.17	15.29	0.00	461.46	1129.88
	Sheep/Goat/Piggery	395.73	0.81	158.20	554.74	416.01	8.10	0.00	424.11	446.17	15.29	0.00	461.46	791.06
	Fisheries	2.88	0.00	0.00	2.88	0	0	0.00	0	0.00	0.00	0.00	0.00	1914.28
	Forestry/Waste Land Dev	0.00	0.00	0.00	0.00	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00
	Storage & Market Yards	1775.62	3.63	711.72	2490.97	1647.27	36.52	0.00	1683.79	2009.05	68.75	0.00	2077.80	6522.96
	Bio-Gas	0.00	0.00	0.00	0.00								0.00	0.00
	Others	1836.43	2.97	569.80	2409.20	1530.9	29.15	0.00	1560.05	1607.85	55.00	0.00	1662.85	5216.12
	Sub Total II	**9789.35**	**19.36**	**3750.07**	**13558.78**	**9177.44**	**192.06**	**0.00**	**9369.50**	**10579.67**	**362.01**	**0.00**	**10941.68**	**35000.00**
III	**Grand Total (Agri+Allied)**	**12888.19**	**299.01**	**11806.67**	**24993.87**	**12667.71**	**302.04**	**7608.85**	**20578.60**	**13115.17**	**422.01**	**12309.07**	**25846.25**	**62500.00**

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

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

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

ANNEXURE V : A. Scales of Finance for major crops fixed by DLTC for 2021-22

Sr. No.	Name of the Crop	Unit	Scale of Finance (₹ Lakh)
1	Paddy	ha	0.60
2	Paddy (Summer)	ha	0.60
3	Nagli / Varai	ha	0.55
4	Maize	ha	0.36
5	Urid	ha	0.25
6	Tur	ha	0.35
7	Gram (Rainfed)	ha	0.35
8	Gram (Irrigated)	ha	0.40
9	Val	ha	0.40
10	Green Gram (Moong)	ha	0.25
11	Vegetables (leaf)	ha	0.60
12	Tondali/Bhendi/Padval/Gawhar/ Dodka/Chavali/Kakadi	ha	0.75
13	Bitter Guard (Karli)/Tomato/Mirchi	ha	0.80
14	Brinjal / Tomato (Improved)	ha	0.50
15	Capsicum (Simla Mirchi) (Hybrid)	ha	1.30
16	Beans (Ghevada)	ha	0.50
17	Groundnuts	ha	0.35
18	Groundnuts-summer	ha	0.40
19	Sunflower	ha	0.30
20	Safflower (Khurasani)	ha	0.25
21	Soya bean	ha	0.45
22	Potato	ha	0.75
23	Banana	ha	1.25
24	Banana (Tissue culture)	ha	1.40
25	Wheat	ha	0.38
26	Sweet potato, Suran	ha	0.30
27	Water melon (Kalingad)	ha	0.75
28	Onion	ha	0.80
29	Sugarcane (Ist crop)	ha	1.10
30	Sugarcane (IInd crop)	ha	0.90
31	Mango	ha	1.45
32	Chikku (Sapota)	ha	1.10
33	Coconut	ha	0.90
34	Cashew	ha	1.00
35	Production loan for floriculture		
i	Marigold	ha	0.55
ii	Mogara / Jai	ha	0.60
iii	Astor	ha	0.40
iv	Shewanti	ha	0.45
36	Beetle leaf	ha	0.55
37	Ginger/Turmeric	ha	1.00
38	Medical Plant	ha	0.35

B. Scales of Finance for Animal Husbandry and Fisheries Working Capital fixed by DLTC for 2021-22

Sr. No.	Particulars	Unit	Scale of Finance (₹)
A	**DAIRY**		
1	Feed	Per animal	6000
2	Transport of animals (for rearing during dry period)	Upto 500 km	2000
		Above 500 km	3000
3	Labour charges	1 labour per 10 animal	10,000
4	Veterinary facility	For 10 animals	1000
5	Livestock Insurance premium	Per animal	4000
6	Transport of milk to collection centre	Upto 20 animals	3000
		Upto 50 animals	5000
B	**POULTRY**		
1	***Broiler (100 birds)***		
a	Feed (3 kg per bird)	For 100 birds	7500
b	Labour charges	For 5000 birds	10,000
c	Veterinary services	For 5000 birds	2000
2	***Layer (100 birds)***		
a	Feed (300 kg per bird)	For 100 birds	6000
b	Labour charges	For 5000 birds	10,000
c	Veterinary services	For 5000 birds	3000
C	**GOAT REARING / PIG REARING / RABBIT REARING (10 + 1 UNIT)**		
1	Feed	Per animal	6600
2	Labour charges	For 50 animals 1 labour	10,000
3	Veterinary services	For 10+1 unit	500
4	Insurance premium	Per animal	500
D	**FISHERIES**		
1	Gil net / dol net fisheries Non-mechanised boats	No.	25000
2	Gil net / dol net fisheries Mechanised boats	No.	1,50,000
3	Fresh and dried fish selling		50,000
4	Brackish water fisheries		
a	Seed	Per hectare	25000
b	Feed	Per hectare	1,20,000
c	Labour charges	Per hectare	10,000
5	Fresh water fisheries		
a	Seed	Per hectare	25000
b	Feed	Per hectare	1,10,000
c	Labour charges	Per hectare	10,000
6	Bee Keeping	-	20,000

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NABARD's successful interventions in the district

Vegetables harvested from NABARD TDF Wadi project

Harvesting of fish from FPFF NABARD supported farm ponds

Readymade Garment Stitching Skill Training under NABARD MEDP Project

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
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3	Amravati	Rajendra B. Rahate	9407689522	amravati@nabard.org
4	Aurangabad	Suresh R. Patwekar	9575390390	aurangabad@nabard.org
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7	Buldhana	Vikram B. Pathare	7028755522	buldana@nabard.org
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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
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14	Kolhapur	Ashutosh Jadhav	9414037647	kolhapur@nabard.org
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20	Parbhani / Hingoli	Pritam M. Jangam	9446060035	parbhani@nabard.org
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29	Wardha	Pravin S. Muley	9987399872	wardha@nabard.org
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31	Yavatmal	Deepak B. Pendam	9907433101	yeotmal@nabard.org
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33	Mumbai - Suburb	Elangaivendhan A	8277390537	elangaivendhan.a@nabard.org

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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.

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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 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 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.

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- Soft loans for Agri Startups.

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- Established to manage various credit guarantee funds of Government of India, State Government etc.
- NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.
- The Eligible Lending Institutions will extend formal credit to the borrowers and NABSanrakshan through various schemes of the Trusts will provide credit guarantee against a nominal fee.
- NABSanrakshan manages Credit Guarantee Fund under Animal Husbandry Infrastructure Development Fund (AHIDF).

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