



संभाव्यतायुक्त ऋण योजना 2022-23

Potential Linked Credit Plan 2022-23

पुणे ज़िला
PUNE DISTRICT

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

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे
MAHARASHTRA REGIONAL OFFICE, PUNE



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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

Vision

Development Bank of the Nation for fostering rural prosperity

Mission

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

प्रस्तावना

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

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

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

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

(गोवर्धन सिंह रावत)
मुख्य महाप्रबंधक
15 सितम्बर 2021

FOREWORD

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

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

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

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

(G S Rawat)
Chief General Manager
15 September 2021

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Executive Summary

1. District characteristics

Pune district is situated in the western part of Maharashtra. It has 14 blocks with a total geographical area of 15,643 sq. km. Out of 1562 lakh ha of the total area, the cultivable land is 10.81 lakh ha. The average rainfall of the district is 830 mm per annum. The district population (2011 Census) is 94.29 lakh with 36.78 lakh (39%) in rural areas. Of the total land holders, 81.37% are small and marginal farmers (with land size less than 2 ha) holding only 42.30% of the total agricultural land indicating disparity in distribution of land. The major crops grown during Kharif are Paddy, Jowar, Bajra, Maize, Moong, Arhar, Soyabean, Sugarcane, etc. and during Rabi viz. Wheat, Gram, etc. The cropping intensity is 137%. The district has also been identified for major horticultural crops such as Mango, Pomegranate, Fig, Lime, Grapes, etc. Vegetables are also grown in large numbers.

The district has 1949 bank branches with 1554 branches of Commercial Banks, 20 branches of Regional Rural Banks, 290 branches of Pune DCCB, besides 1326 PACS affiliated to the Pune DCCB, which cater to the credit needs of the rural population. The CD ratio as on 31 March 2021 was 74.75%. Out of the Total Advances O/S (Rs. 2,48,408.27 crore), Rs. 1,26,975.26 crore disbursed by banks during 2020-21. The disbursements under Priority Sector stood at 25.75% (Rs. 32,692.67 crore) for the FY 2020-21. Achievement under ACP during 2020-21 stood at 158% of the target.

Pune is known for its industrial development especially Automobile and Information Technology Sectors. The district is also known as education hub of Maharashtra State. Pune district is having two Municipal corporation viz. Pune Municipal Corporation and Pimpri-Chinchwad Municipal Corporation and three Cantonment Boards viz. Pune Cantonment Board, Khadki Cantonment Board and Dehu Road Cantonment Board.

2. Sectoral trends in credit flow

The sector wise performance of credit flow for the last three year under DCP is as follows: -

(Rs. Crore)

Sr. No.	Agency/ Category	2018-19		2019-20		2020-21	
		Target	Achievement	Target	Achievement	Target	Achievement
1	Crop Loan	4153.87	2771.78	3252.50	2860.73	3481.52	3478.59
2	Term Loan (MT + TL)	3239.73	3354.31	3298.50	3896.61	3869.99	5194.28
	Total Agri Credit	7393.60	6126.09	6551.00	6757.34	7351.51	8672.87
3	MSME	13106.63	19773.93	22908.67	19531.47	25350.00	18576.59
4	Other Priority Sector	14599.74	9207.97	8008.90	4937.91	7546.60	5443.21
	Total Priority Sector	35099.97	35107.99	37468.57	31226.72	40248.12	32692.67

The total agricultural loans issued during the last three financial years (FY 2018-19, 2019-20 & 2020-21) were of Rs. 6126.09 crore, Rs. 6757.34 crore and Rs. 8672.87 crore respectively. The disbursements under MSME and other priority sectors during the last three financial years (FY 2018-19, 2019-20 & 2020-21) were of Rs. 28,981.90 crore, Rs. 24,469.38 crore and Rs. 24019.80 crore respectively. The share of total agriculture loans in GLC (PSL) was 17.45%, 21.64% and 26.53% during FY 2018-19, 2019-20 and 2020-21 respectively.

3. Sector wise PLP projections for 2022-23

The PLP has been designed with an objective of making it a meaningful link between development planning and credit planning processes. The potential under Priority Sector that could be tapped with institutional credit during the year 2022-23 has been assessed at **Rs 47,188.80 crore** as against Rs 46,265.71 crore projected for the year 2021-22 showing **2.00% growth** over the previous year.

For the year 2022-23, while the potential under **crop loans** has been assessed at **Rs 4,966.55** crore, that of **total agriculture loans** is at **Rs 10,192.99 crore**. The percentage of credit **potential for Agriculture** to total Priority Sector loans projected is **21.60%**, while that of **MSME** to total Priority Sector loans is **55.53%**. The **other priority**

sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at **22.86%** of total Priority Sector loans.

4. Sub-sector wise PLP projections for 2022-23

a. Crop Production, Maintenance and Marketing: In the PLP prepared for the year 2022-23, the requirement of crop loan has been assessed to the tune of Rs. 4966.55 crore.

b. Plantation and Horticulture (including Sericulture): The area under major horticultural plantations such as Pomegranate, Grape, Guava, etc., Floriculture and Vegetable cultivation under shadenet are increasing over past few years. Therefore, the total credit potential under Plantation and Horticulture (including of Sericulture) has been increased and assessed at Rs. 1492.50 crore for the FY 2022-23.

c. Water Resources: Minor Irrigation is the major thrust area. There is need to increase investments in various activities such as deepening and renovation of wells, electric pump sets, small lift irrigation, etc. Credit projection of Rs. 755.07 crore has been estimated for MI activities for FY 2022-23.

d. Food and Agro Processing: Various varieties of crops, vegetables, flowers and fruits are grown in the district. Value of all these commodities can be increased by processing them locally. This will not only increase employment opportunities in this sector, but it will also give higher returns to farmers on their produce. Potential of Rs. 443.29 crore has been identified for this sector for the year 2022-23.

e. MSME: Agricultural sector is, by itself, not capable of creating additional opportunities of gainful employment in the wake of increasing population. Rural Non-farm Sector activities provide opportunities for income generation utilizing local raw materials, local skills, labour and require low investments. The district is having large number of industries and a good potential exists for MSME Sector. Total credit potential under MSME Sector of Rs. 26,205.75 crore is estimated, which includes Rs. 10,023.75 crore for investment purpose and Rs. 16,182.00 crore for working capital requirement during for FY 2022-23.

f. Export credit, Education and Housing: Fruits, flowers, vegetables and other processed food products are exported from Pune district. There is need to promote this sector and credit linkage to be provided to the units. Keeping in view this, the potential for the export credit has been assessed as Rs. 408.00 crore. GoI has expressed a strong commitment towards education for all of its citizens and it has been included in the priority sector. Keeping in view the potential in education sector, projection of Rs 3520.00 crore is assessed for the year 2022-23. Housing has been included in the priority sector. With the rapid expansion of Pune suburban area, besides increasing urbanisation in and around block level in Pune district, the demand for housing is increasing in both rural, semi-urban & urban areas of the district. Accordingly, projection of Rs 6,516.80 crore has assessed for FY 2022-23.

5. Developmental initiatives

i. Formation and promotion of FPOs: Under PODF-ID scheme and PRODUCE scheme, NABARD has supported for promotion and formation of FPOs in Junnar, Ambegaon, Mulshi, Maval, Shirur and Indapur blocks with aim of collectivization of farm produce.

ii. Application of IoT for Automated Precision Irrigation System: NABARD has supported an innovative project on application of IoT (Internet of Things) to monitor the soil moisture & automated irrigation facility in village Buchakewadi of Junnar Taluka, which will ensure optimum application of resources to achieve high crop yield and reduce operational costs for the farmers and also improve the soil health.

iii. Agriculture Export Facilitation Centre (AEFC): NABARD in collaboration with Mahratta Chamber of Commerce, Industries and Agriculture (MCCIA) has set up Agriculture Export Facilitation Centre (AEFC) at Pune, as a 'one-stop-shop' for exporters to accelerate the export and processing activities in the district as well as state; with an objective of capacity building of Agri-food exporting and processing entrepreneurs, knowledge centre to disseminate need-based information to all concerned stakeholders, to provide instant service, guidance required by exporters and exporting farmers and also to organize need-based training courses in different export-related issues.

iv. Tribal Development: Under Tribal Development Fund (TDF), NABARD has implemented tribal development projects through community participation and ownership approach in 36 villages of Junnar block. It includes - Orchard / *Wadi* development of mango, cashew and guava plants, primary processing and marketing; Soil conservation; Water resources management; Sustainable agricultural practices; Promotion of organic farming and clean energy through use of biogas units and solar lamps; Women empowerment components with focus on empowering of women by training, capacity building, exposure visits, credit linkages with the banks; Promotion of FPO, etc.

v. Watershed Development: Under Watershed Development Fund (WDF), NABARD is implementing integrated watershed development projects in 02 villages of Junnar block. It includes Human Resource Development (community mobilization and development), Soil and land management (conservation and use), Water management (conservation and use), Development of Agri and allied sectors such as dairy, plantation & horticulture, livestock development, Social and economic empowerment of women and landless families, Soil fertility and soil productivity enhancement, Sustainable Natural Resource Management, Capacity building and knowledge management, Promotion of supplementary off-farm activities.

vi. Enterprise Development: Under Livelihood and Enterprise Development Programme (LEDP), NABARD has supported Community managed goat farming enterprise in Junnar block and also fruit and vegetable processing activity in Purandar block for SHG members. Under Gramya Vikas Nidhi (GVN), NABARD has supported training programmes on Agri-enterprise development in the district.

6. Thrust areas for 2022-23

Thrust areas in the district could be on collectivisation of Agricultural produce, High Tech Agriculture, Sustainable agricultural practices, Timely-adequate and hassle-free crop loan disbursement, Capital formation and productivity growth in agriculture & allied sectors, Financial Inclusion/ Literacy, Post-Harvest infrastructure, Food and Agro Processing, Skills and Marketing, Producers Organizations and on innovative projects.

7. Major constraints and suggested action points

The goal of enhancement in farmers' income level can be achieved through the increased productivity/ profitability that can be attained through a proper package of sustainable agricultural practices including efficient water management and farm mechanization, use of quality seeds/ seed replacement, lesser dependence on a single crop/ crop diversification, balanced cultivation of agricultural & horticultural species, input cost reduction, reduction of post-harvest losses, prompt marketing of agricultural produce and supplementing farm income with allied activities. The availability of infrastructure can increase ground level credit flow in the district. For a balanced economic growth, an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the PSL norms is required, and the same is worked out in the present PLP.

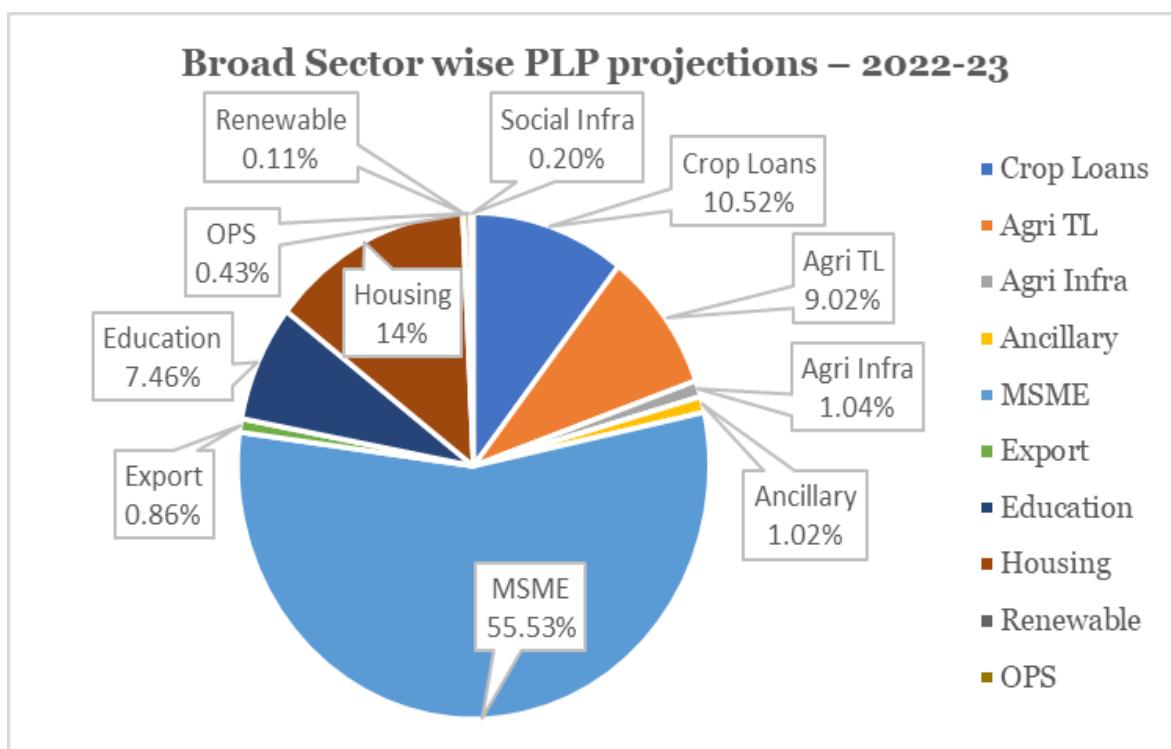
8. Way forward

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

Appendix A to Annexure 1
Broad Sector wise PLP projections – 2022-23 - Appendix A

(Rs lakh)

Sr. No.	Particulars	PLP Projections
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	4,96,654.93
ii	Term Loan for agriculture and allied activities	4,25,459.48
	Sub Total	9,22,114.41
B	Agriculture Infrastructure	49,220.92
C	Ancillary activities	47,963.49
I	Credit Potential for Agriculture (A+B+C)	10,19,298.82
II	Micro, Small and Medium Enterprises	26,20,575.00
III	Export Credit	40,800.00
IV	Education	3,52,000.00
V	Housing	6,51,680.00
VI	Renewable Energy	5,011.20
VII	Others	20,200.00
VIII	Social Infrastructure involving bank credit	9,315.00
	Total Priority Sector (I to VIII)	47,18,880.02



Appendix B to Annexure 1
Summary of Sector / Sub-sector wise PLP projections – 2022-23

		(Rs lakh)
Sr. No.	Particulars	PLP Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	4,96,654.93
ii	Water Resources	75,506.95
iii	Farm Mechanization	67,676.25
iv	Plantation and Horticulture (including sericulture)	1,49,250.33
v	Forestry and Waste Land Development	6,557.40
vi	Animal Husbandry – Dairy	45,333.09
vii	Animal Husbandry – Poultry	34,847.52
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	37,224.50
ix	Fisheries	7,295.39
x	Others – Bullock, Bullock cart, Two wheelers etc.	1,768.05
	Sub Total	9,22,114.41
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	28,084.73
ii	Land development, Soil conservation, Watershed Development	16,823.30
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermi composting)	4,312.89
	Sub Total	49,220.92
C	Ancillary activities	
i	Food and Agro processing	44,329.29
ii	Others (Loans to Cooperative Societies of farmers for disposing of their produce, Agri Clinics/ Agri Business Centres, Loans to PACS / FSS/ LAMPS, Loans to MFIs for on lending)	3,634.20
	Sub Total	47,963.49
I	Total Agriculture	10,19,298.82
II	Micro, Small and Medium Enterprises	
i	MSME – Investment capital	10,02,375.00
ii	MSME – Working capital	16,18,200.00
	Total MSME	26,20,575.00
iii	Export Credit	40,800.00
iv	Education	3,52,000.00
v	Housing	6,51,680.00
vi	Renewable Energy	5,011.20
vii	Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to Start-ups & MFIs)	20,200.00
viii	Social Infrastructure involving bank credit	9,315.00
	Total Priority Sector	47,18,880.02

Map of Pune District



District Profile

District Profile									
District -	Pune	State - Maharashtra Division - Pune							
1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE							
Total Geographical Area (Sq.km)	15643	Agro-climatic Zone	Western Plateau & Hilly Region, Plateau Zone North						
No. of Sub Divisions	5	Climate	Hot and Dry, Semi-Arid						
No. of Blocks	14	Soil Type	Deep Black, Medium Red and Black						
No. of Villages (Inhabited)	1852								
No. of Panchayats	1407								
3. LAND UTILISATION (000Ha)		4. RAINFALL & GROUND WATER							
Total Area Reported	1562	Rainfall (in mm)	Normal	Actual	2017	2018	2019		
Forest Land	177		830	1097	775	1350			
Area Not Available for Cultivation	168		Variation from Normal		267	-55	520		
Permanent Pasture and Grazing Land	66	Availability of Ground Water (Ham)	Net annual recharge		Net annual draft		Balance		
Land under Miscellaneous Tree Crops	26		NA	NA	NA	NA	NA		
Cultivable Wasteland	33	5. DISTRIBUTION OF LAND HOLDING (as per Agricultural Census 2015-16, Agri. Commissionerate, Pune)							
Current Fallow	43	Classification of Holding	Holding		Area		% to Total		
Other Fallow	227		Nos.	% to Total	Ha.	% to Total			
Net Sown Area	789	<= 1 Ha	485204	58.51	195639	18.60			
Total or Gross Cropped Area	1081	>1 to <= 2 Ha	189578	22.86	219303	23.70			
Area Cultivated More than Once	292	>2 Ha	154546	18.64	606892	57.70			
Cropping Intensity (GCA/NSA)	137%	Total	829328	100.00	1051834	100.00			
6. WORKERS PROFILE (in '000)		7. DEMOGRAPHIC PROFILE (in '000) (As per Census 2011)							
Cultivators	829	Category	Total	Male	Female	Rural	Urban		
Of the above, Small/Marginal Farmers	674	Population(000)	9429	4924	4505	3678	5751		
Agricultural Labourers	414	Scheduled Caste(000)	1181	603	588	361	820		
Workers engaged in Household Industries	106	Scheduled Tribe(000)	348	179	170	255	93		
Workers engaged in Allied Agro-activities	NA	Literate (%)	86	91	81	81	89		
Other workers	2642	BPL(families, '000")	122	NA	NA	NA	NA		
8. HOUSEHOLDS (in '000)		9. HOUSEHOLD AMENITIES (Nos. in '000 Households)							
Total Households (No)	2152	Having brick/stone/concrete houses	NA					Having electricity supply	NA
Rural Households (No)	780	Having source of drinking water	NA					Having independent toilets	617597
BPL Households (No)	1372	Having access to banking services	NA					Having radio/tv sets	NA
10. VILLAGE-LEVEL INFRASTRUCTURE (Nos)		11. INFRASTRUCTURE RELATED TO HEALTH & SANITATION (Nos)							
Villages Electrified	1868	Anganwadis	6016					Dispensaries	79
Villages having Agriculture Power Supply	NA	Primary Health Centres	98					Hospitals	48
Villages having Post Offices	666	Primary Health Sub-Centres	541					Hospital Beds	8185
Villages having Banking Facilities	351	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE							
Villages having Primary Schools	1778	Fertiliser/Seed/Pesticide Outlets (Nos)	6733					Agriculture Pumpsets(Nos)	161684
Villages having Primary Health Centres	1866	Total N/P/K Consumption [MT]	132803					Pumpsets energised (Nos)	151459
Villages having Potable Water Supply	1802	Certified Seeds Supplied [MT]	2300					Agro Service Centres (Nos)	NA
Villages connected with Paved Approach Roads	1761	Pesticides Consumed [MT]	359694					Soil Testing Centres (Nos)	254
13. IRRIGATION COVERAGE (Ha)		Agriculture Tractors (Nos)	59258					Plantation nurseries (Nos)	NA
Total Area Available for Irrigation (NIA + Fallow)	1121000	Power Tillers (Nos)	36677					Farmers' Clubs (Nos)	242
Irrigation Potential Created	375000	Threshers/Cutters (Nos)	NA					Krishi Vigyan Kendras(Nos)	2
Net Irrigated Area(Total area irrigated at least once)	270000	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
Area irrigated by Canals / Channels	124000	Rural/Urban Mandi/Haats (Nos)	53					APMC Main Market (Nos)	12
Area irrigated by Wells	146000	Length of Pucca Road (Km)	18788					Godown (Nos)	115
Area irrigated by Tanks	NA	Length of Railway Line (Km)	311					Godown Capacity[MT]	579955
Area irrigated by Other Sources	NA	Public Transport Vehicle (Nos)	4887004					Cold Storage (Nos)	15
Irrigation Potential Utilized (Gross Irrigated Area)	375000	Goods Transport Vehicle (Nos)	324577					Cold Store Capacity(000 Lit.)	980
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS							
Type of Processing Activity	No of units	Cap.[MT]	2019-20		2020-21		Avg. Yield [Kg/Ha]		
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	NA	NA	Area (00Ha)	Prod. (00MT)	Area (00Ha)	Prod. (00MT)			
Sugarcane (Gur/Khandsari/Sugar)	17	594235	Jowar	2590	950	2600	958	616	
Fruit (Pulp/Juice/Fruit drink)	NA	NA	Wheat	380	650	400	687	1679	
Spices (Masala Powders/Pastes)	NA	NA	Moong	110	38	120	43	323	
Dry-fruit (Cashew/Almond/Raisins)	NA	NA	Maize	261	500	390	555	2126	
Cotton (Ginning/Spinning/Weaving)	NA	NA	Soyabean	165	140	190	167	876	
Milk (Chilling/Cooling/Processing)	NA	NA	Rice	559	1350	555	1366	2300	
Meat (Chicken/Mutton/Pork/Dryfish)	NA	NA	Bajra	380	590	420	652	1246	
Animal feed (Cattle/Poultry/Fishmeal)	NA	NA	Gram	346	290	383	315	910	
	NA	NA	Sugarcane	1103	116880	1000	116000	106	
17. ANIMAL POPULATION AS PER LIVESTOCK CENSUS 2019 (in '000)			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries (Nos)	116		Animal Markets (Nos)	12	
Cattle - Cross bred	207	85	122	Disease Diagnostic Centres (Nos)	208		Milk Collection Centres (Nos)	13	
Cattle - Indigenous	639	9	631	Artificial Insemination Centres (Nos)	294		Fishermen Societies (Nos)	93	
Buffaloes	298	8	291	Animal Breeding Farms (Nos)	1		Fish seed farms (Nos)	na	
Sheep - Cross bred	15	NA	NA	Animal Husbandry Tng Centres (Nos)	2		Fish Markets (Nos)	na	
Sheep - Indigenous	79	NA	NA	Dairy Cooperative Societies (Nos)	1656		Poultry hatcheries (Nos)	16	
Goat	67	67	NA	Improved Fodder Farms (Nos)	na		Slaughter houses (Nos)	11	
Pig - Cross bred	4	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Pig - Indigenous	7	NA	NA	Fish	Production [MT]	26905		Per cap avail. [gm/day]	83
Horse/Donkey/Camel	7	NA	NA	Egg	Production [Lakh Nos]	9197		Per cap avail. [nos/p.a.]	76
Poultry - Cross bred	17343	NA	NA	Milk	Production (l'000 MI)	1277		Per cap avail. [gm/day]	269
Poultry - Indigenous	1193	NA	NA	Meat	Production [MT]	872		Per cap avail. [gm/day]	30
Sources :		Census 2011, Department of Agriculture/ Directorate of Economics and Statistics, Dept of Agr/water resources, BPL survey 2002, AH Census 2019, District Social & Economic Survey , Pune 2018							

District Profile

Predominant economic activities prevalent in the district:

The geographical area of the district is 15,643 sq. km and is divided into 14 tehsils/blocks. The population of the district as per 2011 census was 94.29 lakh of which the share of rural population was at 39%. Agriculture continues to be the main occupation of the district as more than 45% of population depends on agriculture and allied activities. Out of the total operational holdings, 81% are marginal and small, occupying 43% of operational area.

The Gross State Domestic Product (nominal) at current prices for 2019-20 was Rs. 28,18,555 crore and the same is estimated for 2020-21 at Rs. 26,61,629 crore. The per capita state income for the year 2019-20 was Rs. 2,02,130 and the same is estimated for the year 2020-21 at Rs. 1,88,784. The Nominal Gross District Value Added (GDVA) at current prices for the year 2019-20 for the district is Rs 2,92,695 crore, whereas the Per Capita Nominal GDVA at current prices for the year 2019-20 for the district is Rs 2,79,777 crore.

(Source: Economic survey of Maharashtra 2020-21)

One of the predominant economic activities of the district is agriculture and allied activities. The major crops of the district are Jowar, Paddy, Sugarcane. Besides Onion, Potato, Brinjal etc., are major vegetable crops grown. Grapes, Guava, Banana etc., are main horticulture crops of the district.

Other economic activities in the district:

The other economic activities of the district is employment in secondary and tertiary sector. There are several industrial estates and Micro, Small and Medium industries in the district. Pune is the second most industrialized district of the State. Besides it has emerged as IT hub with IT parks situated at Hinjewadi and other places in Pune.

Factors / Infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC):

Due to rapid urbanization of the district and agriculture land being acquired for various projects such as Highway, Airport and industrial projects, the land under agriculture has been decreasing. With the fast expansion of Pune city, the rate of urbanization of nearby blocks has increased. With rapid expansion and urbanization, the demand for housing in these blocks has been increasing. Further, most of the agriculture is dependent on monsoon, the land under assured irrigation is comparatively less.

Around 81% of the farmers are having land holding less than 2 ha. Owing to the topography of the district and small land holdings, mechanization of farm is a major hindrance in the district. Adoption to new techniques and crop diversification is the need of the hour.

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

- Promotion of scientific post-harvest management and scientific storage facility for food grains.
- The godowns at the PACS level may be strengthened / modernized.
- Support from all the stakeholders for exporting Junnar mango, pomegranate, custard apple, tomato, Ambemohar rice.
- Bank as well as line department support to farmers for Shadenets, polyhouses, micro-irrigation systems for developing seed plots, sericulture activities and also bamboo plantations. Nurseries may be established for quality planting material in the field of horticulture.
- Banks may extend finance for refrigerated vans for transport of flowers and vegetables. Banks may extend finance for establishing the cold storage units for fruits and vegetables.

- Upgradation of the non-descript stock to improve the quality of local animals.
- Calf rearing may be encouraged through bank finance to suitable beneficiaries identified by the Department of Animal Husbandry / Dairying. The activity may be clubbed with mini dairy units. SHGs can also be encouraged for taking up the programme.
- Promotion of backyard poultry units as an income generating activity for SHGs through bank finance. AH department may conduct training programmes for entrepreneurs on commercial poultry farming and backyard Poultry.
- Marketing facilities for organic farming products needs to be developed. There is a need for establishing certifying laboratories for the benefit of organic farmers.
- Providing support for efficient water use technologies like drip/ sprinkler irrigation, rain water harvesting and recharge of existing bore wells through construction of farm ponds, etc.
- Considering huge potential under food & agro processing in the district, the Coop. societies, entrepreneurs, SHGs etc. need to be encouraged to setup dal mills, rice mills, flour mills, grains/pulses/fruits/vegetables processing units, cold storages, mini slaughter houses etc. Banks may extend finance to such units.
- Marketing arrangement for various cottage industries needs to be taken care of by KVIB / DIC / DRDA / MSSIDC.
- The SSI units should be helped to upgrade technology to improve productivity and quality especially in view of competition in this era of globalization.
- MSME clusters with ancillary units may be promoted and also credit support to such units may be extended by the banks.
- Uninterrupted and quality water supply as well as electricity supply may be ensured for the industrial units.
- There is need for dedicated freight (road and rail) corridor for efficient transport of farm and industrial products to JNPT Mumbai. A dedicated Air Cargo Terminal also needs to be created for the logistics and transport.
- Line departments may ensure adequate budgetary allocation for maintenance of assets so that the infrastructure projects can be put to use for a longer period of time.
- Steps to propagate the generation of energy from alternative sources (like waste utilization) and renewable energy. MEDA could play vital role in this regard through NGOs for solar energy.
- Industry Association may organize a meet to popularize use of renewable energy resources for industrial as well as service sector.
- Establishment of Government Farm Machinery Center at village level with the help of Panchayati Raj Department to make the custom-hiring system successful. MGNREGA workers may be used for the operation of these machines.
- Banks and other institutions such as MAVIM, MSRLM may promote the JLG mode of financing especially in the dairy, agro-processing, agro-enterprise, poultry, apiculture, sericulture sector, etc. by forming self-help groups/groups of farmers/women in JLG mode.

Banking Profile										
District - Pune		State - Maharashtra				Lead Bank -		Bank of Maharashtra		
1. NETWORK & OUTREACH (position as on 31.03.2021)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban & Metro	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	33	1554	254	306	994	NA	NA	608	1866	NA
Regional Rural Bank	1	20	10	9	1	NA	NA	NA	NA	NA
District Central Coop. Bank	1	290	202	54	34	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	1326	1326	1326	0	0	NA	NA	NA	NA	NA
Other Banks (SFB)	6	85	16	13	56	NA	NA	NA	NA	NA
All Agencies	1367	3275	1808	382	1085	NA	NA	608	1866	NA
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	22833491	26378907	31987372	21.26	96.25
Regional Rural Bank	NA	NA	NA	NA	NA	15971	18853	36491	93.56	0.11
Cooperative Banks	NA	NA	NA	NA	NA	852253	999883	1008126	0.82	3.03
Others	NA	NA	NA	NA	NA	98999	135418	201058	48.47	0.60
All Agencies	NA	NA	NA	NA	NA	23800714	27533061	33233046.8	20.70	100.00
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of advances [Rs. lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	18930785	21242803	23844676	12.25	95.99
Regional Rural Bank	NA	NA	NA	NA	NA	14588	16284	19475	19.60	0.08
Cooperative Banks	NA	NA	NA	NA	NA	594474	684309	773785	13.08	3.11
Others	NA	NA	NA	NA	NA	133856	159441	202891	27.25	0.82
All Agencies	NA	NA	NA	NA	NA	19673703	22102837	24840827	12.39	100.00
4. CD-RATIO					5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs under PMJDY, PMJJBY, PMSBY & APY)					
Agency	CD Ratio					During 2020-21		Cumulative		
	31-Mar-19	31-Mar-20	31-Mar-21			Deposit	Credit	Deposit	Credit	
Commercial Banks	82.91%	80.53%	74.54%			NA	NA	3280282	NA	
Regional Rural Bank	91.34%	86.37%	53.37%			NA	NA	11993	NA	
Cooperative Banks	69.75%	68.44%	76.75%			NA	NA	72207	NA	
Others		117.74%	100.91%			NA	NA	125	NA	
All Agencies	82.66%	80.28%	74.75%			NA	NA	3364607	NA	
6. PERFORMANCE TO FULFILL NATIONAL GOALS (during 2020-21)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	3755722	93.31	617010	71.14	490974	99.54	NA	NA	NA	NA
Regional Rural Bank	11102	0.28	5754	0.66	2247	0.46	NA	NA	NA	NA
Cooperative Banks	257989	6.41	244523	28.19	0	0.00	NA	NA	NA	NA
Others	0	0.00	0	0.00	0	0.00	NA	NA	NA	NA
All Agencies	4024813	100.00	867287	100.00	493221	100.00	NA	NA	NA	NA
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	3120835	3347939	107	3530029	2931650	83	3755722	3015729	80	90
Regional Rural Bank	3269	6502	199	8809	7294	83	11102	9015	81	121
Cooperative Banks	385893	156358	41	208019	183728	88	257989	244523	95	75
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	3509997	3510799	100	3746857	3122672	83	4024813	3269267	81	88
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	415387	277178	67	325250	286073	88	348152	347859	100	85
Term Loan (Agr)	323973	335431	104	329850	389661	118	387000	519428	134	119
Total Agri. Credit	739360	612609	83	655100	675734	103	735152	867287	118	101
Non-Farm Sector	1310663	1977393	151	2290867	1953148	85	2535001	1857659	73	103
Other Priority Sector	1459974	920797	63	800890	493790	62	754660	544321	72	66
Total Priority Sector	3509997	3510799	100	3746857	3122672	83	4024813	3269267	81	88
9. RECOVERY POSITION										
Agency	2018-19			2019-20			2020-21			Average Rec. [%] in last 3 years
	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	Demand [Rs. lakh]	Recovery [Rs. lakh]	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
RegionalRural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	285356	167698	59%	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 : Maharashtra State Level Bankers' Committee (SLBC) and Lead District Manager (LDM), Pune District.										

Source : Maharashtra State Level Bankers' Committee (SLBC) and Lead District Manager (LDM), Pune District.

Banking Profile

The district has banking network with 1554 branches of Commercial Banks, 20 branches of Maharashtra Gramin Bank, 290 branches of Pune DCCB and 1326 Primary Agriculture Credit Societies (PACS). Population served per branch is 4838 persons as compared to 6736 in Maharashtra State. Per branch business is Rs. 302.47 crore in the district (Source: SLBC Maharashtra State).

Presently, the bank network of brick and motor branches is provided in most of the villages having population of 5000 & above. In the villages which are remotely located or having hilly terrain and where it is not feasible for brick and motor branches, the same are covered by BC and other modes. Almost all the villages having population of 2000 & more are covered by the BC. Thus, the branch network is found to be adequate. The Sub-Committee of DLCC Pune, in accordance with RBI guidelines, has drawn up the roadmap for provision of banking services in every village having population below 2000 (2001 census). There is good network of Urban Cooperative Banks in the district which are catering to the needs of the people. However, concentration of branches (more than 50%) is in semi-urban and urban areas. Bank of Maharashtra is functioning as Lead Bank in the district.

The ACP targets in respect of agriculture credit during the last three years are given below:
(Rs lakh)

Year	Targets			Achievements			% Ach of Total Agriculture
	Crop Loan	Term loan	Total Agriculture (Crop loan + Term loan)	Crop loan	Term Loan	Total Agriculture (Crop loan + Term loan)	
2018-19	415387	323973	739360	277178	335431	612609	83%
2019-20	325250	329850	655100	286073	389661	675734	103%
2020-21	348152	387000	735152	347859	519428	867287	118%

(Source: Lead Bank Manager Office, Pune)

It may be observed from the above table that the target v/s achievement of ACP during the last 3 years have shown increasing trends under Crop Loans, Agricultural Term Loans and Total Agricultural Credit. During last FY 2020-21, the achievement under Crop Loans was 99.92% as compared to its previous FYs i.e. 87.95% & 66.73% during 2019-20 & 2018-19 respectively. Under Agriculture Term Loan, 134.22% targets was achieved in FY 2020-21. Targets under Agriculture Term Loans were achieved more than 100% during last three FYs. During last FY 2020-21, the achievement under Total Agricultural Credit was 118% that of targets, which is more than that of its previous FYs 2019-20 & 2018-19 i.e. 103% & 83% respectively.

CD Ratio:

The total deposits of the banks stood at Rs 3,32,33,047 lakh whereas, the total advances stood at Rs 2,48,40,827 lakh. Thus, the CD Ratio of the district was 74.75% as on 31st March 2021. During the last two years as on 31st March 2020 and 31st March 2019, the CD ratio was 80% and 83% respectively. The agency wise CD ratio as on 31st March 2021 during last FY 2019-20 are Commercial Banks – 81%, RRB – 86%, Pune DCCB – 68% and other banks – 118% (Source: Lead Bank Manager Office, Pune).

Financial Inclusion:

Financial inclusion is a key enabler of economic and social development. In India, a large section of the population still lives outside the ambit of formal financial services viz. credit, deposit, insurance, and pension services. In addition to bank branches, the different kind of

financial services are rendered through 456 BCAs/USBs, 65 CSCs. Total number of accounts opened under PMJDY and Social Security Schemes such as PMJJBY, PMSBY and APY were 33,64,607 as on 31st March 2021.

Pradhan Mantri Jan Dhan Yojana (PMJDY):

Cumulative numbers of bank accounts were opened 15,50,348 in the Pune district under PMJDY as on 31st March 2021 since launching of the scheme on 28th August 2014 (Source: Lead Bank Manager Office, Pune).

Social Security Schemes:

Centrally sponsored Social Security Schemes viz. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APJ) are being implemented in the district since their launching from June 2015. The scheme-wise progress in Pune district as on 31st March 2021 is as per under:

Scheme	PMJJBY	PMSBY	APY
No of enrolments	6,07,353	10,83,048	1,23,858

(Source: Lead Bank Manager Office, Pune).

CBS project in District Central Cooperative Bank:

Pune DCCB is on CBS platform and the bank is providing various facilities such as NEFT & RTGS to its customer through its branches. Further, the bank has availed support from NABARD for implementation of CBS, Financial Literacy centres at block level. Pune DCCB has issued 2,14,096 Rupay KCC Cards to the farmers as on 31st March 2021.

Pradhan Mantri MUDRA (Micro Units Development and Refinance Agency) Yojana:

PMMY scheme is being implemented by all the banks in the district since its inception from 08th April 2015. Banks are providing Shishu loan of upto Rs 50,000/-, Kishor loan from Rs 50,001/- to Rs 5.00 lakh and Tarun Loan from Rs 5.00 lakh upto Rs 10.00 lakh. The financial progress during last FY 2020-21 (position as on 31.03.2021) under PMMY is given below-

(Rs Crore)				
Sr. No.	Category of loan	No of A/Cs	Sanctioned Amt	Disbursement Amt
(i)	Shishu (loans upto Rs. 50,000/-)	1,85,261	558.24	555.91
(ii)	Kishore (loans from Rs. 50,001/- upto Rs. 5 lakh)	39,434	744.82	720.85
(iii)	Tarun (loans from Rs. 5 lakh upto Rs. 10 lakh)	12,573	960.15	933.00
	Grand Total	2,37,268	2263.21	2209.75

Pune district had retained its 1st position continuously during last three FYs 2020-21, 2019-18 and 2018-17 in respect of sanction and disbursement during the same in the Maharashtra State.

Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

Sr. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought

		<p>under plantation crops;</p> <ul style="list-style-type: none"> • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; • 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Objectives of PLP:

The objectives of PLP are

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

Methodology:

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

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

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

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

Utility:

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

1	Bankers	i. Provides inputs/information on Exploitable potential vis-a-viz 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 from the line Depts.

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

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

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

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

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

Proposals relating to Fisheries sector:

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

Tax Proposals on Agriculture Products:

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

Achievements and Milestones during the COVID-19 pandemic

- **Pradhan Mantri Garib Kalyan Yojana (PMGKY):**
 - Valued at **Rs.2.76 lakh crore**
 - Free food grain to **80 crore people**
 - Free cooking gas for **8 crore families**
 - Direct cash to over **40 crore farmers, women, elderly, the poor and the needy**
- **Aatma Nirbhar Bharat package (ANB 1.0):**

- Estimated at **Rs.23 lakh crore** – more than **10% of GDP**
- PMGKY, three ANB packages (ANB 1.0, 2.0 and 3.0), and announcements made later were like **5 mini-budgets** in themselves
- **Rs.27.1 lakh crore** worth of financial impact of all three ANB packages including RBI's measures – amounting to **more than 13% of GDP**

● **Structural reforms:**

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

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

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

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

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

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

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

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

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

Objectives

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

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

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

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by the RBI:

- Instructions were issued to all Commercial Banks, Regional Rural Banks, Small Finance Banks, Urban Cooperative Banks, State Cooperative Banks, DCCBs, NBFCs on COVID 19 Regulatory Package – Asset Classification and Provisioning to relax repayment pressure and improving access to working capital by mitigating the burden of debt servicing, prevent the transmission of financial stress to the real economy, and ensure continuity of viable businesses and households. The detailed instructions with regard to asset classification and provisioning were issued by RBI, vide circular dated 17 April 2020 and 23 May 2020, respectively.
- In the wake of the nationwide lockdown due to outbreak of COVID -19 pandemic and the resultant restrictions imposed on movement of people, many farmers were not able to travel to bank branches for payment of their short term crop loan dues. Instructions were issued to all Public and Private Sector Scheduled Commercial Banks to extend the benefit of IS of 2% and PRI of 3% for short term crop loans upto Rs.3 lakh to farmers whose accounts had become due or shall become due between March 1, 2020 and May 31, 2020, vide circular dated 21 April 2020.

- The Reserve Bank had made recommendations on the required financial parameters with sector specific benchmark ranges for such parameters to be factored in the resolution plans and accordingly, set up an Expert Committee with Shri K. V. Kamath as the Chairperson. The Expert Committee submitted its recommendations to RBI on September 2020. Accordingly, all lending institutions shall mandatorily consider the key ratios while finalizing the resolution plans in respect of eligible borrowers vide circular dated 07 September 2020.
- RBI extended Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period up to 31 August 2020 on account of Covid-19, vide circular dated 4 June 2020.
- Master circular on Deendayal Antyodaya Yojana and National Rural Livelihoods Mission (DAY-NRLM) was suitably updated by incorporating the modifications, vide circular dated 18 September 2020.
- Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria are classification of enterprises, composite criteria of investment and turnover for classification, Calculation of investment in plant and machinery or equipment and Calculation of turnover. This will come into effect from July 1, 2020, vide circular dated 02 July 2020.
- In view of the continued need to support the viable MSME entities on account of fallout of COVID-19 and to align these guidelines with the Resolution Framework for COVID-19 related Stress announced for other advances, RBI decided to extend the scheme i.e., existing loans to MSMEs classified as 'standard' to be restructured without a downgrade in the asset classification, vide circular dated 06 August 2020.
(For details visit <https://www.nabard.org/plpguide.aspx?id=698&cid=698>)

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

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

Initiatives taken during the year (2020-21)

- Disbursement of Rs.25500 crore was made under Special Liquidity Facility (SLF-1) to Cooperative Banks, RRBs and NBFCs (Rs.16800 crore to Cooperative Banks, Rs.6,700 crore to RRBs and Rs.2,000 crore to NBFCs) for unhindered flow of credit to banks and farmers in the wake of the lockdown due to COVID-19 pandemic.
- Additional SLF of Rs.1,567 crore was provided to NBFCs/ NBFC-MFIs with asset size less than Rs.500 crore.
- SLF to SCARDBs of Rs.783 crore was provided as front ended liquidity support from NABARD's own funds.

- Allocation of 25% of STRRB and LTRCF was made to aspirational and credit starved districts.
- Preliminary eligibility criteria for RRBs for availing refinance was revised and set on the basis of internal risk rating by NABARD.

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

- PACs as Multi Service Centers (MSCs)** - NABARD introduced Special refinance scheme to saturate all the potential PACS for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle sanction by NABARD with estimated Project cost of Rs.1,760.82 crore and estimated loan of Rs.1,568 crore.
- Scheme for beneficiaries of Watershed and Wadi project areas** - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years. The ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of Rs.5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of Rs.126.80 crore has been disbursed under this product.
- 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.
- 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.
- Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021
- COVID-19 deferment of loan instalments for client borrowers of NABARD.
- KCC Saturation Drive to cover PM Kisan Samman Scheme beneficiaries who do not possess Kisan Credit Cards** - Department of Agriculture, Cooperation and Farmers’ Welfare, Ministry of Agriculture and Farmers’ Welfare, Govt. of India, has launched a campaign from 08.02.2020 to cover all PM Kisan

Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted to ensure maximum coverage. Phase-II of KCC Saturation- As a part of the Atmanirbhar Bharat Package, the Government has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of Rs.2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

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

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

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

1.3.4 Rural Infrastructure Development Fund (RIDF)

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

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

8. Important Funds:

A. Micro Irrigation Fund (MIF)

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

B. Long Term Irrigation Fund (LTIF)

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

C. Pradhan Mantri Awas Yojna - Gramin (PMAY-G)

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

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

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

E. Rural Infrastructure Assistance to State Governments (RIAS)

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

1.3.5 Initiatives on micro Finance

- **Revision of grant support to JLGPIs:** To incentivise promotion of JLGs, the grant assistance to JLGPIs was enhanced from Rs.2,000/- to Rs.4,000/- per JLG.
- **MEDP/LEDP:** To strengthen NABARD's efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to Rs. 1.00 lakh and for LEDPs to Rs. 8.80 lakh (Farm Sector) and to Rs. 7.15 lakh (Off Farm Sector).

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

1.3.6 Financial Inclusion

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

Financial Literacy:

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

Banking Technology:

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

Regulatory requirements:

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

Connectivity and Power Infrastructure:

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

New initiatives taken during the year 2020-21:

- i. Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation was launched under which one-time implementation and application development cost for enabling Green PIN facility is reimbursed.
- ii. Scaling up of the Centre for Financial Literacy (CFL) Project (a Pilot Project of Reserve Bank of India) to 200 CFLs which envisages one CFL per 3 blocks.
- iii. Support for on-boarding to Bharat Bill Payment System (BBPS) was launched to encourage banks to give rural customers benefits of online bill payments. One time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) will be reimbursed.

- iv. Support extended to RCBs, in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States through BCs for providing comprehensive financial services in unbanked villages with population less than 500.
- v. The support for components under connectivity and power infrastructure schemes viz. VSAT deployment, Mobile Signal Boosters deployed and solar power unit / UPS deployment has been extended to all districts.

1.3.7 Farm Sector Policy – Important Initiatives

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

- i. 101 new watershed projects were sanctioned, covering an area of 1 lakh ha and an amount of Rs.90.42 crore was disbursed.
- ii. A separate web portal and mobile 'app' was developed for uploading data on watershed projects.
- iii. 103 KfW Soil projects viz. SEWOH II & III (One World, No Hunger) were under implementation in 5 States.
- iv. An in-house Remote Sensing Cell was established to strengthen the monitoring of watershed projects at NABARD, HO and 39 on-going WDF projects were hosted on the NABARD Bhuvan portal.
- v. Under Tribal Development Programme, 51 projects were sanctioned. Out of the financial target of Rs.108.00 crore, an amount of Rs.93.08 crore was disbursed.
- vi. 04 agri-allied (non-wadi based) TDF projects were sanctioned in Chhattisgarh (apiculture), Tamil Nadu (animal husbandry), Telangana (micro-enterprise development) and West Bengal (pig and goat rearing) under Tribal Development Fund.
- vii. The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

II. FPO Promotion

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

III. FSPF – Innovations & Technology Transfer

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

IV. Fostering Partnership

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

V. Climate Action

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

VI. COVID-19 Initiatives

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

1.3.8 Off Farm Sector Initiatives

1. Initiatives during COVID-19

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

1.3.9 Agri- Market Infrastructure Fund (AMIF)

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

1.4 Policy Initiatives – State Government

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

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

conservation, child health care programme and improving the overall living conditions of the rural senior citizens, women and children.

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

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

1.5 State Government Sponsored Programmes with Bank Credit

Details of various state government sponsored schemes are given below:

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

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

Other State Government Initiatives

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

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

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

Chapter 2 Credit potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance and Marketing

2.1.1.1 Introduction:

Farm credit includes loans to farmers for pre and post-harvest activities, *viz.*, spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce. It also includes loans to farmers up to Rs 0.50 lakh against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months, loans to distressed farmers indebted to non-institutional lenders, crop loans to farmers which will include traditional/non-traditional plantations, horticulture, allied activities and medium and long-term loans to farmers for purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm, and developmental loans for allied activities.

The district has a moderate climate throughout the year although summer is warmer. Agro climatically, the district falls in the Western Ghat Region. The district receives its rainfall mainly from the southwest monsoon spread between June to September. Areas in western parts receive rainfall as high as 3000 to 4000 mm while it is scanty at 680 mm in the east and far eastern parts of the district.

Predominance of small and marginal farmers (81%) is indicative of the need for timely and adequate supply of credit for achieving higher production and productivity. Rice, Jowar, Bajra, Sugarcane, Groundnut and Sunflower are the main crops grown in Pune district. Among the vegetables, Onion, Potato, Tomato, Carrot, Garlic, Yams, Sweet Potato, Radish etc., are grown extensively in Pune. Sugarcane is one of the important cash crops of Pune. This district has 12 Sugar Mills in Indapur, Haveli, Baramati, Shirur, Mulshi, Bhore, Junnar, Bhore and Daund talukas.

2.1.1.2 Infrastructure and linkage support available, planned and gaps:

The district is very well developed in terms of infrastructure required for pursuing farming.

- i. The seeds are being supplied through network of marketing societies, private distributors as also by the Agriculture Department to small and marginal farmers. The District Administration is ensuring timely supply of inputs to farmers.
- ii. Marketing support is adequately available in the district. There are 13 regulated markets, 35 sub-market yards/mandis, providing various marketing facilities to farmers. Transport and communication arrangements are adequately developed for marketing of agricultural produce.
- iii. Processing and storage facilities are also available within the district. Many new infrastructure processing and storage facilities have come up in the district.
- iv. The district has adequate and effective network of extension services. Besides the Agricultural Department, and the Zilla Parishad (ZP), extension facilities are also available through the Agriculture College, Pune and Krishi Vigyan Kendras (KVKs). District Superintendent Agriculture Officer is catering to extension needs of farmers through a team of technically qualified Sub-Divisional Agriculture Officers and Taluka Agriculture Officers.
- v. Various Central/State Government sponsored programs, aimed at improving production and productivity in agriculture, are under implementation in the district. These include Food Security Programme (Rice, Grains and Pulses), dry land farming, farm mechanization, P.P.P. Maize, fodder development etc., are provided to farmers at subsidized rates.
- vi. There are more than 408 Farmers Clubs sponsored by banks and KVK. These clubs have to be activated for externalizing extension work effectively. The KVKs should educate more farmers about the proven technology of different crops through CAT programmes funded by NABARD.

- vii. Interest Subvention Scheme is being implemented by GoI & State Govt. to reduce burden of interest on farmers.
- viii. KCCs: The number of Rupay KCC cards issued in the State by the Pune DCCB as on 31 March 2021 are 2,14,096.

2.1.1.3. GoI scheme on Interest Subvention for crop loans: Interest Subvention (IS) @ 2% is provided to the banks to enable them to lend at 7%, further 3% of interest subvention is provided for the farmers repaying their dues promptly.

State Government's Scheme on Interest Subvention:

In addition to GoI interest subvention scheme, Government of Maharashtra is also extending interest subvention to banks @1% to enable them to finance @ 6%. It also extends interest rebate to farmers on prompt repayment as follows - farmers availing crop loan upto Rs 3 lakh will get 3% interest subvention on prompt repayment effectively, under both the schemes put together, in Maharashtra, the prompt repaying farmers get crop loan upto Rs 3 lakh @ 0%.

2.1.1.4 Review of Ground Level Credit:

Ground Level Credit Flow under Crop production, Maintenance and Marketing during last three financial years 2018-19, 2019-20 and 2020-21 was Rs 2771.78 crore, Rs 2860.73 crore and Rs 3478.59 crore respectively.

2.1.1.5 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

(Rs lakhs)					
Sr. No.	Crop	Unit	Scale of Finance	Physical Units	Bank Loan
1	Paddy	ha	0.55	55,500	30,525.00
2	Jowar	ha	0.27	2,60,000	70,200.00
3	Bajra	ha	0.27	42,000	11,340.00
4	Ragi	ha	0.28	3,000	840.00
5	Maize	ha	0.33	39,000	12,870.00
6	Tur	ha	0.40	2,200	880.00
7	Moong	ha	0.20	12,000	2,400.00
8	Groundnuts	ha	0.40	18,020	7,208.00
9	Soyabean	ha	0.45	19,000	8,550.00
10	Fodder Crops	ha	0.32	54,400	17,408.00
11	Onion	ha	0.80	44,000	35,200.00
12	Vegetables	ha	0.30	81,200	24,360.00
13	Wheat	ha	0.38	40,000	15,320.00
14	Gram	ha	0.40	38,300	15,200.00
15	Sugarcane	ha	1.26	1,00,000	1,26,000.00
16	Other Cereals	ha	0.25	990	247.50
17	Other Pulses	ha	0.25	12,400	3100.00
18	Other Oilseeds	ha	0.25	1,575	393.75
Sub -Total				8,23,585	3,82,042.25
	Post-Harvest /Household consumption requirements		10% of the Sub total		38,204.23
	Repairs and Maintenance expenses of farm assets		20% of the Sub total		76,408.45
	Grand Total				4,96,654.93

The total credit potential projected under Crop Production, Maintenance & Marketing in Pune district is Rs. 4,96,654.93 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.1.1.6 Critical Interventions required for creating definitive impact

- Promotion of scientific post-harvest management and scientific storage facility for food grains.
- Considering huge potential under food & agro processing in the district, the Coop. societies, entrepreneurs, SHGs etc. need to be encouraged to setup dal mills, rice mills, flour mills, grains/pulses/vegetables processing units.
- Credit support for cold storage units and refrigerated vans for storage and transport of vegetables.
- The godowns at the PACS level may be strengthened / modernized.
- Support to farmers for Shadenets, polyhouses, micro-irrigation systems for developing seed / planting material plots.
- Marketing facilities for organic farming products needs to be developed. There is a need for establishing certifying laboratories for the benefit of organic farmers.
- Credit and marketing support is essential for exporting Ambemohar and Indrayani rice, onion.

2.1.1.7 Suggested Action Points

- Banks may take initiative so that farmers may be encouraged to avail Marketing Credit, especially in respect of crops that can be stored and fetch better prices during post-harvest period.
- Banks may encourage and motivate the farmers to avail agriculture term loan for sustainable agriculture.
- Banks may issue KCC to all borrowing farmers and educate all farmers to derive optimum benefits through KCC scheme under new guidelines. Banks may make also use of Farmers' Club for this purpose.
- In view of huge cost expected to be involved in developing infrastructure for agriculture, there is a need to encourage collaboration with private sector for creation of non-commercial and long term infrastructure in farm sector. The concept of Public –Private Participation should be encouraged. Accordingly, bank finance should be made available for private investment in agriculture infrastructure.
- Improve productivity through green manuring, introduction of mechanization, soil testing, and Integrated Nutrient management, use of bio-fertilizers/bio pesticides; and reducing effects of chemical waste /gases on crops.
- Create awareness about cost reduction through integrated pest management, increasing cropping intensity, interaction with Experts, quality control, proper use of seeds, fertilizers & pesticides.
- Develop scientific system of collection, grading, packing and standardization of quality etc. of vegetables, fruit crops. Farmers may be trained for undertaking medicinal /herbal plants, Green Houses tech. and Agro processing activities.
- In order to ensure better Seeds replacement ratio, maintain N, P, K ratio of chemical fertilizers, make use of pesticides scientifically and increase the coverage under organic fertilizers Agri. Dept may involve KVKs, Agri. Colleges, Farmers' Clubs etc., to create awareness amongst farmers.
- Impress upon the farmers on the undesirable consequences of erosion in soil productivity due to excessive use of Urea.
- Efforts to open more depots for distribution of seeds, fertilizers, pesticides etc.
- Energisation of irrigation pump sets needs to be given top priority. This should be backed by regular and assured supply of power. Farmers may be encouraged to create on farm rain harvesting structures.
- Extension machinery of State Government to focus on creating awareness about benefits of soil and water conservation measures.
- Contract farming/Group farming has been taking roots in the district. There is a need to enlarge scope of Contract Farming to cover more crops.

Chapter 2.1.2 **Water Resources**

2.1.2.1 Introduction:

Irrigation projects are covered under three major headings, viz., Major irrigation (command area more than 10,000 ha), Medium irrigation (command area between 2,000 and 10,000 ha) and Minor irrigation (command area less than 2,000 ha).

The average rainfall in the district is around 830 mm. Pune district has a net cropped area of 7.89 lakh ha. The net irrigated area of 2.70 lakh ha constitutes 34% of the net cropped area. Irrigation by groundwater sources i.e. wells accounts for 1.46 lakh ha (54%) while surface water systems constitute 1.24 lakh ha (46%). The cropping intensity is 137%. Thus, Ground water is the major source of irrigation. However, large number of ground water structures are either dried up or are poor yielding.

The stage of ground water development in the district varies from 7.90% at Velhe to 96.13% at Baramati. The overall stage of ground water development in the district is 73.05%. The watershed wise assessment has been done for the district and out of 71 watersheds assessed, 52 watersheds fall under “Safe” category, 7 fall under over-exploited 12 fall in “Semi-Critical”. Two talukas viz., Baramati and Purandhar come under “Semi-Critical” category, where future ground water development is not recommended without adhering to the precautionary measures i.e., artificial recharge to augment the ground water resources and adoption of ground water management practices. All the talukas, depending on the watershed, have villages falling into different categories (safe/ over-exploited/ semi-critical).

The district forms part of Western Ghat and Deccan Plateau. Physiographically the district can be divided into three distinct belts i.e., (1) The western belt stretching from 16 to 31 km. east of Sahyadri – an extremely rugged country cut by deep valleys, divided and crossed by hill ranges, with negligible groundwater availability (2) The central belt extending for about 30 km. east of the western belt across the tract whose eastern boundary is roughly marked by a line drawn from Pabal in the north, southwards through Pune to Purandhar. In this belt a series of small hills stretch into valleys and large spurs from Plateau, with moderate groundwater availability and (3) The eastern belt with a rolling topography and the low hills sinking slowly in to the plains with relatively broader valleys, with good groundwater availability.

The district has three major drainage system namely (i) The Bhima – Ghod River system in the northern, north eastern and eastern part, of which Bhima River has a total length of about 355 kms and Ghod River has a drainage of about 196 km. in the district (ii) Mula – Mutha River system covering the central part and have a total length of 242 km. in the district. (iii) Nira River system covering the south, south east and eastern part and has a total length of about 231 km. The other important rivers that are flowing through the district are Andhra, Karna, Shivganga, Pushpavati, Pauna and Indrayani. All the rivers have mostly semi-dendritic drainage pattern and the drainage density is quite high.

There is a vast area under sugarcane and horticulture crops which is indicative of potential available for drip irrigation in the district. Further, limited availability of assured irrigation water and vast area under dry land farming are indicative of the need to increase water-use efficiency by adopting micro irrigation and cultivating high value crops in their command so that surplus water can be used for other crops. By adopting sprinkler and drip irrigation systems, 28 to 56% economy can be expected in the quantity of water consumption, which in turn enables to bring 25 to 40% additional area under irrigation. Moreover, it reduces the extent of soil erosion, increases efficiency of fertilizers, reduces the damages through pests and consequently, enhances the crop production by 12 to 31% depending upon the crop.

2.1.2.2 Infrastructure and linkage support available, planned and gaps:

In the district, there are 16 major, 9 medium and 182 minor irrigation projects. Though there is a State Government Act enforcing the formation of Water Users’ Association to take over the Irrigation Structures created, the participation of WUA in the irrigation command is very poor.

2.1.2.3 Review of Ground Level Credit:

Ground Level Credit Flow under Water Resources during the year 2015-16, 2016-17 and 2017-18 was Rs 28646.11 lakh, Rs 16643.56 lakh and Rs 19804.29 lakh respectively. For FY 2018-19, 2019-20 and 2020-21, figures are not available.

2.1.2.4 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit (Nos/ha)	Unit Cost	Physical Units	TFO	Bank loan
1	Dugwells /new wells	Nos	1.57	3450	5416.50	4874.85
2	Borewells	Nos	0.32	2700	864.00	777.60
3	Pumpset (5 HP submersible)	Nos	0.55	9800	5390.00	4851.00
4	Pumpset (7.5 HP electric)	Nos	0.35	6500	2275.00	2047.50
5	Drip Set (1.40 x 0.60 x 0.30 m)	ha	1.00	36500	36500.00	18250.00
6	Sprinkler Set (75 mm HDPE)	ha	0.30	36500	10950.00	5475.00
7	Lift Irrigation (Big)	Nos	1.32	23300	30756.00	27680.40
8	Lift Irrigation (Small)	Nos	0.36	16900	6084.00	5475.60
9	Pipeline System (75 mm HDPE)	100 mt	0.30	22500	6750.00	6075.00
	Total				104985.50	75506.95

In view of the need for judicious and appropriate use of water for cultivation of agricultural produce, potential available and ground level credit the potential revised upwards for micro irrigation practices. Water resources in Purandar and Shirur blocks have been over-exploited and therefore, credit potential under the activities such as Dug well, Bore well / Tube well have not been projected for these two blocks to restrain the individuals / farmers from digging more wells.

The total credit potential projected under Water Resources Development in Pune district is Rs. 75,506.95 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.1.2.5 Critical intervention required for creating a definitive impact

- Introduction of water saving irrigation methods in Lift Irrigated Command Area Water has become a scarce input for agriculture. One of the reasons for failures of Lift Irrigation schemes is due to the less water availability in the source. This can be overcome only when efficient management of available water in the source is ensured. There is a vast scope for bringing more area under irrigation through efficient management of available water through drip/sprinkler irrigation under lift irrigated command area. The lift irrigation schemes should preferably be planned with drip or sprinkler irrigation system. (Action: Water Resources Dept and Horticulture Dept).
- Formation, capacity building and strengthening of Water Users Association (WUAs) is to be focused upon so that WUAs can take over the management of Irrigation Structures created and also to effectively realise irrigation potential created.

- In view of the depleting water resources and need for judicious and appropriate use of water for cultivation of agricultural produce, drip and sprinkler irrigation systems may aggressively be promoted by the line departments.
- Water resources in Purandar and Shirur blocks have been over-exploited. There is need of concentrated efforts for the surface as well as ground water resource development in these blocks by the concerned line departments with involvement of the farmers.

2.1.2.6 Suggested Action Points:

- Concerted efforts should be made by agriculture department to popularize Drip/Sprinkler irrigation systems (especially in the command area of LI Schemes), lining of field channels, use of underground pipelines etc., to ensure optimum utilization of water resources. The Govt may promote drip and sprinkler irrigation aggressively in view of the depleting water resources
- There is need to increase water-use efficiency of lift irrigation schemes. There is need to revive the Co-operative Lift Irrigation Schemes so that the expenditure already incurred does not become infructuous. (Action by Irrigation department)
- Artificial recharge measures through construction of rain water harvesting structures like rain water storage tanks, percolation tanks, farm ponds, check dams etc. to be undertaken. Also the existing percolation tanks and village ponds need to be rejuvenated to act both as water conservation and artificial recharge structures. (Action by State Govt.)
- The Agriculture Universities and KVKs may be involved for educating farmers for growing short duration, less water consuming crops so as to increase their income generating capacity. (Action by Agri Universities and KVK)
- Rain water in many parts of the district flows as runoff due to natural physiography. An efficient utilization of this rainfall through rain harvesting structures can ensure availability of water for irrigation during dry seasons. (Action by State Govt.)
- Scope exists for construction of suitable artificial recharge structures in the district. The structures recommended particularly for the hilly area in the west and north-western part are contour bunds, gully plugs, nala bunds and check dams etc. For other hard rock areas of the district, nala bunds, check dam, KT weirs and percolation tanks at suitable sites are suggested. The existing dug wells may also be used for artificial recharge of ground water by ensuring that the water used for recharge should be free from silt and other impurities. (Action by State Govt.)
- To enhance the ground water resources and for sustainable development, mass awareness programmes should be organized in large scale by district administration. Such programmes are necessary so as to educate the user regarding yielding capacity of aquifer and declining trend of water levels in the district. Similarly, farmer should also be encouraged to adopt appropriate crop planning and irrigation practices. (Action by State Govt.)

Chapter 2.1.3 Farm Mechanization

2.1.3.1 Introduction:

Farm Mechanization (FM) activities play a critical role in ensuring efficient use of scarce resources in agricultural operations and help making the whole activity competitive. Besides facilitating and ensuring timeliness, thoroughness and cost effectiveness of agricultural operations, it contributes to improving the quality of life of rural work force and farm families. It helps in reduction of drudgery in farm operations, better utilization of irrigation potential, adoption of multiple cropping pattern, increases production and productivity of farming activities and adds value to the agri-produce through use of machines during post-harvest operations. It also facilitates adoption of innovative and modern agricultural practices, thereby leading to enhanced income. It also creates employment opportunities in rural areas. There is an urgent need creating scope for farm mechanization to maintain timeliness of operation such as land levelling, irrigation, sowing and planting, use of fertilizers, plant protection, harvesting and threshing. Such operations need a high degree of precision to increase the efficiency of the inputs and reduce the losses.

2.1.3.2 Infrastructure and linkage support available planned and gaps:

- There is urgent need of mechanization for horticultural crops especially for Grapes. The demand for Sugarcane harvester is the need of the time. Some of the Sugar factories have provided the same to some farmers but the number is negligible (4-5). Farmers of Junnar, Baramati, Indapur talukas are among the leading Grapes exporters where size and quality of the fruit matters to meet the international requirement. There is an urgent need to mechanize grape cultivation by introducing machines for its planting, application of biogas slurry, irrigation, spraying and harvesting.
- Around 1,02,000 land holdings of 2-4 ha with a total area of 2.78 lakh ha forming 30.38% of the total agriculture land with individuals who need tractors but are not able to afford. There is an urgent need to educate them about use of farm machinery. Affordable but useful farm implements like small tractors of 15-20 HP are available in the market which will be useful to such small and medium farmers. KVK, Baramati and Gayatri Farmers Club, Malegaon, Baramati took the initiative to introduce the small and medium farmers with such low cost but effective farm implements. The initiative may be replicated in other parts of the district and bankers may be encouraged to finance for such implements.
- Agriculture research universities in Maharashtra have developed various equipment of farm mechanization like, raised bed planter, sugarcane cutter planter, rice planter, sunflower thresher, aero blast sprayer, power weeder, ground nut digger. The field testing, patenting and marketing of the same needs to be addressed.

2.1.3.3 Review of Ground Level Credit

Ground Level Credit Flow under Farm Mechanization during the year 2015-16, 2016-17 and 2017-18 was Rs 27539.69 lakh, Rs 18659.19 lakh and Rs 20629.89 lakh respectively. The trend of credit flow is uneven. For FY 2018-19, 2019-20 and 2020-21 figures are not available. The credit potential for 2021-22 is given below:

2.1.3.4 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Unit	TFO	Bank Loan
1	Tractor (55HP)	Nos	8.50	6000	51000.00	38250.00
2	Power Tillers	Nos	2.50	3250	8125.00	6093.75
3	Thresher & Agriculture Implements	Nos	1.70	18300	31110.00	23332.50
Grand Total				27550	90235.00	67676.25

The total credit potential projected under Farm Mechanization in Pune district is Rs. 67676.25 lakh for the FY 2022-23. Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.1.3.5 District Profile

The population of people holding more than 4 ha or more land is around 46,015 with a total area of 3.26 lakh ha in the district, forming 30.97% of the total agriculture land with individuals (Source – Agri. Intelligence Land Utilization Statistics 2017-18 – estimated, Department of Agriculture, Government of Maharashtra). All these farmers could be considered as potential buyers of tractors and other farm implements. Net sown area in the district is 5.88 lakh ha (Maharashtra Agriculture Census 2015-16, Deptt. of Agriculture, Government of Maharashtra dated 27.02.2019) and about 30% of the net cultivated area is irrigated where intensive use of tractors is possible. Further, assuming that effective life of a tractor as 10 years, about 10% of tractors would require replacement every year. Number of tractors registered with RTO is 63601 as on 31.03.2018 (Source – Vehicle Statistics, Transport Department, Government of Maharashtra). Further, higher number of tractors are being used for non-agriculture purposes such as constructions, transportation, etc. All the above factors will have bearing on the demand for farm equipment in the district.

Keeping in view the above factors and past trends in the ground level credit flow and other related factors, the exploitable potentials for farm Mechanization for the year 2022-23 has been assessed.

2.1.3.6 Critical intervention required for creating a definitive impact

- The usage of combine harvesters is ever increasing due to its advantage. However, these machines are brought from other state like Punjab, Haryana and Rajasthan which unnecessarily adds cost to the farmers for harvesting of crops. There is need to create infrastructure for sale, spare parts, repair, skilled manpower for operation of this machine to boost its usage in the district. The dealer network at district level and service centers at block needs to be established with the support of Agriculture Department and Manufacturers.
- There is an urgent need to mechanize grape cultivation by introducing machines for its planting, application of biogas slurry, irrigation, spraying and harvesting.
- Common Agri-implements Banks, Custom Hiring Centers (CHCs) may be promoted especially for the small and marginal farmers.

2.1.3.7 Suggested Action Points

- Commercial Banks may consider financing of tractors at lower down payments and deposits.
- Banks may consider maintenance and repair expenses of farm assets while sanctioning the KCC limit as per the KCC guidelines. This will help farmers to properly maintain their farm equipment. Establishment of Shade for keeping Farm Equipment's should be considered for finance.
- Banks should devise a suitable policy to provide loans to small farmers for small and effective farm machines. Financial assistance may be provided to Farmers Clubs/ SHGs / JLGs members for establishing service centers for tractors and other farm machines. Custom hiring as an activity can be adopted in the area and financed by the Bank.
- Agriculture Department in collaboration with the manufacturers/dealers should organize demonstration camps and motivate farmers to go in for a higher level of mechanization with a view to increase the production and productivity of agricultural operations thereby resulting in increased incomes.
- Steps should be taken by Extension department to advise farmers about the suitability of various makes, models and horse powers for different size as per their operational holdings. Farmers should be provided training relating to use and maintenance of farm machinery and equipment. Initiative should be taken to educate the farmers, about use of affordable farm machines and adopt new technology to enhance farm production.

Chapter 2.1.4 Plantation and Horticulture including Sericulture

2.1.4.1 Introduction:

Horticulture sector that includes production, postharvest management, processing, marketing and export of wide range of crops such as fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic plants contribute significantly to the economy of the country as well as State. Growing plantation & horticulture crops is an ideal option to improve livelihood security, enhance employment generation, attain food & nutritional security and increase income through value addition. The sector also provides excellent opportunities to farmers in rainfed areas, where a significant shift towards horticulture is evident. Since the past decade, India has witnessed a huge demand for horticultural produce from domestic market due to increase in per capita income and shift in consumption pattern of the population and international markets as well. This phenomenon has provided a big opportunity to the farmers for fetching higher income through high value horticultural crops. Agro climatic conditions of the Pune district are conducive for development of various horticulture crops. Some of the major horticultural crops grown in the district are grape, pomegranate, custard apple, fig (Anjeer), mango etc. National Horticulture Mission (NHM) helped in bringing more area under horticultural crops. The district also has a very well-developed infrastructure for establishment of fruit processing and food-based export-oriented units.

Pune district has been identified as an Agri Export Zone (AEZ) for grape and grape wine, floriculture, pomegranates and onion. While Maharashtra Industrial Development Corporation (MIDC) is the Nodal Agency for Grapes and Grape wine and Floriculture. Maharashtra State Agricultural Marketing Board (MSAMB) is the Nodal Agency for Pomegranates and Onion. A Residue Testing Laboratory has also been established at Krishi Bhavan for analysis of chemical residue in grapes before export.

MIDC has established a Floriculture Park at Talegaon, Pune. The Park consists of 102 Growers' Units (with an average land holding of 1.35 ha), 2 Nurseries and 1 post-Harvest Technology Centre. MIDC has developed infrastructure facilities in the park. All the plots have been allotted and 75% of the plots have been developed to commercial floriculture units. It is expected that the remaining projects would be completed in a couple of years. Out of total plots 25% are developed with bank finance. There is ample scope for flow of bank credit for various activities being undertaken in the floriculture Park. Around 3.00 lakh flowers are produced per day which is sold through traders in Mumbai and Hyderabad.

To encourage capital formation in agriculture, thrust is given for term loans. Contract Farming arrangements has already proved successful in Pune district for cultivation of potato and medicinal crops. Government of Maharashtra has amended the APMC Act for Contract Farming arrangements in the state. This change will pave way for introducing Contract Farming in Grapes cultivation for Wineries and Floriculture activities.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- a. There are 6 Government and 43 private nurseries in the district which meet requirement of planting material.
- b. Other inputs like fertilizers, plant protection equipment, pesticides/insecticides, transportation, marketing avenues, processing facilities, training facilities, etc., are also available within the district.
- c. The National Research Centre for Grape, Directorate of Onion and Garlic Research and Directorate of Floriculture are located in the district and the National Research Centre for Pomegranate is situated in the adjacent district of Solapur. These centres are providing all help and support to the farmers of the district and are also conducting research in various areas pertaining to these crops.
- d. Maharashtra State Agricultural Marketing Board has established Horticulture Training Centre at Talegaon Dabhade, for providing training to the farmers in Green House/Poly House management, with special focus on floriculture.
- e. Maharashtra Grape Growers' Association has also established a Training Centre in Pune for providing training to the grape farmers.

- f. Adequate extension services are available through the office of the District Superintendent of Agriculture, as also through the Extension Dept. of Agriculture College at Pune and Krishi Vigyan Kendra (KVK) at Baramati.
- g. The MSAMB with assistance from Agriculture and Processed Food Products Export Development Authority (APEDA), has created an Onion Export Facility Centre at Indapur, Pune having the facilities for standardization, grading and packing, with a capacity of 10 MT/Hour and a storage capacity of 500 MT.

2.1.4.3 Review of Ground Level Credit

Ground Level Credit Flow under Plantation and Horticulture during the year 2015-16, 2016-17 and 2017-18 was Rs 13031.11 lakh, Rs 8424.05 lakh and Rs 11043.11 lakh respectively. For FY 2018-19, 2019-20 and 2020-21, figures are not available. Based on GLC, revised scale of finance, and potential available for Plantation and Horticulture for 2022-23 is projected as follows:

2.1.4.4 Assessment of Credit Potential for FY 2022-2023:

(Rs lakh)

Sr. No.	Activity	Unit (No. /Ha.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Grape	ha	11.65	2500	29125.00	26212.50
2	Mango	ha	1.57	2700	4239.00	3815.10
3	Pomegranate	ha	2.05	5200	10660.00	9594.00
4	Custard Apple	ha	1.14	5650	6441.00	5796.90
5	Fig (Anjeer)	ha	1.58	2000	3160.00	2844.00
6	Guava	ha	1.08	1230	1328.40	1195.56
7	Sapota (Chiku)	ha	1.29	1600	2064.00	1857.60
8	Acid Lime	ha	1.67	490	818.30	736.47
9	Floriculture in Poly house (465 sqmt)	No	11.29	4200	47418.00	42676.20
10	Vegetables in Shade Net (10R)	No	3.63	16000	58080.00	52272.00
11	Spices and Medicinal & Aromatic Plants	ha	3.00	700	2100.00	1890.00
12	Sericulture	ha	2.00	200	400.00	360.00
Grand Total					165833.70	149250.33

The total credit potential projected under Plantation & Horticultural Development (including of Sericulture) in Pune district is Rs 149250.33 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

The above credit potential has been assessed based on the priorities given by Government of India and State Government of Maharashtra for promotion of cultivation of fruit crops. Agriculture and Processed Food Products Export Development Authority (APEDA), Government of India has identified Pune district as potential export cluster for promotion cultivation of Pomegranate (Source: Website- www.apeda.gov.in).

Keeping in view the importance to pomegranate in international level and widely growing the trade of pomegranates in international level, an apex body named “MAHAANAR” was established on 1st August, 2005 with an objective of promotion of cultivation of pomegranate fruit crop by Maharashtra State Agricultural Marketing Board, Government of Maharashtra. Major Pomegranate producing block is ‘Indapur’ in Pune District (Source: Website - <https://www.msamb.com/Export/Mahaanar>).

Further, Ministry of Commerce and Industry, GoI has launched a new Central Sector Scheme for Implementation of Agricultural Export Policy in January 2020 and wherein promotion of Pomegranate and Grape cultivations are identified in Pune district in Maharashtra State (Source: Gazette Notification No. CG-DL-E-10022020-216031 dated 31 January 2020 issued by Ministry of Commerce and Industry, GoI).

In Purandar block, Custard Apple and Fig are produced in large scale and both crops have potential for fruit processing and have export potential. Area under Grape cultivation has been increased during past 05 to 06 years in blocks of Junnar, Indapur and Baramati blocks. As per Pre-Kharif Season Review for 2020, District Superintendent Agricultural Officer, Pune District has set a target of 85,000 ha under vegetable cultivation in the district. Under Mahatma Gandhi National Rural Employment Guarantee Scheme - Falbag Lagwad Yojana and Bhausahab Fundkar Falbag Lagwad Yojana, 2600 ha and 2000 ha area respectively targeted for plantation of horticultural crops in all blocks except Pune City for the year 2021-22. (Source: Agenda document for Pre-Kharif Season Review for 2021 for Pune District, DSAO Office, Pune).

Farmers are practising low-cost Shadenet Vegetable cultivation in recent times.

In Maval block particularly Talegaon Dabhade & its nearby villages, export quality flowers such as Dutch Roses (80%), Gerbera (18%) & Carnesia (2%) are being cultivated in large scale. Due to favourable climate in this belt, productivity was encouraging several organised and unorganised enterprises (Source: Pune District Flower Growers Association).

2.1.4.4 Critical intervention required for creating a definitive impact

- Crop insurance should cover the period till harvesting and marketing of the crop
- An effective supervision mechanism should be evolved for plantation under Employment Guarantee Scheme to improve survival rates of plants.
- Marketing, storage, processing infrastructure has to be improved for horticulture and vegetables produce in the district.
- Vigorous promotion of use of drip irrigation in horticultural crops by implementing special subsidy programme for horticulture crops is required.
- Active involvement of Growers’ Associations in identifying Seri culturists/ progressive farmers for horticulture activity in the district may be encouraged.
- Certification facility for organic produce should be available at Taluka level to encourage farmers for adopting the organic farming and facilitating the marketing/ exporting of certified organic produce.
- Some NGOs to be identified specially for training the farmers in quality control, packaging and marketing of vegetables and horticulture produces.

2.1.4.5 Suggested Action Points

- More and more number of farmers may be brought under the ambit of contract farming with the help of Corporates, especially the ones engaged in food processing and exports. Banks may promote private markets along with existing markets.
- There is a need to develop post-harvest infrastructure including setting up of pre-cooling & cold storages, grading & packaging units, marketing/exports, processing, etc., with a view to reducing the post-harvest losses. Hence the need of the hour is to have a coordinated approach in this regard with the active participation of District Agriculture Dept., Banks and NGOs.

Chapter 2.1.5 Forestry & Waste Land Development

2.1.5.1 Introduction

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

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

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

Agro-Silvi-Pastoral Systems	Temporal Arrangement	Non-Timber Forest Produce	Soil Improvement
<ul style="list-style-type: none"> ➤ 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 			

2.1.5.2 District Profile

Forests have a significant role not only in ensuring the environmental stability and ecological balance but also achieving economic benefit. Forests are invaluable natural resources and important eco-systems, which benefit mankind in number of ways. The economic benefits include agroforestry, forest related tourism and revenue earned from trade of forest products such as fuel wood, charcoal, weaving materials, agricultural products and industrial products like gums, resins, oils, and timber. The total geographical area of Pune district is 15.62 lakh ha and the total forest cover available is **1.77 lakh ha** which about **11.33%** of the total geographical area (Source: Agenda document for Pre-Kharif Season Review for 2021 for Pune District, DSAO Office, Pune).

The National Forest Policy, 1988 recommends coverage of at least **33%** of the geographical area under forest & tree cover to maintain the ecological balance of any region. Forest based activities help in arresting degradation of lands and create employment opportunities in rural areas. Further, it facilitates restoring the ecological balance and increases the production of firewood, fodder, timber and other forest produce. Hence, existing wasteland and some portion of barren and fallow land can be developed for forestry and other plants like Neem and Bamboo. Ambegaon, Junnar, Bhore and Velhe talukas have good forest cover.

2.1.5.3 Infrastructure and linkage support available, planned and gaps

As per National Remote Sensing Agency (NRSA) data 2005-06, the district has 3.5 lakh ha of wastelands i.e. about 22.41 % of the total geographical area of the district. The cultivable wastelands can be considered as potential area for raising forest tree crops for commercial purposes under the purview of farm/ agro-forestry, if appropriate forward and backward linkages are developed at the ground level. Planting material are available in the district. There are many Government and private Nurseries in the district, which supply seedlings of forest species, viz. Teak, Bamboo, Nilgiri, Sisum, Neem etc. The district itself and the adjoining metropolis of Mumbai, offer a readily available market for the forest produce like timber, bamboo etc. Market for neem products is increasing as farmers are using Nimboli pend, neem cake and neem extract as bio fertilisers and bio pesticides. Apart from the efforts of Forest department and other Govt. Agencies the district also has a very good network of NGOs/VAs, which could be utilized for supplementing efforts of government. Some of these are active in field of afforestation and tree plantations.

Planting materials for growing different species is available in sufficient quantity through nurseries in government and private sector. Similarly, other inputs like fertilizers, pesticides/insecticides, farm equipment, etc. are also easily available in the district.

Under integrated farming programme of the State Govt., farmers are encouraged to cultivate bamboo on their waste lands as well as on the boundaries of their farms. State Govt.'s Eco-Village Scheme under which villages are encouraged for plantation of trees also provides scope for wasteland development.

2.1.5.4 Review of Ground Level Credit

Details of Credit flow during FY 2015-16, 2016-17 and 2017-18 was Rs 169.42 lakh, Rs 1582.40 lakh and Rs 5170.94 lakh respectively. For FY 2018-19, 2019-20 and 2020-21, figures are not available. Based on this, potential for Forestry and Wasteland Development for 2022-23 is projected.

2.1.5.5 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit (Area)	Unit Cost	Physical Units	TFO	Bank Loan
1	Forestry/wasteland development (Teak, Nilgiri, Sisum, etc.)	ha	0.40	9650	3860.00	3474.00
2	Neem	ha	0.32	4800	1536.00	1382.40
3	Bamboo	ha	0.30	6300	1890.00	1701.00
Grand Total				20750	7286.00	6557.40

The total credit potential projected under Forestry & Waste Land Development in Pune district is Rs. 6557.40 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.1.5.6 Critical intervention required for creating a definitive impact

The State Government has taken up several programmes to promote and protect the sector; Joint Forest Management (JFM) programme under the Sant Tukaram Van Gram Yojana with community participation to create awareness against illegal tree felling.

In a structured way, there is need to bring-in the wastelands under commercial/social forestry through PPP mode or with increased community participation.

2.1.5.7 Suggested Action Points

- There is a need to create awareness regarding techno-economic feasibility of farm forestry with inter-cropping.
- Proper extension support and coordination has to be provided for the exploitation of potential in promoting forestry on private waste land.
- There is absence of marketing tie-up, especially with forest based industries. Initiative should be taken in this regard
- Popularization of Government schemes for increasing plantations.
- Teakwood is the most preferred forest species by the farmers in the region. There is good scope to promote eucalyptus clones for harvesting the essential oil that can be used in the pharmaceutical sector for which there exists a growing demand
- Banks may formulate suitable schemes in consultation with concerned line departments for extending credit for development of forestry and wasteland in the district. Banks may extend credit facilities to SHGs being formed in forest area by State Forest Department.
- There is need for regular interaction among all stakeholders like Banks, Social Forestry Dept., Agriculture Department, NGOs, Farmers, Corporates, etc. and a coordinated approach to ensure that development of this sector is evenly spread.
- There is a need to create awareness among farmers with regard to benefits of taking up plantation of forest and other species on their wastelands. Hence, the Agriculture/Extension Dept. of the state government may emphasis on propagating forest species.
- Present laws on the forestry need to be amended to make them farmers' friendly for encouraging investments in the sector.

Chapter 2.1.6 Animal Husbandry – Dairy

2.1.6.1 Introduction:

Dairy farming is one of the major subsidiary activities in the district providing employment opportunities to the rural poor. The milk production during 2017-18 was 12.82 lakh MT. The per capita availability of milk per day in the district is 269 gms as against the State average of 256 gms per day and recommended intake of 250-300 gms per day. Of the total milk production, 67.01 % comes from crossbred cows, 4.45% from indigenous/ non-descript cows, 27.47% from buffaloes and 1.06% from goats. (Source: Integrated Sample Survey Report 2017-18)

As per the 20th Livestock Census 2019, the total cattle and buffalo population in the district was 8.47 lakh and 2.98 lakh respectively, of which 7.53 lakh and 2.91 lakh are female population respectively.

For bank financing in the district, the breedable female population is important. Although, Dairy Farming is taken up throughout the district, it is taken as prime activity in Haveli, Baramati, Indapur, Daund, Ambegaon, Junnar, Khed and Shirur talukas. The district offers a very good potential for milk and milk products because of a substantially large urban population and proximity to the metropolis of Mumbai.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- The district has 163 milk routes and most of the villages in the district are covered by milk routes of co-operative or private dairies.
- There are 1163 Primary Dairy Co-operative Societies with membership of 68213 dairy farmers. Under Cooperative sector, there are 4 milk processing plants with capacity of 5.50 lakh litres per day. Similarly, under private sector there are 41 milk processing plants with capacity of 63.55 lakh litres per day and 57 milk chilling plants with capacity of 27.53 lakh litres per day.
- The Veterinary services in the district are being provided through 6 poly and mini poly clinics, 110 Gr. I Veterinary Dispensaries, 208 Gr II Veterinary Dispensaries, 2 Mobile Vans and 01 Animal Disease Investigation Lab at Pune. There are 271 Artificial Insemination Centres, exclusively under AH Deptt., in the district. The Animal Husbandry Deptt. is planning to set up 100 more AI centres in the district under RKVY. The district also has one State Level vaccine production unit to produce various types of veterinary vaccines/biological.
- **Feed and Fodder:** The total area under permanent pasture and grazing land is 1,78,500 hectare and cultivable waste land is 43,800 hectare which can be used for growing fodder for animals (Source – Agril. Intelligence Land Utilisation Statistics 2017-18 – estimated, Deptt. of Agriculture, Government of Maharashtra). The farmers who own perennially irrigated land and wish to establish dairy units should be encouraged to grow/cultivate green fodder crops at least for their captive use. Fodder cultivation can be taken as commercial individual activity for meeting the demand. Fodder crops like jowar, Maize, Napier grass, Berseem can be raised for fodder purpose. Further, silage can be an option and surplus green fodder can be converted to silage. In addition, azola, hydroponics technologies are also proving the strength for producing green and nutritious fodder. There is a scope for taking up this activity by SHG members along with mini dairy activity.
- BAIF Development Research Foundation, Pune is also involved in providing AI facilities, fodder development and other dairy related programs. BAIF is also implementing Embryo Technology Transfer Scheme.
- More than three lakh Artificial Inseminations (AI) are carried out every year by the department and the rate of success is 2.5 A.I. per conception.
- In addition to AH Deptt. Milk producers Co-operative and private players in the dairy sector also extend health care and other services to dairy farmers.
- Besides Aarey Dairy and the Pune District Co-op. Milk Union in Government/Co-operative Sector, some big private sector units are playing a major role in the dairy business in the district

2.1.6.3 Review of Ground Level Credit

Under Animal Husbandry (Dairy) the ground level credit flow during FY 2015-16, 2016-17 and 2017-18 was Rs 16710.01 lakh, Rs 15054.55 lakh and Rs 19587.09 lakh respectively. For FY 2018-19, 2019-20 and 2020-21, GLC figures are not available. Based on this, revised unit cost, potential for Animal Husbandry (Dairy) for 2022-23 is projected as under:

2.1.6.4 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit (No.)	Unit Cost	Physical Units	TFO	Bank Loan
	Term Loan					
1	Indigenous Cows	No.	0.40	9300	3720.00	3348.00
2	CB Cows	No.	0.65	32850	21352.50	19217.25
3	Graded Murrah Buffaloes	No.	0.80	18000	14400.00	12960.00
4	Calf Rearing (Heifer)	No.	0.30	3255	976.50	878.85
5	Bulk milk Coolers (3000 LPD)	No.	15.50	109	1689.50	1520.55
6	Private AI Centres	No.	1.50	65	97.50	87.75
7	Veterinary Clinics	No.	2.60	71	184.60	166.14
Total - Term loan				63650	42420.60	38178.54
	Working Capital under KCC					
8	Indigenous Cows	No.	0.11	9300	1023.00	1023.00
9	CB Cows	No.	0.11	32850	3613.50	3613.50
10	Buffaloes	No.	0.12	18000	2160.00	2160.00
11	Calf Rearing (Heifer)	No.	0.11	3255	358.05	358.05
Total - Working capital				63405	7154.55	7154.55
Grand Total					49575.15	45333.09

The total credit potential projected under Animal Husbandry – Dairy Development in Pune district is Rs. 45,333.09 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

The demand for milk and milk products is increasing in the district. Though the potential for dairy development is more, the GLC is increasing year by year. Bankers and Animal Husbandry Department are required to address the issues as given under so as to exploit the potential available.

2.1.6.5 Government Sponsored Schemes:

i. Dairy Infrastructure Development Fund (DIDF):

In the Union Budget for FY 2017-18, setting up of Dairy Infrastructure Development Fund (DIDF) was announced. Accordingly, the fund of Rs. 8004 crore titled DIDF was set-up with NABARD with total financial outlay of Rs. 10881 crore for the project comprising -

- (a) Rs. 8004 crore to be raised by NABARD from market
- (b) Rs. 2001 crore to be contributed by Eligible End Borrowers (EEBs) towards margin
- (c) Rs. 12 crore to be contributed by National Dairy Development Board (NDDB)/National Cooperative Development Corporation (NCDC) on prorate basis towards Project Management and Learning

(d) Interest Subvention of Rs. 864 crore to be provided to NABARD by Department of Animal Husbandry Dairying and Fisheries (DADF), Ministry of Agriculture and Farmer Welfare, Government of India, through budgetary support from Government of India.

(Source: www.dahd.nic.in/www.nabard.org)

ii. Kisan Credit Card (KCC) Scheme – Working Capital for Animal Husbandry and Fisheries:

In the Union Budget 2018-19, Government of India has extended the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH &F) to help them to meet their working capital requirements upto Rs. 2 lakh in addition to KCC for crop loans.

(Source: www.dahd.nic.in/www.rbi.org.in)

iii. Sharad Pawar Gram Samrudhi Yojana -

The scheme was announced in the Govt. of Maharashtra Budget 2021-22 and will be implemented to provide grants for construction of permanent cowsheds.

(Source: GoM Budget announcements 2021-22)

iv. Navinypurn Scheme –

It is an Animal Husbandry Deptt., Govt. of Maharashtra. It is a 6/4/2 Milch animal group distribution scheme. Subsidy at a rate of: General - 50%, Schedule Cast and Schedule Tribes - 75 %, will be given under this scheme.

(Source: Deptt. of Animal Husbandry, GoM website - www.ahd.maharashtra.gov.in/state-scheme)

2.1.6.6 Critical intervention required for creating a definitive impact

- Special attention is required for revival of closed dairy societies for strengthening milk collection network.
- As per National Agriculture Commission norm of one veterinary graduate centre for 5000 adult cattle units, the district requires 235 centres. Similarly, it requires 568 AI Centres based on the norm of one centre for 1000 breedable cattle or 1000 breedable buffaloes. Animal husbandry department has to improve veterinary and AI infrastructure.
- There is a need to create awareness among farmers to take up dairy activity on scientific lines and on project basis

2.1.6.7 Suggested Action points

- Banks should use Area Based Scheme prepared for dairy sector and provide in the document.
- In case of small farmers graded buffaloes and indigenous cows may be financed by banks with focus on financing of half bred Jersey.
- Banks may encourage dairy development by adopting area-based approach for financing in clusters and taking into account the location of chilling/ processing plants and other linkages.
- Keeping in view, huge number of SHGs, which are taking up dairy activity, it is necessary to upgrade the non-descript stock on a large scale to improve the local availability of quality animals in the district.
- Calf rearing may be encouraged on a large scale with the help of bank finance by identifying suitable beneficiaries with the active involvement of Department of Animal Husbandry / Dairying. The activity may be clubbed with mini dairy units. SHGs can also be encouraged for taking up the programme.
- There is need to revive dormant societies.
- Steps may be taken to improve the functioning of the primary milk producer's cooperative societies to augment the daily milk collection as well as credit flow.

Chapter 2.1.7

Animal Husbandry – Poultry

2.1.7.1 Introduction:

Poultry farming can be taken on a commercial basis and also as rural backyard units. They provide supplementary income to the underemployed rural poor besides providing nutritional security. As per ISS 2017-18, the egg production in the district was 865.61 lakh numbers from 5.96 lakh desi layers and 10,028.97 lakh from 33.81 improved layers. Pune district being the highest egg producer in the State has emerged as one of the major poultry producing centres in the country due to conducive climate, developed infrastructure and proximity to the metropolis of Mumbai. Some of the big Corporates in the poultry sector in the country, like the Venkateswara Hatcheries, Suguna Poultry, Godrej Agrovet, Baramati Agro, Premium Chick Feeds, Jaffa Feed, etc., are operating in the district. Poultry activity is mainly concentrated in Maval and Haveli talukas of the district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The infrastructure is adequate for the supply of Day Old Chicks (DOCs). The district has a Central Hatchery in government sector at Pune with an annual capacity to produce 3 lakh DOCs of Low Input Technology (LIT) birds of Rhode Island Red (RIR) breed. Similarly, the hatcheries in the private sector like Venkateswara Hatcheries, Poona Pearl Poultry Breeding Farm, New Maharashtra Hatcheries, Baramati Agro Industries, Sahyadri Hatcheries, Chintamani Hatcheries, etc., have capacity to supply about 2 lakh DOCs per week.
- There are two poultry processing plants in the district with a capacity of about 30000 birds/day.
- Educated unemployed youth may be encouraged to set up small broiler units. Training in scientific management of farm may be arranged for them. Banks may be advised to give priority in extending finance to such new entrepreneurs.
- Poultry feed may be supplied to farmers at subsidized rates for development of this sector.
- The veterinary health care units may be strengthened to meet the requirement of poultry units in the district.
- Banks should encourage disbursement of poultry loans for broiler farming through Contract Farming arrangements. Effort should be made to link financing under various Government Sponsored Programs and SHG-Bank Linkage Program with the Contract Farming arrangements in the poultry sector involving the contract farming agencies / integrates.
- Graduates in Agriculture and Veterinary Sciences may be encouraged to set up enterprises, especially for providing veterinary and other support services, under the ACABC Scheme.
- The extension machinery of the state government needs to give wide publicity to various incentive schemes of GoI and GoM.
- Animal Husbandry Department is required to be more pro-active in popularizing backyard poultry scheme of GoM and also encourage farmers to rear Low Input Technology (LIT) poultry birds like Vanaraja and Giriraja.

2.1.7.3 Review of Ground Level Credit

Ground Level Credit Flow under Animal Husbandry (Poultry) during the year 2015-16, 2016-17 and 2017-18 was Rs 9731.67 lakh, Rs 8551.50 lakh and Rs 12184.54 lakh respectively. For FY 2018-19, 2019-20 and 2020-21, GLC figures are not available. The trend of credit flow is uneven. Keeping in view the trend in GLC, revised unit cost, potential for Animal Husbandry (Dairy) for 2022-23 is projected.

2.1.7.4 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
	Term Loan					
1	Comm. Layers (2000 birds)	No.	11.86	1600	18976.00	17078.40
2	Comm. Broilers (1000 birds)	No.	3.80	2400	9120.00	8208.00
3	Hatchery units	No.	22.00	48	1056.00	950.40
4	Broiler dressing Unit	No.	8.00	55	440.00	396.00
6	Egg/Broiler cart	No.	0.30	276	82.80	74.52
7	Feed plant	No.	22.00	39	858.00	772.20
8	Specialized Poultry vehicle	No.	9.00	80	720.00	648.00
	Total - Term loan			4498	31252.80	28127.52
	Working capital under KCC					
9	Comm. Layers (2000 birds)	No.	3.00	1600	4800.00	4800.00
10	Comm. Broilers (1000 birds)	No.	0.80	2400	1920.00	1920.00
	Total - Working capital			4000	6720.00	6720.00
	Grand Total				37972.80	34847.52

The total credit potential projected under Animal Husbandry – Poultry Development in Pune district is Rs. 34,847.52 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.1.7.5 Government Sponsored Schemes:

i. Kisan Credit Card (KCC) Scheme – Working Capital for Animal Husbandry and Fisheries:

In the Union Budget 2018-19, Government of India has extended the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH &F) to help them to meet their working capital requirements upto Rs. 2 lakh in addition to KCC for crop loans.

(Source: www.dahd.nic.in/www.rbi.org.in)

ii. Sharad Pawar Gram Samrudhi Yojana -

The scheme was announced in the Govt. of Maharashtra Budget 2021-22 and will be implemented to provide grants for construction of poultry sheds.

(Source: GoM Budget announcements 2021-22)

iii. Navinypurn Scheme –

It is an Animal Husbandry Deptt., Govt. of Maharashtra. It includes poultry farming (avocation) by rearing 1,000 broiler birds. Subsidy at a rate of: General - 50%, Schedule Cast and Schedule Tribes - 75 %, will be given under this scheme.

(Source: Deptt. of Animal Husbandry, GoM website – www.ahd.maharashtra.gov.in/state-scheme)

2.1.7.6 Critical intervention required for creating a definitive impact

Special attention is required for revival of defunct poultry societies.

2.1.7.7 Suggested action points

- Poultry units could be expanded on the line of VCF through tie up with corporates/private units, besides exploring assistance under special subsidy schemes and RSVY.
- Contract broiler farming could be explored in tie up with M/s Venkateswara Hatchery and M/s Suguna hatchery.

- Backyard poultry with LIT birds could be promoted as an income generating activity through SHGs in coordination with banks and AH department may conduct training programmes for entrepreneurs on commercial poultry farming and backyard Poultry with LIT birds.
- AH department may make efforts to promote backyard poultry with improved LIT birds rearing especially through SHG.
- Setting up of export zone for eggs and Promotion of CARI approved suitable poultry breeds for rural back-yard poultry.
- Promulgating the Feed Order (as envisaged by GOI) for regulation of the quality & prices of Poultry Feed. Introducing Animal Traceability Systems for effective disease control, breeding & data management.

Chapter 2.1.8 Animal Husbandry – Sheep, Goat and Piggery, etc.

2.1.8.1 Introduction:

Sheep & goat rearing activity is generally popular among families living below poverty line and with small/marginal farmers as it serves as source of subsidiary occupation to a large number of rural population. It plays an important role in creating employment opportunities and providing supplementary income to these farmers. The sheep rearing activity is more popular among traditional shepherds in eastern parts of the district, while the goat rearing activity is more or less evenly spread all over the district. Although, a few piggery units have come up in the district, the activity is yet to gain popularity and attain commercial status. As per 2019 Livestock Census, there was 93277 lakh sheep (including of exotic & indigenous), 0.67 lakh goats and 0.11 lakh pigs in the district. The total milk production from goats in 2017-18 was 16930 MT in 2017-18. (Source: Integrated Sample Survey Report 2017-18)

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- **Breeding and training Centre** - The Sheep and Goat Development Corporation of Maharashtra with its Head Office in Pune is the nodal agency for sheep and goat development. It ensures supply of quality sheep, goats, and also provides training to farmers. The Rural Agricultural Institute, Narayangaon is also providing training to the farmers on goatery activities. The institute is maintaining a goat farm and is also supplying breeding stock to farmers.
- **Health Care** -Livestock health services through veterinary institutions (as indicated in the chapter on Dairy Development) are also available for sheep/goat/piggery activities.
- **Slaughter house** -There are 11 registered slaughter houses in the district. The district has adequate infrastructure for promoting stall-fed commercial Goat rearing farms and commercial piggery units on a selective basis.
- **Market** - Mumbai and Pune offer a good market for meat and pork products.

Potential for financing during the year 2022-23 has been estimated keeping in view the realistic demand for Sheep, Goat and pig meat and other products, availability of infrastructure, predominant role played by the private sector and the past trends in the ground level credit flow.

2.1.8.3 Review of Ground Level Credit

Ground Level Credit Flow under Animal Husbandry (Sheep, Goat & Piggery) during the year 2015-16, 2016-17 and 2017-18 was Rs 17037.31 lakh, Rs 15158.65 lakh and Rs 19250.72 lakh respectively. For FY 2018-19, 2019-20 and 2020-21, GLC figures are not available.

2.1.8.4 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Unit	TFO	Bank Loan
	Term Loan					
1	Goat Rearing (10+1)	No.	1.10	13350	14685.00	13216.50
2	Stall fed goatery unit (50 +5)	No.	4.70	3540	16638.00	14974.20
3	Sheep rearing (20+1)	No.	2.00	2550	5100.00	4590.00
4	Small piggery unit (3+1)	No	0.34	300	102.00	91.80
5	Comm. Piggery unit (10+1)	No	1.00	95	95.00	85.50
	Total - Term loan			19835	36620.00	32958.00
	Working capital under KCC					
6	Goat Rearing (10+1)	No.	0.20	13350	2670.00	2670.00
7	Stall fed goatery unit (50 +5)	No.	0.30	3540	1062.00	1062.00
8	Sheep rearing (20+1)	No.	0.20	2550	510.00	510.00
9	Small piggery unit (3+1)	No	0.05	300	15.00	15.00
10	Comm. Piggery unit (10+1)	No	0.10	95	9.50	9.50
	Total - Working capital			19835	4266.50	4266.50
	Grand Total				40886.50	37224.50

The total credit potential projected under Animal Husbandry – Sheep, Goat and Piggery Development in Pune district is Rs. 37,224.50 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.1.8.5 Government Sponsored Schemes:

i. Kisan Credit Card (KCC) Scheme – Working Capital for Animal Husbandry and Fisheries:

In the Union Budget 2018-19, Government of India has extended the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH &F) to help them to meet their working capital requirements upto Rs. 2 lakh in addition to KCC for crop loans.

(Source: www.dahd.nic.in/www.rbi.org.in)

ii. Sharad Pawar Gram Samrudhi Yojana -

The scheme was announced in the Govt. of Maharashtra Budget 2021-22 and will be implemented to provide grants for goat rearing.

(Source: GoM Budget announcements 2021-22)

iii. Navinypurn Scheme –

It is an Animal Husbandry Deptt., Govt. of Maharashtra. It is a scheme for stall-fed supply of 10 goats & 1 male goat group distribution. Subsidy at a rate of: General - 50%, Schedule Cast and Schedule Tribes - 75 %, will be given under this scheme.

(Source: Deptt. of Animal Husbandry, GoM website – www.ahd.maharashtra.gov.in/state-scheme)

2.1.8.6 Critical intervention required for creating a definitive impact

In Pune district, goat farming activity is taken-up mostly in a traditional way, especially in two Scheduled Area blocks namely – Ambegaon and Junnar. One Training Centre is required at district level to impart the knowledge of scientific goat farming. This will enable the beneficiaries to get exposure to improved management practices.

2.1.8.7 Suggested Action points

- Bank may encourage financing eligible activities under Integrated Developments of Small Ruminants.
- Financing this activity in groups of SHG/JLG will be beneficial for banks.
- An effective Training and Extension campaign may be launched to create an awareness about benefits of taking up various activities under this sector, especially among the landless and unemployed youth in rural areas.
- Successful farmers should be contacted and be encouraged for availing of bank finance.
- There is a need to promote stall-fed goat rearing as a viable economic activity outside government sponsored programs.
- Similarly, Commercial piggery may also be encouraged, linking it with Hotels/Kitchen Left Overs for optimizing feeding expenses.
- Sheep and Goat Development Corporation may identify proper sources for procuring sheep and goats.
- Animal Husbandry Dept. may identify proper sources for supply of exotic / crossbred pigs and also plan for establishing pig breeding farms.
- Research centre or common service centre on leather processing/ tannery, wool processing units and necessary extension services for training of farmers be established by Sheep and Goat Development Corporation.
- Exposure visits / training of potential SHGs on goat rearing may be considered under ATMA.

Chapter 2.1.9 Fisheries

2.1.9.1 Introduction:

Pune district has enough water bodies for developing inland fisheries as an economic activity. However, it is one of the most underutilized resource in the district. Despite availability of a large number of water bodies in the form of perennial rivers, reservoirs, irrigation tanks, village ponds with fairly well spread rainfall etc., the flow of credit to this sector is not commensurate with the potential.

The area available for inland fisheries, area brought under fishery and production of fish is as under:

River Length (km)	Area under Ponds, Reservoirs, etc. (ha)	Area for Fishery (ha)	Production of Fish (MT)	Fishery Societies
1,252	28,094	22571	26,905	93

(Source: District Statistical handbook: 2017)

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- Owing to prolonged submergence of land under water, indiscriminate irrigation practices, vast areas of land have turned saline and making it unfit for crop cultivation. It has been proved that Fresh Water Prawn Farming in these affected areas not only produces good quality prawn suitable for export but also reclaim the land for cultivation over four to five years period. The district has about 5000 ha of saline affected soils, especially in sugarcane growing belt, which offers scope for fresh water prawn culture, apart from tanks and ponds.
- Fish Farmers' Development Agency (FFDA) in the district is making efforts to bring village ponds/tanks and small irrigation tanks under fish culture.
- Equipment and inputs machinery required for inland fisheries activity, like boats, nets, fertilizers, fish seed, etc., are easily available in the district.
- The Fisheries Department provides fish seed (fingerlings) to farmers through its hatchery at Hadapsar, Pune. Similarly, Fisheries Department and FFDA also provide technical and other extension services, subsidy on capital cost, input cost for fish culture, hatching etc. to fish farmers and also help in the marketing of fish catch. As on 31 March 2018 there were 93 fishermen societies in the district.
- The State Government has policy to lease tanks, owned by the Irrigation Department, Zilla Panchayat, Gram Panchayat, for fisheries development. Tanks with watershed area upto 200 ha are being leased to Fishermen Cooperative Societies.
- The infrastructure such as cold storages, markets, insulated/ refrigerated vans for fish and fish products is inadequate in comparison to other perishable food products. Sahyadri mountains and its branches offer lot of opportunity for damming the streams leading to large number of lakes in Pune district.

2.1.9.3 Review of Ground Level Credit

Ground Level Credit Flow under Fisheries during the year 2015-16, 2016-17 and 2017-18 were Rs 9970.91 lakh, Rs 5152.91 lakh and Rs 1783.36 lakh respectively. For FY 2018-19, 2019-20 and 2020-21, GLC figures are not available. The trend of credit flow is decreasing. Potential for financing during the year 2022-23 has been estimated keeping in view the realistic demand, availability of infrastructure and the past trends in the ground level credit flow.

2.1.9.4 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
	Term Loan					
1	Riverine Fishery (Boats & Nets)	Ha	2.90	390	1131.00	1017.90
2	Reservoir Fishery (Boats & Nets)	Ha	0.40	500	200.00	180.00
3	Pond Fishery	Ha	2.07	845	1749.15	1574.24
4	Fresh Water Prawn Culture	Ha	4.50	113	508.50	457.65
Total - TL				1848	3588.65	3229.79
	Working capital under KCC					
5	Riverine Fishery (Boats & Nets)	Ha	2.20	390	858.00	858.00
6	Reservoir Fishery (Boats & Nets)	Ha	2.20	500	1100.00	1100.00
7	Pond Fishery	Ha	2.20	845	1859.00	1859.00
8	Fresh Water Prawn Culture	Ha	2.20	113	248.60	248.60
Total - WC				1848	4065.60	4065.60
Grand Total					7654.25	7295.39

The total credit potential projected under Fishery Sector Development in Pune district is Rs. 7295.39 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.1.9.5 Government Sponsored Schemes:

Kisan Credit Card (KCC) Scheme – Working Capital for Animal Husbandry and Fisheries:

In the Union Budget 2018-19, Government of India has extended the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH &F) to help them to meet their working capital requirements upto Rs. 2 lakh in addition to KCC for crop loans.

(Source: www.dahd.nic.in/www.rbi.org.in)

2.1.9.6 Critical intervention required for creating a definitive impact

- Integrated reservoir development plan for increasing fish production both under capture and culture fisheries is required. Establishment of aqua mart & aqua labs.
- Efforts for development of saline lands and utilize the same for aquaculture.
- Fish seed rearing in private sector needs to be promoted.
- Ornamental fish parks may be set up.
- Setting up hygienic fish markets utility for which assistance available from NFDB.
- Increase in fish seed production, utilize available inland fisheries potential with optimum fish seed stocking and reservoir fisheries development with the help of NFDB to achieve higher fish production are the priority areas to achieve expected growth rate in inland sector. The training and awareness creation of fishers and aquaculturists about resource potential, business management, responsible fishing, laws and regulations, incentives etc., needs priority attention.

2.1.9.7 Suggested Action points

- Banks may coordinate with FFDA for identification of borrowers, form SHGs / JLGs group of farmers so that financing and recovery is facilitated.
- All fishermen may be covered under KCC.
- Revitalization of defunct fisheries cooperative societies.

- The lease period of ponds and tanks owned by Gram Panchayat, ZP, Municipalities and Irrigation Department need to be enhanced to 7 to 10 years so as to facilitate banks to extend long term loans for improving production and productivity.
- There is need to encourage rearing of carp spawn to fingerlings and yearling by the entrepreneurs including allotment of suitable lands so that the carp seed production and rearing can be developed with bank credit.
- State Government may consider availing loans under Rural Infrastructure Development Fund (RIDF) from NABARD for creation of common infrastructure.
- Identification of reservoir fisheries for scientific stock management and development.
- Encouraging fishermen to undertake fresh water prawn farming in order to increase fish production.
- Strengthening of inland fish marketing by providing infrastructure facilities.
- Encourage private farmers for construction of new fish ponds for providing employment and providing self-employment to them.
- Renovation, expansion and up gradation of the existing fish seed production farms.
- Ornamental fish farming through groups especially women SHGs.

Chapter 2.1.10

Farm Credit Others - Bullocks, Carts, two wheelers, etc.

2.1.10.1 Introduction:

Due to small size of land holding and suitability of bullocks for ploughing and other agricultural operations, many farmers still follow the traditional method of agriculture using bullocks for ploughing and other agricultural operations. Bullock carts are still used for transportation of agricultural produce. Even today bullocks continue to be source of power for agricultural operations for large number of farmers with small unirrigated land holdings, as mechanisation is not viable option for them. Major source of power for agricultural operations in rural India is bullocks. The large number of sugar factories in the district also offer potential for financing bullocks & bullock carts for transporting sugarcane from field to the factory. Both the bullocks and bullock carts are locally available, easily maintainable, have multiple uses and adaptable for a variety of conditions. Bullock carts are also used for custom hiring which is a source of income to the farmers / agricultural labourers. Further, activity like farm house can also be source of income to farmers considering emphasis given on rural tourism and also can be utilized for stay purpose of farmers and agricultural labourers.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- The health care facilities for the bullocks are available through a network of veterinary centers and dispensaries as indicated in the chapter on Animal Husbandry – Dairy Development.
- By and large, good number of quality bullocks, cart manufacturing and repairing facilities are available in the district.

Ground Level Credit data for the activities are clubbed with other activities and indicated in Annexure III.

2.1.10.3 Assessment of Credit Potential for the year FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit (No.)	Unit Cost	Physical Units	TFO	Bank Loan
1	Bullocks/other animals	No.	0.70	1300	910.00	819.00
2	Bullock Carts	No.	0.33	650	214.50	193.05
3	Two wheelers	No.	0.60	1400	840.00	756.00
Grand Total				3350	1964.50	1768.05

The total credit potential projected under Farm Credit – Other sectors – Bullocks, Carts, Two wheeler, etc. in Pune district is Rs. 1768.05 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

Keeping in view the increasing use of mechanization in agricultural operations, improved transportation systems and communication facilities and the past trend in the flow of bank credit to this sector, potential for financing of bullocks/bullock carts for the year 2020-21 has been assessed.

2.1.10.4 Critical intervention required for creating a definitive impact

The availability of bullocks within the district and neighbouring districts is adequate.

2.1.10.5 Suggested Action Points

- Animal Husbandry Department may formulate special breeding programme for improving quality of the bullocks.
- Due to land fragmentation, there are increase in number of small land holders / landless labourers. This activity provides means of livelihood to poor villagers. Bank to support activity. Health check camps as a measure to create vibrancy in sector through SHG/FCs.
- Banks may finance as per market cost of carts and encourage use of pneumatic tyre carts for transport purpose.

Chapter 2.1.11

Integrated Farming Systems for sustainable income and climate resilience

2.1.11.1 Introduction

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

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

The advantages of IFS are indicated below:

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

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

2.1.11.2 Policy Support/Models

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

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

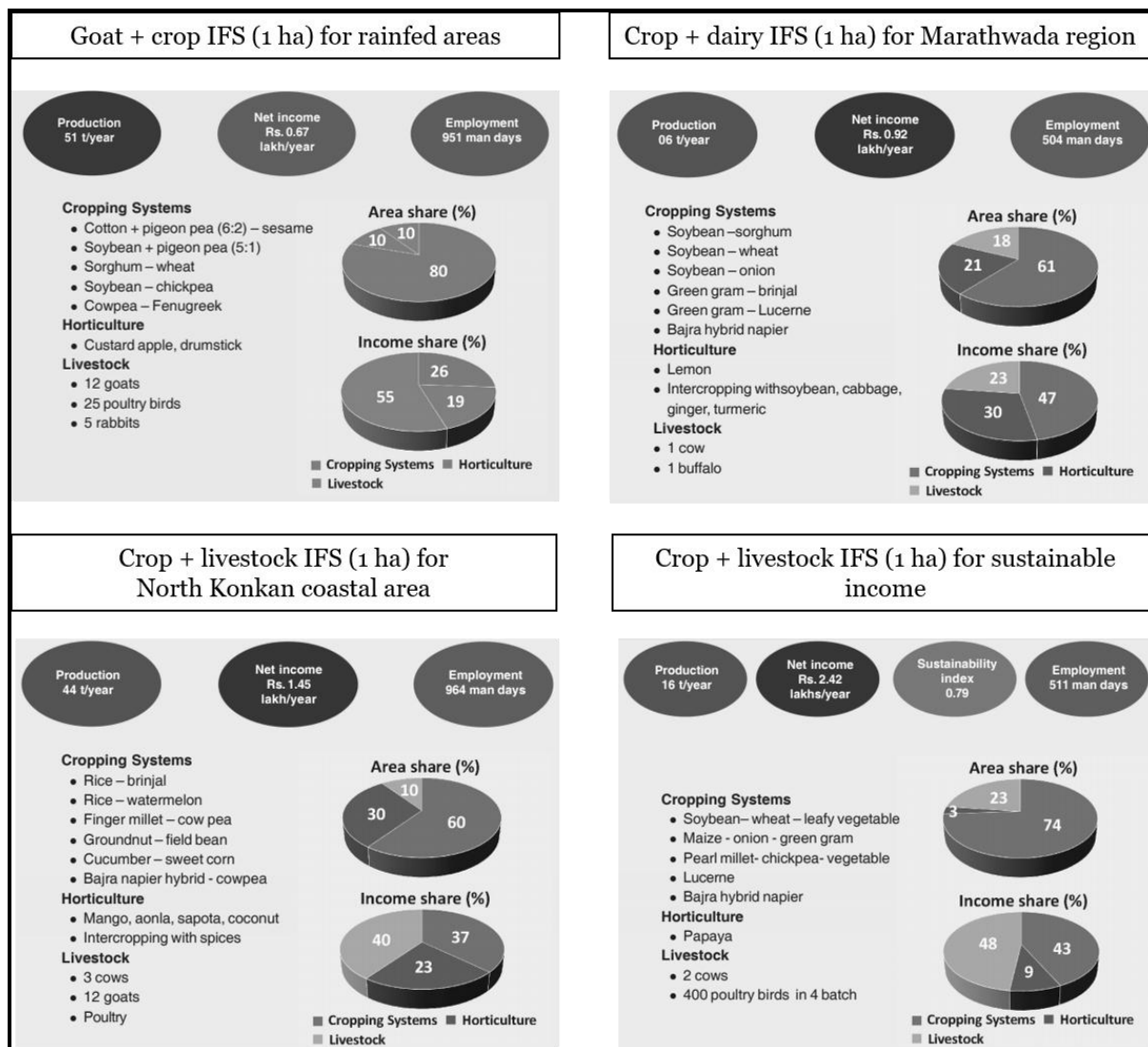
The Maharashtra specific models for IFS for Agricultural Diversification, Enhanced Income and Employment brought out by the Indian Council of Agricultural Research (ICAR) are presented below in the table 2.1.11.4.

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

2.1.11.3 Issues and Suggestions

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

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



Chapter 2.2 Agriculture Infrastructure

Agriculture Infrastructure is the most essential input regarding the development of Indian agriculture as one third population of the country depends on agriculture sector directly or indirectly. At present, much emphasis has been on commercializing agricultural production, hence adequate production and distribution of food has become a high priority. This in turn implies that agriculture infrastructure like seeds, fertilizers, irrigation sources should be organized to achieve the maximum momentum of growth.

The factors like high soil productivity, supply of balanced crop nutrients, efficient water management, improved crops, better plant protection, and post-production management for value-addition are responsible for higher yield in the Indian agriculture. Further the uninterrupted supply during off season requires creation of scientific storage and market facility including warehouses, market yards, godowns, silos, cold storage units and cold storage chains.

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

2.2.1.1 Introduction:

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

Pune district produces large quantity of food grains, pulses, fruits and vegetables. However, there is a growing concern about level of loss of agriculture produce due to the non-availability of proper post-harvest facilities, especially the scientific storage facilities. In some of the commodities this wastage is as high as 40%. Adequate and proper storage facilities not only increase the shelf life of agricultural commodities but also help the farmers in realizing remunerative prices and avoid/discourage distress sales.

Agriculture is the main occupation of the people of this district. The main crops grown are paddy, jowar, wheat, bajra, cereals, groundnut and sugarcane.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- In Pune district, there are 12 main market yards of APMCs / controlled market yards located at Baramati, Bhor, Daund, Indapur, Junnar, Khed, Manchar, Nira, Pune, Shirur, Talegaon, and Mulshi. Under these main market yards, there are 39 sub-market yards operating under the control of Agriculture Produce Marketing Committees. These market yards provide place for free and fair trading, grading & weighing facilities and also help farmers to market their commodities.
- Maharashtra State Warehousing Corporation (MSWC) - they have 9 warehousing centres in Pune district- their capacity details are available on the mswc website, in their annual report. A silo of 50,000 MT under PPP mode is also proposed by MSWC at Baramati
- Besides, a number of private godowns and cold storages have also been set up by the private entrepreneurs thereby creating additional storage facilities.
- Maharashtra State Agricultural Marketing Board has set up an Onion Storage Facility at Indapur. This unit also offers facilities for grading and packaging of onions for export purposes.
- Timely availability of market information is a critical factor for enabling the farmers to realize a certain and best price for their produce.

2.2.1.3 Review of Ground Level Credit

Ground Level Credit Flow under Construction of Storage Facilities during the year 2015-16, 2016-17 and 2017-18 was Rs 6280.06 lakh, Rs 6418.16 lakh and Rs 7847.55 lakh respectively. The trend of credit flow is increasing. For FY 2018-19, 2019-20 and 2020-21, GLC figures are not available.

2.2.1.4 Assessment of Credit Potential for FY 2022-23:

Considering the importance of storage facility and the storage capacity already created in the district a realistic view was taken while assessing projection. The uneven distribution of rural godowns and its concentration in few blocks such as Haveli, Baramati, Shirur, etc., leaves scope for development of the same in other blocks. The adverse impact of lack of infrastructure facility is more pronounced in the case of the small and marginal farmers who constitute major part of entire farming community.

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Unit	TFO	Bank Loan
1	Storage Godown (500 MT)	No	27.50	885	24337.50	18253.13
2	Onion Storage Structure (25 MT)	No	1.75	1325	2318.75	1739.06
3	Market Yards	No	40.00	61	2440.00	1830.00
4	Infrastructure for Marketing, Grading & Standardisation	No	22.00	250	5500.00	4125.00
5	Cold Storage Units (100 MT)	No	15.00	190	2850.00	2137.50
Grand Total				2711	37446.25	28084.69

The total credit potential projected for Construction of Storage & Marketing infrastructure under Agriculture Infrastructure in Pune district is Rs. 28,084.69 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.2.1.5 Critical intervention required for creating a definitive impact

- There is need to propagate the importance of scientific post-harvest management of food grains and the need and use of scientific storage facility.
- State warehousing corporation should construct more Rural Godowns in the villages where food grain production is more to avoid agri. losses and to ensure remunerative prices to farmers.
- State should encourage PPP model for Rural Godowns.
- All godowns above 1000 MT capacity need to be registered with Warehousing Authority after due accreditation. Legal provisions for the same may be made. There is need for creation of awareness.
- On pilot basis, state should have own Cold Storage units in the district, especially in view of large production of fruits and vegetables in the Junnar, Ambegaon, Indapur, Baramati, Purandar blocks.
- There is a need to improve the power supply position to ensure viability of cold storage units.

2.2.1.6 Suggested Action points

- Block/ Taluka wise scientific assessment of storage capacities required in the district for creation of additional storage capacity.
- Agricultural extension services may propagate the importance of scientific postharvest techniques including use of storage facilities. Strengthen marketing infrastructure and facilities in regulated markets.
- APMCs should provide facilities for processing and packing of agricultural

produce.

- Awareness among farmers about government Schemes for storage facilities has to be created.
- Encourage pledge finance. Encourage farmers and entrepreneurs to take advantage of subsidy available under the different schemes.
- In view of the priority being accorded in the budget for creation of additional storage facility as also to minimize post-harvest losses of perishable commodities, banks need to provide adequate credit support.
- The banks to encourage financing for provision of market linkage to food processing/ agro processing units.
- Awareness on preservation technology needs to be created by Agriculture Marketing Board among farmers.
- The godown at the PACS level may be strengthened / modernized. (Action various State departments).
- The state/central government may initiate all the necessary steps to popularize the scheme among, not only the farmers but also the govt. officials associated with the implementation of the scheme, ensure publicity through published material, print/ electronic media etc.
- The APMCs may meet finance requirement through MSAMB schemes, Bank finance.
- The State Warehousing Corporation (MSWC) may consider increasing the warehousing capacity in the state and district through new godown construction and more utilization of its existing capacity. The godowns may be accredited for issue of NWRS and pledge financing. (Action – various banks and other related departments /entities)

Chapter 2.2.2 Land Development, Soil Conservation & Watershed Development

2.2.2.1 Introduction:

Land Development (LD) activities are of critical importance for ensuring effective utilization of land and water resources, more so when about more than 70% of the gross cropped area is rain fed as in the Pune district. Agriculture depends upon the fertility of the soil and adequate moisture to support plant growth. Thus, soil and water are the two basic natural resources needed for farming. Land Development encompasses activities relevant to soil conservation, water management, land reclamation, on farm development, etc. In view of the emerging need to ensure food security, sustainability of enhanced productivity has assumed importance. There has been a perceptible improvement in level of awareness among farmers about benefits of land development relating to these activities.

Keeping in view problems of erosion of top soil as also the scarcity of water resources, watershed development will be the proper solution for water problem in the district. At present, watershed development activities are being undertaken by the State Government and NGOs, under programs like the Integrated Watershed Development Program (Vasundhara), Jalyukta Shivar Abhiyan, Adarsh Gram Yojana etc. Activities under these programmes are by and large limited to contour bunding, generally on public lands and to a very limited extent on private land with bank loan.

Banks have to play a proactive role to exploit the potential created for deployment of credit for on-farm development and other activities in treated watersheds. Watershed-wise Banking Plans would be required to be prepared for Farm as well as Non-Farm activities, for the purpose of providing credit to the farmers, who require additional funds due to the improved moisture regime, availability of water, fodder, etc.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- The district has more than 80% of farmers having land holding of 2 ha or less than 2 ha. In this situation they cannot afford machineries for land levelling. There for collective ownership of machineries by Farmers' Clubs, Farmers' Groups may be encouraged.
- **Farm Pond** - Harvesting and recycling of rainwater in farm pond for critical lifesaving irrigation in Kharif and pre-sowing irrigation to short duration Rabi crop is gaining popularity. Due to lack of irrigation facilities the area having scanty rain fall are forced to adopt mono cropping pattern. The farm ponds are very useful in the area. But due to small land holding farmers are not willing to spare land for farm ponds. Government of Maharashtra has introduced the scheme of Farm Pond for whosoever demands it. It is necessary to increase awareness among the farmers and demonstrate some good models for alternate land use.
- **Marketing Facility**- There is an urgent need for arrangement of marketing facilities for organic farming products, so as to motivate a greater number of farmers for adoption of organic farming. Certifying laboratories for the benefit of organic farmers should be established at taluka level. There are many villages where farmers are producing vegetables without the use of chemical fertilizers and pesticides. Department of Agriculture may establish more laboratories for soil testing. The facility should be extended up to taluka at a minimum cost.

2.2.2.3 Review of Ground Level Credit

The trend of credit flow is uneven. Details of Credit flow during 2015-16, 2016-17 and 2017-18 was Rs 14642.71 lakh, Rs 17116.39 lakh and Rs 10373.60 lakh respectively. For FY 2018-19, 2019-20 and 2020-21 GLC figures are not available.

2.2.2.4 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical unit	TFO	Bank Loan
1	Land levelling	Ha	0.12	17000	2040.00	1836.00
2	Land Reclamation (saline)	Ha	0.33	5900	1947.00	1752.30
3	Organic Farming	Ha	0.35	7360	2576.00	2318.40
4	Farm Pond (50 x 50 x 7.50 mt)	Ha	1.51	5245	7919.95	7127.96
5	Soil/Water Conservation	Ha	0.18	7250	1305.00	1174.50
6	Poly Mulching	Ha	0.32	6030	1929.60	1736.64
7	OFD	Ha	0.15	6500	975.00	877.50
Grand Total				55255	18692.55	16823.30

The total credit potential projected for Land Development, Soil Conservation & Watershed Development under Agriculture Infrastructure in Pune district is Rs. 16,823.30 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.2.2.5 Critical intervention required for creating a definitive impact

- Arrangement of marketing facilities for organic farming products needs to be developed, so as to motivate a greater number of farmers for adoption of organic farming.
- There is a need for establishing certifying laboratories for the benefit of organic farmers.
- Providing KCC alone may not lead to increase in farm income unless the farmers are educated and supported financially for undertaking water use efficient technologies like drip/ sprinkler irrigation, rain water harvesting and recharge of existing bore wells through construction of farm ponds, etc. Incentives available under State /centrally sponsored schemes for these kinds of activities may be mentioned under the head.
- Improving soil fertility and productivity through application of soil test based nutrient application.
- Promotion of commodity specific Farmers Producers Organizations (FPOs) which can improve bargaining power of the farming community both in input purchase and marketing of their crops.

2.2.2.6 Suggested Action Points

- Banks and development agencies should identify agriculture graduates willing to establish Agri-Clinics / Agri-Business Centers, and extend necessary financial support for supplementing the existing extension network.
- There is need to promote and finance schemes of NADEP Compost, Vermi Compost, Bio-Fertilizers, Bio-Pesticides, Organic Farming, etc. Both, the banks and the government departments, can play an active role in this direction.
- The financing of model scheme of NABARD and National Horticulture Mission may be popularized in the district.
- Mobile Soil Testing and Testing Laboratory for organic farming should provide door to door service to encourage farmers of remote areas and away from taluka / district places.
- Irrigation Department should assess the requirement of On-Farm Development Part-II works in the command area of Irrigation Projects.
- Demonstration plots may be set up for exhibiting effective reclamation of saline lands.

- Extension machinery of the State Government/District Administration should embark upon a campaign to create more and more awareness among the farmers about the tangible and intangible benefits of undertaking LD activities.
- Banks should also play a proactive role in extending credit for LD activities especially in completed watersheds and CADA. The village watershed committee of completed watersheds may form farmers club which can be trained for preparing area development scheme for the watershed village. These clubs may also be graduated into a business correspondent.
- Awareness of effective utilization of “Plasticulture in agriculture”, like plastic mulching, drip irrigation, shade net, plastic lining of farm ponds, etc.
- Special Bank Plans may be prepared for completed watersheds and community may be supported with bank credit.
- Awareness on Integrated Nutrient Management & Integrated Pest Management may be mooted to reduce the dependence on chemical agriculture.
- Programme for popularization of Micro Irrigation Systems may be undertaken for small & marginal farmers, JLGs, Women farmers, SHGs, etc.
- Solar Water Pumping associated with Drip Irrigation cluster may be promoted with credit support especially for small farmers.
- Agriculture Dept / Extension Agencies may enhance extension efforts to motivate farmers to participate in OFD schemes, organic farming, biofertilizers, biopesticides, compost, watersheds etc.
- State Government’s active support and non-credit inputs through extension staff is needed for guiding farmers, so that the upgraded soil and water resources could be fully harnessed.

Chapter 2.2.3 Agriculture Infrastructure - Others

2.2.3.1 Introduction

Productivity in agriculture depends on the quality of seed, suitable fertilizer and the practices adopted for cultivation. 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. Sustained increase in agriculture production and productivity necessarily requires continuous development of new and improved varieties of crops and efficient systems of production (Seed Chain) and supply of Certified/Quality seed to farmers.

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

Advantages of seed processing:

- Enables uniform planting rates by proper sizing
- Improve seed marketing by improving seed quality
- Prevent spread of weed seed
- Prevent crops from disease by applying chemical protectants
- Reduces seed losses by drying
- Facilitate uniform marketing by providing storage from harvest time until the seed is needed for planting.
- **Tissue Culture:** A popular biotechnology method involves micro-propagation through plant tissue culture using micro-extracts of plant tissue from mother plant. The mother plant is an identified elite plant for its special trait such colour, vigour, taste etc. having market demand. In animal tissue culture animal cell-lines are developed where numerous studies for effect of nutrients, heavy metals, reagents on the cells lead to studies involving animal health.
- **Plant tissue culture:** Plant tissue culture venture requires laboratory set-up with laminar flow, incubation room etc. where plant tissue culture extracts are processed for multiplication in special designed nutrient media with agar base. The extract is provided with optimum temperature, light and pH so as to enable shooting and rooting. Hence from a small tissue extract one can get millions of 'true to type' tissue culture plantlets (TCP), due to the quality of totipotency. The plantlets then undergo hardening in protected green house with controlled temperature and relative humidity, light etc so as to develop tissue culture plants, ready for sale to farmers. In our nation most of the banana tissue culture plants are popularly grown by farmers and is a proven technology.
- **Seed Production:** Infrastructure for seed production, in the district with seed replacement rate (SRR) may include major kharif crops. The SRR for gram, wheat is more than 45 percent in the State, in general. Seed bank, farmers field seed production plot and participation in production of certified seed through Mahabeej.
- **Biofertilizers:** The use of biofertilizers is on the rise as also bio-compost, bio-pesticides and bio-agents, vermin-compost to increase the natural micro flora in the soil to sustain the soil quality for production of crops with low levels of chemical usage. Biofertilizers that are Crop Specific are the need of the hour for promoting chemical free farming.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Supply of quality seeds in required quantity and appropriate time to farmers is a critical issue which is to be addressed.
- Agriculture and Horticulture Departments are promoting vermi-compost by providing subsidy and also propagating extensive use of bio-fertilizer to increase their efficiency and to reduce the use of chemical fertilizers.

- The district has officials from Agri department, KVK, and a few NGOs who conduct various awareness/capacity building programmes on an ongoing basis with regard to steps required for conservation of fertility of land.

2.2.3.3 Assessment of Credit Potential for FY 2022-23:

Taking into account, the present status, various infrastructure availability/gaps and recent policy and promotional interventions, estimates for 2022-23 are as follows:

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Tissue Culture Lab	No.	75.00	40	3000.00	2700.00
2	Seed Production Unit	No	0.70	503	352.10	316.89
3	Bio Fertilizer	No.	28.00	41	1148.00	1033.20
4	Vermicomposting Unit	No.	0.40	730	292.00	262.80
Grand Total				1314	4792.10	4312.89

The total credit potential projected for Agriculture Infrastructure - Others in Pune district is Rs. 4312.89 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.2.3.4 Critical intervention required for creating a definitive impact

- A few quality seed processing plants in a few select villages would help the seed processing.
- There is a need to create awareness on use of bio-fertilizers at Mandal and village levels by utilizing the services of village/community organizations like FCs/ NGOs.
- Efforts may be made to involve Private Sector/NGOs for setting up manufacturing facilities for Vermicomposting, Bio Fertilizer and Fruits & Vegetable Compost.

2.2.3.5 Suggested Action Points

- Banks to encourage Farmers' Clubs/PACS/SHGs to take up production of quality compost/ vermicomposting, organic seeds/ planting materials and plant protection materials.
- Banks may train branch level staff for promoting organic farming to increase the use of vermicompost for sustainable, quality production of vegetables and fruits. Banks may avail refinance for taking up OFD works in completed irrigation command areas and completed watershed project areas/villages.
- Banks may also adopt portfolio approach of financing, where the credit requirements of farmers coming under watershed areas are met by financing number of activities / investments including for consumption needs, instead of a single specific activity. Gold card scheme may be utilized for financing such farmers.
- Banks may step in a big way and prepare banking plan to assist needy farmers / villagers- by mooting farm ponds enabled with micro irrigation systems.
- Farmer's Cooperatives, exclusively for promotion of organic farming which can also act as business platform for the farmers, may be promoted.
- Bankers may extend credit to seed processing, vermicomposting units and bio-fertilizer units.
- Agriculture Dept / Extension Agencies may enhance extension efforts to motivate farmers to participate in OFD schemes, organic farming, biofertilizers, biopesticides, compost, watersheds etc.
- State Government's active support and non-credit inputs through extension staff is needed for guiding farmers, so that the upgraded soil and water resources could be fully harnessed.

Chapter 2.3 **Agriculture - Ancillary Activities**

Chapter 2.3.1 Food and Agro Processing

2.3.1.1 Introduction:

Agro and food processing sector is of great importance for Indian agriculture on account of its potential contribution in the reduction in post-harvest losses, better price realization, catering to the changing domestic demand for processed agro-products, enhancing the competition of Indian agriculture to meet the challenge posed by changing global agricultural. It ensures linkages and synergies between industry, agriculture, post-harvest technology and management. It plays a crucial role in value addition to agricultural produce. Farmers can get good price for their produce. This also ensures creation of additional employment opportunities in rural area.

As per the revised priority sector guidelines of RBI (Circular dated 23rd April 2015), loans for food and agro processing up to an aggregate sanctioned limit of Rs 100 crore per borrower from banking system shall be classified under agriculture-ancillary activities.

2.3.1.2 Scope of processing activities in Pune District

The district is surrounded by some of the most fertile regions of the state which also produces some other varieties of cereals, pulses, vegetables and fruits in large quantities. All these factors make Pune district an ideal destination for the establishment of agro & food processing industries. Besides, a high level of urbanization within the district, as also the proximity to the metropolis of Mumbai/Thane, an assured market is readily available. There is increasing demand for agro processing infrastructure in view of growing awareness among farmers and shift in cultivation in many blocks of the district. The National Research Centre for Grapes under ICAR is situated at Manjra, Pune and is working on safe grape production and productivity and transfer of technology and capacity building of stakeholders. To harness the emerging opportunities in floriculture a strong institutional support is inevitable, which shall address the genetic resource utilization, development of cultivars, production technology, productive use of water, plant architecture engineering and management, protection technology, value addition, database and human resource development. To address these multifaceted research issues the Indian Council of Agricultural Research has established a dedicated Directorate of Floricultural Research (DFR) at College of Agriculture Campus, Pune. There are two KVKs in Pune district i.e. at Baramati and Narayangaon which aims at reduction of the time lag between generation of technology at the research institutions and its transfer to the farmer's field for increasing production, productivity and income from the agriculture and allied sectors on a sustained basis.

2.3.1.3 Infrastructure and linkage support available, planned and gaps

- In the dairy cooperative sector, there are 4 milk processing plants with capacity of 5.50 lakh litres per day. Similarly, under private sector there are 41 milk processing plants with capacity of 63.55 lakh litres per day and 57 milk chilling plants with capacity of 27.53 lakh litres per day.
- As regards poultry, there are 04 hatcheries having a stock of about 1.0 lakh parent layer birds and 12 broiler hatcheries with a stock of 4.40 lakh parents. There are two poultry processing plants with a capacity of 30000 birds/day. There are 04 feed mixing plants in the district. Besides, branded poultry feed.
- Both Central and State Government are committed to the development of this sector. Agencies like Maharashtra Agro Industries Development Corporation (MAIDC), District Industries Centre (DIC), Small Farmers' Agribusiness Consortium (SFAC) Agriculture Department of the State Government, etc., are playing a key role in the development of this sector.
- The district is having presence of some of reputed companies in the field of agro-processing like Alfa Laval, Pram Industries, S S Engineers, Tetra Pak, Nichrome, Gits

Foods, Cargill Foods, Pravin Masalewale, Chordia Foods, Dohler India, Weikfield, Dynamix Dairy, Frito Lays, etc. (Source: NIAM Report 2011)

- **Agriculture Export Facilitation Centre (AEFC):** NABARD in collaboration with Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA) has set up Agriculture Export Facilitation Centre (AEFC) at Pune, as a 'one-stop-shop' for exporters to accelerate the export and processing activities in the district as well as state; with an objective of capacity building of Agri-food exporting and processing entrepreneurs, knowledge centre to disseminate need-based information to all concerned stakeholders, to provide instant service, guidance required by exporters and exporting farmers and also to organize need-based training courses in different export-related issues.
- Open up multi brand retail to bring in more global investments in the infrastructure and logistics domain; and in turn contribute to the growth of supply chain & logistics sector in particular and economy in general.
- Backward linkages between farmers and industry should be promoted in order to encourage and facilities farmers to produce good quality products. This will help the farmers to get the appropriate price for their produce. Institutions such as local bodies and cooperatives should play an active role in strengthening such backward linkages as they act as an essential links between the farmers and the processors. This can be achieved by ensuring smooth flow of raw materials from the farmers to the processors and fixing the right prices for the farmers.
- Develop forward linkages for fresh and processed food by elimination of intermediaries from the chain of operations so that all the activities, such as transportation and market distribution, go on smoothly resulting in low cost to the processors and high return to the farmers.
- Farmers and other cooperatives should be provided extensive training in pre and post-harvest management of agro produce and should be educated on the advantages of setting up pre-processing facilities in vicinity to the farms. These facilities may include provision for washing, fumigation, packaging, etc.
- Efforts could also be made to set up agro processing units close to the area of production to avoid wastages in transit. An efficient marketing system should be developed to tap the huge market for processed food. This would ensure reduction in post-harvest losses, promote graded processing, packaging services, and food safety practices, induce demand driven production and facilities exports.

2.3.1.4 Assessment of Credit Potential for FY 2022-23:

Keeping in view the increasing demand and the past trend in the flow of bank credit to this sector, potential for the year 2022-23 has been assessed.

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Units	TFO	Bank Loan
1	Rice Mills	No.	28.60	290	8294.00	6220.50
2	Rice Poha Mills	No.	28.60	115	3289.00	2466.75
3	Dal Mills	No.	28.60	99	2831.40	2123.55
4	Oil Mills	No.	33.00	127	4191.00	3143.25
5	Bakery Units	No.	3.85	365	1405.25	1053.97
6	Papad/ Pickle Units	No.	3.30	260	858.00	643.52
7	Chikki Units	No.	5.50	169	929.50	697.16
8	Fruit / Pulp Processing	No.	5.50	302	1661.00	1245.76
9	Meat Processing (medium)	No.	346.50	45	15592.50	11694.40
10	Spices	No.	2.20	160	352.00	264.00
	Total			1932	39403.65	29552.86
	Total Working Capital					14776.43
	Grand Total					44329.29

The total credit potential projected for Food and Agro Processing Sector Development under Agriculture – Ancillary Activities in Pune district is Rs. 44,329.29 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.3.1.5 Critical intervention required for creating a definitive impact

Considering huge potential under food & agro processing in the district, the Coop. societies, APMCs, farmers, entrepreneurs, SHGs etc. need to be encouraged to setup Dal mills, flour mills, grains/pulses/fruits/vegetables processing units, cold storages, mini slaughter houses etc.

2.3.1.6 Suggested Action Points:

- Banks have to relax the norms for calculation of requirement of Working Capital. Further, the entrepreneurs have to bear heavy interest cost for stock holding and banks/Govt. may have to look into this issue for ensuring the viability of these units.
- Banks may provide loans to unemployed youth trained by MCED/MITCON for agro and fruit processing
- Banks may encourage SHGs to undertake Papad making activity of Nachni/rice on commercial basis.
- Entrepreneurs, SHGs, JLGs, Cooperatives should be encouraged by providing need-based credit for setting-up Food & Agro Processing units like flour/Dal/oil mills
- Banks may encourage poultry farmers for meat-processing/egg and fish processing activity.
- DIC may look into under noted constraints which are hampering growth of these units: Inadequate knowledge on preservation techniques, product diversification, inferior/higher cost of packaging, poor hygiene practices, labelling norms, absence of linkage with markets other than Mumbai. A/H Dept. /DIC may encourage entrepreneurs to start meat/fish/egg processing/oil mills, etc.
- Agri. Dept. may train Women SHGs and farmers growing various fruits for starting canning, pulp, jam, pickles, juice etc. having small processing capacities between 5 to 50 MT.
- Facilitate promotion and handholding of Farmer Producer Organisations (FPOs), who can act as a link between the farmer members and food processing units.
- Educating farmers, entrepreneurs for adopting latest technologies / adapting globally accepted methods suitable to Indian environment with respect to post harvest technology especially for product processes, machinery and packaging.
- Supporting shift from raw to value added processed foods.

Chapter 2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Introduction

It has become imperative to provide expert services to farmers in terms of advice, inputs and also in marketing. The farmers are required to produce best with support of agronomists and for this adequate dose of credit is required. It is imperative that farmers should not resort to distress sale of produce & adequate credit may be extended to him through different agencies.

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

Primary Agricultural Cooperative Societies (PACS) undertake a wide variety of operations such as lending, inputs sales, consumer goods sales, farm produce purchase and processing, and deposits collections.

2.3.2.1.1 Agri-Clinics:

Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.

2.3.2.1.2 Agri-Business Centres:

Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.

Modernization of agricultural practices demands augmented support and extension services for agriculture. For this purpose, a scheme for setting up Agri-clinic and Agri-business Centres (ACABCs) by agriculture graduates was launched with the support of NABARD. The ACABCs will provide a package of soil and input testing facilities, strengthen transfer of technology and extension services, self-employment opportunities and other consultancy services. Agri business Centres may provide input supply, farm equipment on hire and other services.

Finance under ACABC scheme is classified as priority sector finance under new priority sector guidelines. The GoI has launched a subsidy-based Credit Linked Scheme for establishment of ACABC. These can be taken up by technically qualified personnel as integrated units providing not only extension services but also providing other support services like hiring / leasing of farm implement and stocking and sale of inputs etc. for monetary considerations.

2.3.2.1.3 Farmers Producers Organizations (FPOs):

There are around 390 FPOs in the district working for procurement and marketing of farm produce and other agriculture related products. They work for the benefits of shareholder members and share portion of profits among the members.

2.3.2.1.4 NABARD Support to Producer Organizations:

NABARD has been extending support to producer organizations adopting a flexible approach to meet the credit and other supporting needs of producers. In order to give a special focus, the "Producers Organization Development Fund" (PODF) was set up w.e.f. 01 April 2011, with an initial corpus of ₹50 crore. Credit cum grant support is being extended to POs for meeting their investment as well as working capital requirements.

2.3.2.1.5 New Initiatives of Govt. of India/ NABARD

Realizing the importance of collectivization and role of FPOs in enhancing the producer's income through collective action, Govt. of India in the Union Budget 2014-15, has established "Producers Organization Development and Upliftment Corpus (PRODUCE) Fund of ₹200 crore in NABARD to be utilized for the building and promotion of 2000 Farmer Producer Organizations (FPOs) in two years. This initiative would go a long way in addressing the initial requirements of the emerging Farmer Producer Organizations which, in turn, would provide new business opportunities for financing institutions, to support them with credit. In order to further boost the flow of bank credit to FPOs, the RBI has included lending to FPO by commercial banks and Regional Rural Banks as lending under Priority Sector.

2.3.2.1.6 Cooperative Sector: - A cooperative is generally viewed as a social economic organization that can fulfil both social and economic objectives of its members, and that has its members' interests truly at heart. A cooperative is based on certain values and principles of its own, which distinguish it from other forms of organizations. Cooperation has three dimensions, that is, economic, social and moral, which are equally crucial for its success. The very motto of cooperation, 'each for all and all for each', signifies loyalty, trust, faith and fellowship. A cooperative is a perfect democratic institution of the members, for the members, and by the members, and is based on the 'one member, one vote' system of decision making.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- The extension services are provided to the growers by District Agriculture Department, College of Agriculture Pune.
- Pune district has a network of 1341 Primary Agriculture Cooperative Societies (PACS). Many PACS are functioning as multi service societies.
- There are around 390 FPOs in the district working for procurement and marketing of farm produce and other agriculture related products. They work for the benefits of shareholder members and share portion of profits among the members. These FPOs are desirous to take up agro processing activities.
- MITCON and KVKs are providing training facilities. Good number of Agri Graduates are taking part in these programmes.

2.3.2.3 Assessment of Credit Potential for FY 2022-23:

The details of activity wise projection are furnished below:

(Rs lakh)						
Sr. No.	Activity	Unit	Unit Cost	Physical Unit	TFO	Bank Loan
1	Loans to PACS	No.	15.00	130	1950.00	1755.00
2	Loans to MFIs	No.	12.00	24	288.00	259.20
3	Agri-Clinics Agri Business Centres (ACABC)	No.	12.00	150	1800.00	1620.00
Grand Total				304	4038.00	3634.20

The total credit potential projected for Agriculture – Ancillary Other Activities in Pune district is Rs. 3634.20 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

2.3.2.5 Critical intervention required for creating a definitive impact

- There is need to revive the dormant FPOs in the district.
- Credit and technical support for the existing and new ACABCs in the district is required.

- PACS in the district may be financially strengthened to work as Multi-purpose Cooperative Societies.
- Credit support for the Micro-Finance Institutions (MFIs) may be encouraged for secured onward lending.

2.3.2.6 Suggested Action points

- Banks can finance for eligible trained graduates in coordination with training centers and line departments considering gap in number of success stories and units financed by banks.
- Banks may also encourage units involving graduates relating to allied sectors like veterinary science, fisheries, agriculture engineering, etc.
- The controlling offices of banks may consider sensitizing branch managers about the scheme and allocate suitable targets for financing ACABC units for identified branches.
- The Agri Clinic Agri Business Scheme in operation since modified by Govt of India and the State Governments, Krishi Vigyan Kendra, Banks and Panchromatic Raj Institutions shall also be henceforth actively involved in its implementation.
- Banks may explore the opportunity of financing viable cooperatives and MFIs as the new business opportunity.

Chapter 3

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

3.1 Introduction:

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

Post Covid-19, Government has taken a number of initiatives under Aatmanirbhar Bharat Abhiyan to support the MSME Sector in the country especially in Covid-19 pandemic.

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

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

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

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

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

Three basic objectives of the CHAMPIONS portal are as follows:

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

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

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

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

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

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

Critical Interventions and Suggested Action Points:

- Common Facility Centers 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>

3.2 District specific - Infrastructure and linkage support available, planned and gaps

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

There are 14 industrial estates in the district of which 8 industrial estates have been developed by MIDC, 6 by industrial cooperatives and 10 industrial estates by private sector in and around Pune city.

3.3 Review of Ground Level Credit

Ground Level Credit Flow under Non-Farm Activities for last 3 financial years i.e. during 2018-19 and 2019-20 and 2020-21 was Rs 19,77,393 lakh, Rs 19,53,147 lakh and Rs.18,57,659 lakh respectively. However, detailed activity-wise data is not available. Keeping in view the growing industrial activities in the district, credit limits sanctioned by bank branches and RBI policy following assessment of potential for term loan and working capital for new and existing units under MSME sector has been assessed for the year 2022-23.

3.4 Assessment of potential for the year 2022-23:

Term Loan: Based on infrastructure facilities presently available/planned and past trend in flow of ground level credit, estimates of potential for term loan is suggested for 2022-23 as indicated in the table.

Working Capital: As per Nayak Committee Report, working capital limits to SSI units is computed on the basis of minimum 20% of their estimated turnover up to credit limit of Rs 5 crore. Keeping in view launching of Laghu Udhyaami/Swarojgar/Artisan Credit Cards etc. and need to enhance growth rate for 20% by banks, estimation of potential for working capital is suggested as indicated in table.

Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit Cost	Physical Units	TFO	Bank Loan
A	Term Loans				
(a)	Manufacturing Sector Enterprises				
1	Micro Enterprises	50.00	4125	206250.00	185625.00
2	Small enterprises	500.00	420	210000.00	189000.00
3	Medium enterprises	3000.00	50	150000.00	135000.00
	Sub Total		4595	566250.00	509625.00
(b)	Service Sector Enterprises				
1	Micro enterprises	40.00	5250	210000.00	189000.00
2	Small enterprises	300.00	750	225000.00	202500.00
3	Medium enterprises	1500.00	75	112500.00	101250.00
	Sub Total		6075	547500.00	492750.00
	Term Loan - Total		10670	1113750.00	1002375.00
B	Working Capital				
(a)	Manufacturing Sector Enterprises				
1	Micro Enterprises	30	21000	630000.00	567000.00
2	Small enterprises	100	6200	620000.00	558000.00
3	Medium enterprises	500	670	335000.00	301500.00
	Sub Total		22571	1585000.00	1426500.00
(b)	Service Sector Enterprises				
1	Micro enterprises	20	4250	85000.00	76500.00
2	Small enterprises	80	1100	88000.00	79200.00
3	Medium enterprises	400	100	40000.00	36000.00
	Sub Total		5450	213000.00	191700.00
	Working Capital- total		28021	179800.00	1618200.00
	Grand Total		38691	2911750.00	2620575.00

The total credit potential projected for Manufacturing and Service Sectors of Micro, Small and Medium Enterprises (MSME) in Pune district is Rs. 26,20,575 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

3.5 Critical intervention required for creating a definitive impact:

- MSME clusters with ancillary units may be promoted with adequate credit support to such units.
- Common Facility Centres may be established and job-oriented training programmes for skill development need to be conducted.
- Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector.

3.6 Suggested Action Points:

- Swarojgar Credit Card (SCC) has been introduced for providing adequate and timely credit to small artisans, handloom weavers, service sector, fishermen, and self-employed persons, rickshaw owners, other micro entrepreneurs and SHGs. Banks needs to implement the scheme in a big way.
- 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 credit to rural artisans, tiny sector as per RBI's norms of priority sector lending.
- Banks may implement CLCSS Scheme for technology up gradation of SSIs.
- Working capital is critical for the small enterprises. Assessment of working capital requires data on production capacity, annual turn-over, operating expenditure, production cycle, etc. Banks may extend adequate working capital for the small scale enterprises. Adequate and timely availability of working capital is the most important factor for successful working of any enterprise.
- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- For facilitating the Stand-up India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications. Concerned banks and agencies should offer the necessary support to the prospective entrepreneurs and sanction the cases.
- Motivation of entrepreneurs and availability of expertise / technical manpower in banks may synergistically result in better outcome.
- Awareness may be created by various agencies amongst the entrepreneurs about the opportunities in the MSME sector and about the government incentives for promoting this activity.
- An integrated infrastructure package for rural tourism with all the necessary components such as travel, transport, lodging, boarding, communication, power supply, advertisement, security, sight- specific characteristic facilities for exploration/ trek/ adventure/ sports etc. would impart a thrust to service sector.
- Banks / Govt Departments may provide information to the customers about various schemes / facilities provided under service sector
- Marketing arrangement for various cottage industries needs to be taken care of by KVIB / DIC / DRDA / MSSIDC.
- The industrial estates need to be given all the required facilities / incentives to attract entrepreneurs. Industrial societies need to be encouraged.
- The SSI units should be helped to upgrade technology to improve productivity and quality especially in view of competition in this era of globalization.
- DIC/ KVIB and other sponsoring agencies may strengthen post sanction supervision/ guidance for the units financed by the banks under various govt. sponsored programmes.

Chapter 4 Credit Potential for Exports, Education and Housing

4.1 Export Credit

4.1.1 Introduction:

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

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

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

Bank assistance as an export credit is mainly under two categories- 1. 'Pre-shipment credit', also known as 'Packing credit', is a loan granted to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment. Packing credit can also be extended as working capital assistance to meet expenses such as wages, utility payments, travel expenses etc; to companies engaged in export or services. 2. 'Post-shipment credit' refers to any loan or advance granted or any other credit provided by a bank to an exporter of goods and services from India from the date of extending credit after shipment of goods / rendering of services to the date of realization of export proceeds.

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

C. Signing of MoU between NABARD and APEDA

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

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

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

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

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

E. Critical Interventions and Suggested Action Points

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

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

4.1.2 District specific - Infrastructure and linkage support available, planned and gaps

- APEDA has identified potential clusters of Vegetables (fresh/IQF/dehydrated), Pomegranate and Poultry & Poultry products in Maharashtra and Pune district is a part of the cluster.
- **Agri Export Zones-** With a view to promoting agricultural exports from the country and remunerative returns to the farming community in a sustained manner, the concept of the Agri Export zones (AEZ) was floated. These zones have been set up for end-to-end development for export of specific products from a geographically contiguous area. Pune comes under Agri export zone for flowers and onion. Under the Agri Export Policy 2018, Pune district is a part of the cluster for export promotion of Pomegranate and Grapes.
- List of Potential Agri. & Non-agri. Commodities for Export in the district is given in following table:

Sr. No.	District	Product of Agri Commodity	Product of Non-Agri Commodity
1	Pune	Pomegranate, Grapes, Purandar Fig, Junnar Mango, Custard apple, Ambemohar and Indrayani rice	Iron, Steel

4.1.3 Assessment of credit potential for FY 2022-23:

Export Credit has been included in the Priority Sector from the financial year 2015-16. Credit projections for 2022-23 are as follows:

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Unit	TFO	Bank Loan
1	Export Credit for various commodities	Nos	300.00	170	51000.00	40800.00
Grand Total				170	51000.00	40800.00

The total credit potential projected for Export Sector in Pune district is Rs. 40,800 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

4.1.4 Critical intervention required for creating a definitive impact:

- 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.
- A nodal agency at the district level for exports needs to be created which can disseminate trade related useful information to exporters, identify buyers' market and take up exporters' queries.

4.1.5 Suggested Action Points:

- 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.
- Cluster based approach in financing by bankers for enhancing exports.
- Enhancing bank finance towards infrastructure and post-harvest technology.
- Sensitization workshops for agri-exporters need to be arranged to create awareness 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.
- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.

4.2 Credit Potential for Education Sector

4.2.1 Introduction:

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

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

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 Uchatar Shiksha Abhiyan (RUSA), Technical Education Quality Improvement Programme (TEQIP), RCSM tuition fees scholarship scheme etc.

4.2.2 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>

4.2.3 District specific:

Education Sector – Scenario in Maharashtra/Pune:

(Population & Literacy – 2011 Census)

Particulars	Population (in lakh)			Literacy %
	Rural	Urban	Total	
All India	8330.88	3771.06	12101.93	74.00
Maharashtra	615.56	518.18	1133.74	82.34
Pune	36.87	57.42	94.29	87.00

Literacy rate in Maharashtra has seen upward trend and is 82.34 % as per 2011 Population Census of India.

4.2.4 Infrastructure and linkage support available, planned and gaps

- For the state of Maharashtra, there is a tremendous inclination among the students to study abroad; the renewed focus on “education loan” would facilitate enhanced credit flow to the sector.
- Pune is extremely well connected with the rest of the country by road, railway and air transportations.
- Pune is considered as the oxford of India with it many educational, professional, technical and research institutions.
- The scope of education has widened both in India and abroad covering new courses in diversified areas. Pune has a good mix of Government and private colleges imparting professional and technical education which has been creating natural demand for students going abroad for higher education.

4.2.5 Assessment of Potential for the year 2022-23:

The colleges existing in the district offer vast potential for students to pursue their education. Large number of students go abroad for higher education. Many of the students are dependent on bank finance for taking up their education in India as well as abroad.

Based on the scope for the sector credit potential for education for 2022-23 is projected as under:

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Unit	TFO	Bank Loan
1	Within India	Nos	12.00	20000	240000.00	192000.00
2	Overseas education	Nos	20.00	10000	200000.00	160000.00
Grand Total				30000	440000.00	352000.00

The total credit potential projected for Education Sector in Pune district is Rs. 3,52,000 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

4.2.6 Suggested Action Points:

- The sector has been hampered by larger number of defaults, primarily arising out of frequent change of address by the students and therefore it has been advocated the loan under this category be securitized to give quantitative and qualitative push to the sector. Parents can be taken as co-guarantor to bring down incidence of defaults in “education loan”.
- Government Departments may take initiative for an awareness drive in Universities, educational institutions in order to spread message of education loans to the potential students.
- Banks should design appropriate educational schemes in order to provide educational loan to the students for higher studies on reasonable terms and condition.

4.3 Credit Potential for Housing

4.3.1 Introduction

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

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

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

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

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

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

4.3.2 Infrastructure and linkage support available, planned and gaps

- There is much scope for disbursement of housing loan as the demand side is increasing day by day with increase in the standard of living, urbanization, industrialization, migration of rural population to urban areas, employment and rising income.
- Many housing schemes are being implemented by Central Govt/MHADA/State government/Municipal Corporation in Pune.

4.3.3 Assessment of Credit Potential for 2022-23:

As per Census 2011, out of the total 20,76,607 Households in Pune; 7,44,114 households are in rural and 13,32,493 in urban area dwell in either semi-permanent or total temporary houses. In 2011, total 53,670 families lives in dilapidated houses and 18,000 families live on footpath or without any roof cover in Pune district.

Owning a dwelling unit is a basic requirement of every household, however, there is a huge mismatch between demand and supply in housing sector. Availability and access to institutional credit at affordable rate is one of the reasons for this mismatch. Rating agency

CRISIL predicts the collective portfolio of all lenders (NBFCs, HFCs and banks) to housing sector to double to 5 lakh crore by March 2019.

Based on the scope for the sector, credit potential for housing for 2022-23 is projected as under:

(Rs lakh)

Sr. No.	Activity	Unit (Nos)	Unit Cost	Physical Unit	TFO	Bank Loan
1	Rural & Semi-urban housing	Nos	28.00	24700	691600.00	553280.00
2	Renovation of house	Nos	3.00	41000	123000.00	98400.00
Grand Total				65700	814600.00	651680.00

The total credit potential projected for Housing Sector in Pune district is Rs. 6,51,680.00 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

4.3.4 Critical intervention required for creating a definitive impact:

The synchronization of central and state government schemes, uniformity in guidelines in terms of rate of interest, administrative charges, quantum of loan, etc., and coordination amongst Central and State Nodal Agencies would help in boosting the housing loan finance in the district.

4.3.5 Suggested Action Points:

- The Central and State Nodal Agencies viz. HUDCO, NHB, MHADA, DRDA may arrange block level campaigns for popularizing these schemes.
- As there is huge demand for purchase /renovation of housing, banks may extend the credit support for the same.
- The documentation should be rationalized at bank level.
- Banks should participate in various housing schemes of central and state government.

Chapter 5: Credit Potential for Infrastructure

5.1 Infrastructure – Public investments

5.1.1 Introduction

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

5.1.2 Rural Infrastructure Development Fund (RIDF)

The Rural Infrastructure Development Fund (RIDF) which was set up within NABARD by way of deposits from Scheduled Commercial Banks operating in India, to the extent of shortfall in their agricultural lending / priority sector/ weaker sections started with initial corpus of Rs. 2,000 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. 3,68,875 crore including Rs. 18,500 crore under Bharat Nirman. Over the years, the coverage under RIDF has been made more broad based in each tranche and at present, a wide range of 37 sectors under RIDF are being financed. RIDF has emerged as NABARD's major partnership with the state government for creation of variety of rural infrastructure covering activities under rural connectivity (roads & bridges), irrigation (micro, minor, medium and major), kharland development, warehouses and fisheries (fish jetties).

5.1.3 Status of RIDF in Maharashtra (as on 31st March 2021)

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 (Rs. crore)	RIDF loan disbursed (Rs. 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.

5.1.4 Infrastructure and linkage support available, planned and gaps:

Status of RIDF in the Pune district -

During the year 2020-21, 53 projects, which include 10 Road & 43 Bridge projects were sanctioned in the district, out of the total 443 projects sanctioned in the State; with a cost of Rs. 15,745.74 lakh and RIDF loan of Rs. 12,596.57 lakh.

These 10 road projects in 35 villages, when completed, are expected to strengthen connectivity network of 45.38 km, access to 23 markets, 12 pilgrim & 13 tourist centres and expected to generate about 5.47 lakh man-days of non-recurring employment.

The 43 new bridge construction projects will benefit total 173 villages & about distance of 290.70 kms will be reduced; and 95 market, 74 Tourist & 63 Pilgrim Centres will get connected and about 29.30 lakh man-days of non-recurring employment will be generated.

The cumulative purpose wise number of projects and amount sanctioned, in respect of **ongoing tranches** (i.e., RIDF XX to XXVI) in the Pune district as on 31st March 2021 is given here under:

Sl. No.	Sector	(Rs Crore)	
		Sanctioned	
		No. of Projects	Loan
1	Roads (PWD)	60	90.19
2	Bridges (PWD)	60	170.18
3	Rural Roads (Rural Development Deptt.)	15	33.27
4	Irrigation (MI, LI, check dams, etc.)	01	18.96
	Total	136	312.60

5.1.5 Critical intervention required for creating a definitive impact:

- Minor Irrigation –Irrigation Department may repair or install new gates for KT weirs. Agriculture Dept. may implement Banking Plan for Drip and Sprinkler Irrigation as there is delay in release of subsidy.
- Land Development – There exists scope for soil and water conservation by watershed development. State Government may initiate necessary action for treatment of waste land.

5.1.6 Suggested Action Points:

State Govt:

- Regular review may be undertaken at the district level to ensure timely completion of the projects and accrual of benefit to the expected beneficiaries / farmers.
- Projects prioritized under RIDF, LTIF (Long Term Irrigation Fund) and NIDA (NABARD Infrastructure Development Assistance) may be completed as per the financial phasing and to ensure the same, implementing departments may ensure that adequate budgetary allocation may be provided for completion of the projects to ensure benefits at the right time.
- There is need for line departments of Government of Maharashtra to keep various projects in pipeline so that the same can be taken up for funding under RIDF.
- Projects under Irrigation sector may be posed to NABARD only after getting all necessary clearances from Forest / Revenue Departments and complete the formalities relating to land acquisition, rehabilitation etc., to avoid abnormal delay in implementation of projects.
- Budgetary allocation for maintenance of assets may also be ensured so that the infrastructure projects can be put to use for a longer period of time.
- Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, i.e., DPC, DLCC, BLBC, etc.

- People's participation under irrigation projects by creation of Water Users Associations (WUAs) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to strengthen WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.
- PWD may ensure to complete the connectivity of the road network to the Market Centers so that concrete benefits can be realized by the beneficiary villagers.
- To achieve the desired level of connectivity between two centers, complete road projects may be submitted under RIDF, rather than the projects for short stretches of length.
- PWD may focus on construction of new roads in rural areas, rather than up gradation of MDRs.
- Implementing departments should not pose projects proposed under RIDF under any other programme, to avoid multi-agency financing.

Banks

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

5.1.7 RIDF in Pune District - Looking Ahead

Potential Sectors for Support under RIDF in Pune

- Rural Roads & Bridges network - improving connectivity.
- Irrigation projects - more intensive finance to ensure completion of the projects and potential creation for agricultural purpose.
- Micro irrigation - for optimum water utilization.
- Animal Husbandry Sector – for infrastructure support.
- Rural Godowns, Cold Storages, Market yards, Rural Haats, Cold Chains, Export Facilitation Centers, etc.
- Public Health Institutions - for infrastructure support.
- Rural Education Institutions – for creation of school infrastructure.
- Construction of toilet blocks in existing schools, specially for girls
- Agro Processing Sector Infrastructure.
- Seed / Agriculture / Horticulture Farms.
- Grading/ certifying mechanisms; testing/ certifying laboratories.
- Riverine Fisheries Infrastructure.
- Mini Hydel Projects.
- Village Knowledge Centers.
- Infrastructure for Information Technology in rural areas.
- Infrastructure works related with alternate sources of energy viz. Solar, wind etc. & energy conservation
- Establishment of dedicated Rural Industrial Estates
- “Pay & Use” toilets in rural areas.
- Solid Waste Management and Infrastructure works related with sanitation in rural areas
- Construction / Renovation of Anganwadi Centers.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Introduction:

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

Bank loans up to a limit of Rs.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 Rs.10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres. In case of UCBs, the above limits are applicable only in centres having a population of less than one lakh are eligible for priority sector classification. Bank loans to MFIs extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities subject to the criteria laid down in the Master Directions of RBI under priority sector lending (not applicable to RRBs, UCBs and SFBs).

5.2.2 Infrastructure and linkage support available, planned and gaps:

- Literacy rate in Pune district is 86% (Male-91% & Female-81%) as compared to 82.3% for the State. There are 5417 (1,04,971) Primary Schools having 8.34 lakh students on roll and 1654 (5,595) Secondary Schools having 9.97 lakh students. Student-Teacher ratio is 29 (29) for Primary and 32 (32) for Secondary schools. (Figures in bracket is for the State).
- In Pune district, 48 hospitals, 4 Speciality hospitals (e.g. T.B., Cancer, etc.,) 79 dispensaries, 417 Maternity homes and 96 Primary health centres and 539 Primary Health Sub-centres are available. As per Maharashtra Human Development Report 2012, Human Development Index for Maharashtra is 0.752 and the same for Pune the same is 0.814, which is more than state's HDI.

5.2.3 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No	Activity	Unit	Unit Cost	Physical Unit	TFO	Bank Loan
1	Sanitation (Toilets)	No.	0.15	5000	750.00	675.00
2	PHC/Nursing para medical centres	No.	13.00	20	260.00	234.00
3	Drinking Water RO units	No.	14.00	50	700.00	630.00
4	Repair to Public Infra.	No.	1.20	1500	1800.00	1620.00
5	Miscellaneous	No.	5.70	1200	6840.00	6156.00
Grand Total				7770	10350.00	9315.00

The total credit potential projected for Social Infrastructure involving Bank's credit in Pune district is Rs. 9,315.00 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

5.2.4 Critical intervention required for creating a definitive impact:

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

5.2.5 Suggested Action Points:

Government Departments

- Wherever possible, toilet constructions may be linked to Indira Awas Yojana.
- Availability of manpower for the created infrastructure is essential. This may require skill up gradation of manpower and in case of hospitals – professionals.
- Participation of the beneficiaries, especially women, in water supply schemes may be ensured.
- The Village Water and Sanitation Committees may be formed and their capacity building may be done.
- Budgetary allocation for maintenance of assets may also be ensured so that the infrastructure projects can be put to use for a longer period of time.
- Critical infrastructure gap may be identified by the implementing departments and may be taken up for implementation on priority basis. This aspect may be discussed in the relevant district level meetings, i.e., DPC, DLCC, BLBC, etc.

Banks

- Banks, in order to fulfil priority sector obligations, may proactively take up financing of projects related to Sanitation (Toilets), Rural Education, PHC / Nursing / Para-Medical Centres, Drinking Water Supply, Repair to Public Infrastructure, etc,

5.3 Renewable Energy

5.3.1 Introduction:

Clean energy is the “Need of the Hour” for mooted development process on a sustainable basis. As the world witnesses a growth in demand for clean energy, the generation of power through new and renewable energy has been the thrust area of every state and central government. The 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.

Present Status:

Renewable energy has become a major focus area of the government with the ambitious target of achieving 40 percent cumulative electric capacity from non-fossil fuel-based energy resources by 2030. India is currently undertaking the largest renewable capacity expansion programme in the world. The total renewable energy capacity target has been increased to 175 GW by the year 2022, out of which 100 GW is to be from solar, 60 GW from wind, 10 GW from biomass and 5 GW from small hydro power subjects.

As per priority sector guidelines issued by RBI, bank loans can be extended upto a limit of Rs. 15.00 crore to borrowers for purposes like solar based power generators, biomass-based power generators, windmills, micro-hydel plants and for non-conventional energy based public utilities viz., street lighting systems, and remote village electrification. For individual households, the loan limit will be Rs. 10.00 lakh per borrower.

5.3.2 Government Programmes and Plans

Department of Financial services has instructed to all Public Sector Banks to encourage home loan / home improvement loan seekers to install rooftop solar PV plants and include cost of system in their home loan proposals. The rooftop solar systems from 1 kWp upto 500 kWp or in combination can be set up on the roofs. About 10 sq.m area is required to set up 1 kWp grid connected rooftop solar system.

5.3.3 Infrastructure and linkage support available, planned and gaps:

- Presence of adequate infrastructure and support services in the district are positive factors, which help promoting the use of non-conventional and renewable sources of energy, for setting up of Solar Energy and Biogas Based Plant etc.
- District Agricultural Officers/Extension Officers provide necessary technical support for putting up Bio-gas plants.
- Trained masons are available for construction of biogas plants and skilled personnel are available for providing post installation services.
- All the material, necessary for commissioning biogas plants, such as cement, bricks, steel etc., are easily available in the district.

5.3.4 Assessment of Credit Potential for FY 2022-23:

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Unit	TFO	Bank Loan
1	Biogas Plant	No.	0.27	2300	621.00	310.50
2	Solar Cooker	No.	0.05	1500	75.00	67.50
3	Solar Fencing	Acre	2.12	300	636.00	477.00
4	Bagasse Unit	No.	30.25	20	605.00	453.78
5	Wind Energy	No.	641.30	6	3847.80	3463.02
6	Solar Pump Sets	No.	0.12	1450	174.00	87.00
7	Solar Home lights	No.	0.12	2540	304.80	152.40
Grand Total					6263.60	5011.20

The total credit potential projected under Renewable Energy Sector in Pune district is Rs. 5011.20 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

5.3.5 Critical intervention required for creating a definitive impact:

- Technical and financial support from concerned stakeholders for infrastructure works related with alternate sources of energy viz. Solar, wind etc. & energy conservation is required.
- Renewable Energy Policy for the district may be prepared with inputs from industry, research institutions, domain experts, banks, NGOs and other related govt and private organisations.

5.3.6 Suggested Action points

- Awareness among farmers has to be created about various renewable energy and waste management/utilization programs of the government.
- All Govt Sponsored subsidy programmes should be credit linked to ensure proper end use monitoring
- Incentives may be provided to SHGs for taking up renewable energy programmes and establishing small vermin culture units
- There is need to link government programmes with the bank credit so that sufficient number of beneficiaries could be covered.
- Corporates may be persuaded to adopt Solar/wind energy or similar devices so as to save and conserve energy.
- Hotel Industry and Hospital may shift to Solar Power Lights/ Water Heating Devices.
- Pune and Pimpri-Chinchwad Municipal Corporations and Nagar Parishads should set up a compost making unit and lease out to NGOs.
- Chamber of Commerce may organize a workshop to popularize renewable energy products. This assumes importance as the power deficit is increasing every year Banks may provide low-cost solar light to members of SHG located in inaccessible areas.
- In order to ensure success of the Biogas project, while selecting beneficiaries, availability of adequate number of animals, inclination of the beneficiaries etc. need to be taken into account by the banks.
- Banks may consider financing bio gas plants / units along with dairy units so as to enable better use of animal dung and creation of additional source of energy.
- The implementing agency may initiate necessary steps to motivate people and propagate renewable sources of energy with waste utilisation and to evolve alternate source of energy. MEDA could play vital role in this regard through NGOs / VA for solar energy.
- Industry Association may organise a meet to popularise solar water heaters for service industry. MEDA may explain various schemes in this regard.
- Defunct Bio Gas plants need repairs for which necessary training/ awareness to the concerned beneficiaries is essential. KVIB / ZP can jointly work in this direction.

Chapter 6

Informal Credit Delivery System

6.1. Introduction:

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

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

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

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

6.2 On-going Initiatives - Micro Finance Profile in the District:

A comparative position of SHGs formed in the district vis-à-vis Maharashtra as on 31 March 2021 is as given in under:

a	b	c
No. of SHGs in Maharashtra	No. of SHGs in Pune district	Share of total SHGs in Pune district to Maharashtra position (b/a*100)
1213093	>70000	6%

As can be seen in the table, the total number of SHGs formed constituted 6% of Maharashtra State as on 31 March 2021.

Total No. of blocks in the district	14 blocks
No. of blocks where SHGs exist	14 blocks
Total No. of blocks where SHGs are linked	14 blocks
Total No. of bank branches in the district	Total branches – 1949 nos. CBs – 1554, DCCB – 290, RRBs – 20
Of which No. of branches participating in linkage program	CBs - all, Coops. - all
No. of additional branches to be roped in	CBs – 17
No. of Govt. / other agencies participating	District Rural Development Agency (DRDA), Mahila Arthik Vikas Mahamandal (MAVIM), Pimpri Chinchwad Municipal Corporation and Pune Municipal Corporation.

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

Sr. No	Particulars	As on 31 March 2021
1	No. of SHGs promoted in the district	> 70,000
2	No. of SHGs credit linked in the district	>52,500
3	Amount of Bank loan availed (Rs lakh) in the district	>4000
4	Percentage of women SHGs in the district	>90%
5	Average loan disbursed per SHG (Rs.) in the district (2020-21)	1,30,000.00 (approx.)
6	Average loan disbursed per SHG (Rs.) in the State (2020-21)	1,45,000.00
7	Average loan disbursed per SHG (Rs.) in the Country (2020-21)	2,01,118.00
8	NPA position in the district (2020-21)	NA
9	NPA position in the State (2020-21)	10.10%
10	NPA position in the Country (2020-21)	4.73%
11	Loan outstanding per SHG (2020-21) district	NA
12	Loan outstanding per SHG (2020-21) State	1,10,031.20
13	Loan outstanding per SHG (2020-21) Country	1,78,694.40

During the year 2020-21, 96 no. of Village Level Programmes (VLPs) were conducted under SHG-BLP aiming to upscale SHG credit linkage.

During the year 2021-22, 01 no. of One day sensitisation meet for bankers, 20 no. of Village Level Programmes (VLPs), 05 no. of Training programmes of SHG leaders/members, one no. of workshop for Senior Bankers have been planned to be conducted under SHG-BLP to give a fillip to SHG-BLP.

6.3 EShakti - Digitization of SHG books of accounts

Efforts are being made by NABARD to leverage technology to bring qualitative change in SHG-BLP programme in general and transparency in SHG book-keeping in particular. The Mobile based e-book keeping for SHGs is a web/SMS based book-keeping product using mobile phone as the front-end for SHGs and personal computer as back-end for NGOs/Federations, government and banks. The application helps SHGs to maintain their financial transactions electronically in the local language and allows ease of monitoring to all stakeholders. All stakeholders can monitor the progress through separate login IDs in website created for this purpose. The attendance register, loan ledger, pass book etc. can be printed from the website. SHGs are given a copy of the reports at the next meeting.

Currently, 06 districts viz. Aurangabad, Chandrapur, Dhule, Nagpur, Raigad and Chandrapur are covered under EShakti. Under the project, the base data of SHGs and their members had been captured and subsequently updated at regular intervals. The base data will have socio-economic details of each of the members for all SHGs, including family income, family size, source of income, livelihood activities undertaken, bank account number, savings, details of meetings held, internal loaning, repayment, etc., and will help facilitate effective accounts keeping. It is expected that the intervention will enable the policy-makers, banks, financial institutions, government departments, etc. to identify those SHGs and members who require assistance. It will also enable effective monitoring of the SHGs, help in main-streaming of SHG members access wider range of financial services, increase bankers' comfort in credit appraisal and linkage of SHGs, facilitate transfer of social benefits and Direct Benefit Transfer (DBT) through Aadhaar linked accounts and

convergence with other Government benefits, facilitate suitable interventions and convergence of other programmes for social and financial empowerment, to identify suitable interventions and support for proper nurturing and strengthening of SHGs, etc. Prime issues in SHG movement viz., duplication of members, standardization of account keeping, mainstreaming of SHGs with FI agenda and GoI's Digital India mission, bankers' comfort in credit appraisal & linkage through ready availability of data at desktop etc. have been addressed too. The data is being captured using mobile handsets after conduct of SHG meeting every month and is accessible to all the stakeholders through the website www.eshakti.nabard.org created by NABARD. The various MIS reports generated has been of immense help to the bankers in taking faster credit decisions.

6.4 Financing of Joint Liability Groups:

Extending bank loans through Joint Liability Groups (JLGs) is a major initiative of NABARD for purveying collateral free credit through the banking system in the rural areas. Despite the scheme being in vogue for more than a decade, the progress has not been very heartening. However, during the last 2-3 years, there has been some progress mainly due to the participation of some Private Sector Banks.

JLG guidelines of November 2014 had specifically provided for and clearly suggested that "incentive to banks will now be available for using BCs / BF's also in promotion and financing of JLGs. By availing of services of BCs / BF's in financing JLGs, the banks can not only increase the credit flow to the targeted population, but also improve their overall asset quality in JLG financing." Still, only few PSU banks and RRBs are utilizing the services of BCs as BF (JLGPI) for deepening their JLG portfolio with good results.

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

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

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

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

	(Amt. ₹ lakh)
Cumulative No. of JLGs promoted as on 31.03.2020	6,90,947.00
Cumulative Loan disbursed as on as on 31.03.2020 (₹ Lakh)	11,78,135.19
No. of JLGs promoted during 2020-21	3,41,125.00
Loan Disbursed during 2020-21 (₹ Lakh)	4,57,910.00
Cumulative No. of JLGs promoted as on 31.03.2021	10,32,072.00
Cumulative Loan disbursed as on as on 31.03.2021 (₹ Lakh)	16,36,045.62

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

During 2020-21, total number of JLGs credit linked in Maharashtra are 3,41,125 with an amount of Rs. 4,57,910 lakh as compared to 41,26,882 JLGs financed in India with an amount of Rs. 58,31,178 lakh. During 2020-21, total number of JLGs credit linked in Pune district are 2853 with an amount of Rs. 4,566 lakh.

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

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

‘Considering the number of farmers with less than one hectare of land in the district as 4,85,204, there is potential for formation/promotion of 48,520 JLGs which can be credit linked in phased manner in the district’.

Status of JLG financing in Pune district:

As on 31st March 2021, cumulative no of 42609 JLGs have been financed by various banks. Total loan disbursed to these JLGs is to the extent of Rs. 42,069 lakh (as on 31st March 2021).

6.5 Issues related to Micro finance

- In Maharashtra, there are 12.13 lakh SHGs but only 2.66 lakh SHGs are having outstanding loans as on 31 March 2021 which is a matter of concern. Nearly 80% groups are still outside the purview of the scheme in the state.
- Relatively high level of NPA of SHGs in Maharashtra is a matter of concern. Bankers are not able to supervise the SHGs financed due to staff constraints. They are also finding it difficult to rate the SHGs by themselves due to paucity of time at their end. Bankers have to depend on the rating done by NGOs. But on some occasions, their rating falls short of objectivity. Monitoring mechanism of SHGs by NGOs has to be strengthened.
- All the above issues have been addressed to a great extent with implementation of EShakti.

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

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

6.7 Future Strategy

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

- One (01) LEDP project is being implemented at Zendewadi village of Purandar Taluka of Pune district to the NGO HELPO Foundation during last FY 2019-20 for training on activity related to fruits & vegetable processing to 150 SHG women members of 30 SHGs. During FY 2018-19, one (01) LEDP project was sanctioned for promotion of Goatery to 150 SHG members in Junnar block of Pune district to the agency Lupin Human Welfare & Research Foundation (LUPIN Foundation).

6.8 Enhancement in credit flow – capital formation

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

6.9 Assessment of Potential

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

1	Population of the district (as per Census 2011)	94,29,408
2	Rural population (as per Census 2011)	36,78,226
3	No. of households (2 above / 5*)	7,35,645
4	No. of SHGs required (3 above / 15**)	49,043
5	No. of SHGs already linked	>70,000
6	Balance (4-5)	Excess SHGs already promoted & saving linked in the district

*average members per household

**average members per SHG

Considering the total poor rural population of the district as per Census 2011, it is estimated that there is total potential for promotion and saving linkage of 49000 SHGs in the district. So far, more than 70,000 SHGs have been promoted in the district, thereby leaving no gap for promotion of fresh/new SHGs.

Credit Potential for Others

6.10 Introduction:

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

- Loans not exceeding Rs 50,000/- per borrower provided directly by banks to individuals and their SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed Rs 100,000/- and for non-rural areas it does not exceed Rs 1,60,000/-
- Loans to distressed persons not exceeding Rs 1,00,000/- per borrower to prepay their debt to non-institutional lenders.
- Overdrafts extended by banks upto Rs 5,000/- under Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts provided the borrowers household annual income does not exceed Rs 1,00,000/- for rural areas and Rs 1,60,000/- for non-rural areas.
- Loans sanctioned to State Sponsored Organizations 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 organizations.

6.11 Availability of Infrastructure, critical gaps & interventions required

- There is good scope for disbursement of small loans to individuals for consumption, household needs, minor agricultural needs etc.
- The district also has good potential for financing SHGs and JLGs in view of increasing demand by the groups for commencing income generating activities.

6.12 Assessment of Credit Potential for FY 2022-23:

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

(Rs lakh)

Sr. No.	Activity	Unit	Unit Cost	Physical Unit	TFO	Bank Loan
1	SHG – Fresh Finance	No.	1.00	1300	1300.00	1300.00
2	SHG - Repeat Finance	No.	2.00	2600	5200.00	5200.00
3	Loans to JLGs	No.	2.00	2500	5000.00	5000.00
4	PMJDY Overdrafts	No.	0.05	2000	100.00	100.00
5	Loan to distress persons	No.	1.00	3000	3000.00	3000.00
6	Loans to Start-Ups (Non-agri Non-MSME purpose)	No.	1000.00	03	3000.00	2400.00
7	Loans to MFI (Social Infrastructure and other purpose)	No.	1000.00	04	4000.00	3200.00
Grand Total					21600.00	20200.00

The total credit potential projected under Informal Credit Delivery Systems in Pune district is Rs. 20,200 lakh for the FY 2022-23.

Activity-wise and Block-wise physical and financial potential given in Annexure I.

6.13 Critical intervention required for creating a definitive impact:

- JLG mode of financing especially in the dairy, agro-processing, agro-enterprise, poultry, apiculture, sericulture sector, etc. by forming self-help groups/groups of farmers/women in JLG mode should be promoted particularly in view of the active operations of SHGs in the district.
- The domain of Start-Ups (Non-agri, Non-MSME sector) is witnessing growth in the district. Technical and financial support for these Start-Ups may be required.

6.14 Suggested Action points:

- Banks to undertake quick disposal of all loan applications.
- Bankers are required to provide adequate quantum of consumption loans especially to SF/MF and small entrepreneurs. This will avoid diversion of production loans for consumption purposes.
- Banks and other institutions such as MAVIM, MSRLM may promote the JLG mode of financing more aggressively.
- Banks to extend adequate credit to minorities and women as to meet the benchmark prescribed by RBI.
- Banks may extend credit support to MFIs for secured onward lending to activities related to social infrastructure and other purpose.
- Development Departments may extend necessary help to banks to expand credit and recovery.
- Regular monitoring of finance to the sector may be taken up on all related fora.

PLP Projections for PESA Blocks in Pune District

The Secretary to Hon'ble Governor, Maharashtra vide his letter dated 19 August 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 Pune district, there are 02 blocks namely – Ambegaon and Junnar, which have been covered under PESA Act. As against the Total Priority Sector projections of Rs. 47,18,880.02 lakh for the district as presented in this PLP 2022-23, the 4.76 % & 7.37 % of block projection to district projection in the PLP for the total priority sector is more than the 2.50% & 4.23% of Block Population to District population for Ambegaon & Junnar blocks respectively, as can be found from the following table.

(Population in numbers as per Census 2011 & Amount in Rs lakh)

Sr. No.	Name of the block under PESA	District Population	Block Population	% of Block Population to District population	PLP 2022-23 projections for the district in lakh (Rs)	PLP 2022-23 projections for the block in lakh (Rs)	% of block projection to district projection in the PLP 2022-23
1	Ambegaon	94,29,408	2,35,972	2.50%	47,18,880.02	2,24,835.61	4.76%
2	Junnar	94,29,408	3,99,302	4.23%	47,18,880.02	3,47,629.31	7.37%

District Specific Action Points: Pune

- Support for exporting Junnar mango, pomegranate, Purandar fig, custard apple, tomato, Ambemohar rice and grapes.
- Support from the line department and banks for the promotion of cultivation of Dragon fruit and also development of Dargon fruit cluster.
- Bank as well as line department support to farmers for Shadenets, polyhouses, micro-irrigation systems for developing seed plots, sericulture activities and also bamboo plantations. Nurseries may be established for quality planting material in the field of horticulture.
- Banks may extend finance for refrigerated vans for transport of flowers and vegetables. Banks may extend finance for establishing the cold storage units for fruits and vegetables.
- Upgradation of the non-descript stock to improve the quality of local animals.
- Calf rearing may be encouraged through bank finance to suitable beneficiaries identified by the Department of Animal Husbandry / Dairying. The activity may be clubbed with mini dairy units. SHGs can also be encouraged for taking up the programme.
- Promotion of backyard poultry units as an income generating activity for SHGs through bank finance. AH department may conduct training programmes for entrepreneurs on commercial poultry farming and backyard Poultry.
- Promotion of scientific post-harvest management and scientific storage facility for food grains.
- The godowns at the PACS level may be strengthened / modernized.
- Marketing facilities for organic farming products needs to be developed. There is a need for establishing certifying laboratories for the benefit of organic farmers.
- Providing support for efficient water use technologies like drip/ sprinkler irrigation, rain water harvesting and recharge of existing bore wells through construction of farm ponds, etc.
- Considering huge potential under food & agro processing in the district, the Coop. societies, entrepreneurs, SHGs etc. need to be encouraged to setup dal mills, rice mills, flour mills, grains/pulses/fruits/vegetables processing units, cold storages, mini slaughter houses etc. Banks may extend finance to such units.
- Marketing arrangement for various cottage industries needs to be taken care of by KVIB / DIC / DRDA / MSSIDC.
- The SSI units should be helped to upgrade technology to improve productivity and quality especially in view of competition in this era of globalization.
- MSME clusters with ancillary units may be promoted and also credit support to such units may be extended by the banks.
- Uninterrupted & quality water and electricity supply may be ensured for the industrial units.
- There is need for dedicated freight (road and rail) corridor for efficient transport of farm and industrial products to JNPT Mumbai. A dedicated Air Cargo Terminal also needs to be created for the logistics and transport.
- Line departments may ensure adequate budgetary allocation for maintenance of assets so that the infrastructure projects can be put to use for a longer period of time.
- Steps to propagate the generation of energy from alternative sources (like waste utilization) and renewable energy. MEDA could play vital role in this regard through NGOs for solar energy.
- Industry Association may organize a meet to popularize use of renewable energy resources for industrial as well as service sector.
- Establishment of Government Farm Machinery Center at village level with the help of Panchayati Raj Department to make the custom-hiring system successful. MGNREGA workers may be used for the operation of these machines.
- Banks and other institutions such as MAVIM, MSRLM may promote the JLG mode of financing especially in the dairy, agro-processing, agro-enterprise, poultry, apiculture, sericulture sector, etc. by forming self-help groups/groups of farmers/women in JLG mode.

Annexure I
Activity-wise/Block-wise physical and financial projections for FY 2022-23

(Rs lakh)

Activity	SoF/Unit cost	Unit size/ Assist.	Phy /BL	Ambegaon	Baramati	Bhor	Daund	Haveli	Indapur	Khed	Junnar	Maval	Mulshi	Purandar	Shirur	Velhe	Pune City	Total
A Farm Credit																		
i) Crop Production, Maintenance, Marketing																		
Paddy	0.55	ha	Phy.	5100	0	6000	0	2000	0	6000	11200	10000	8100	2000	0	5100	0	55500
		100%	BL	2805.00	0.00	3300.00	0.00	1100.00	0.00	3300.00	6160.00	5500.00	4455.00	1100.00	0.00	2805.00	0.00	30525.00
Jowar	0.27	ha	Phy.	12000	50000	8000	24000	5000	32000	16000	15000	1000	3000	25000	68000	1000	0	260000
		100%	BL	3240.00	13500.00	2160.00	6480.00	1350.00	8640.00	4320.00	4050.00	270.00	810.00	6750.00	18360.00	270.00	0.00	70200.00
Bajra	0.27	ha	Phy.	2500	7000	100	1800	800	1000	1000	6200	300	0	5300	16000	0	0	42000
		100%	BL	675.00	1890.00	27.00	486.00	216.00	270.00	270.00	1674.00	81.00	0.00	1431.00	4320.00	0.00	0.00	11340.00
Ragi	0.28	ha	Phy.	300	0	1200	0	0	0	100	500	100	300	0	0	500	0	3000
		100%	BL	84.00	0.00	336.00	0.00	0.00	0.00	28.00	140.00	28.00	84.00	0.00	0.00	140.00	0.00	840.00
Maize	0.33	ha	Phy.	3800	5000	50	1500	300	18000	6000	3000	100	100	450	700	0	0	39000
		100%	BL	1254.00	1650.00	16.50	495.00	99.00	5940.00	1980.00	990.00	33.00	33.00	148.50	231.00	0.00	0.00	12870.00
Tur	0.40	ha	Phy.	50	300	50	150	50	350	50	350	50	50	100	550	100	0	2200
		100%	BL	20.00	120.00	20.00	60.00	20.00	140.00	20.00	140.00	20.00	20.00	40.00	220.00	40.00	0.00	880.00
Moong	0.20	ha	Phy.	600	600	200	200	200	200	200	300	0	200	300	9000	0	0	12000
		100%	BL	120.00	120.00	40.00	40.00	40.00	40.00	40.00	60.00	0.00	40.00	60.00	1800.00	0.00	0.00	2400.00
Groundnuts	0.40	ha	Phy	3386	601	1857	164	546	273	4368	4041	164	437	1092	874	218	0	18020
		100%	BL	1354.23	240.27	742.64	65.53	218.42	109.21	1747.39	1616.34	65.53	174.74	436.85	349.48	87.37	0.00	7208.00

PLP 2022-23
District Pune

Soyabean	0.45	ha	Phy.	2100	800	1300	200	300	200	6200	6300	600	200	300	300	200	0	19000
		100%	BL	945.00	360.00	585.00	90.00	135.00	90.00	2790.00	2835.00	270.00	90.00	135.00	135.00	90.00	0.00	8550.00
Fodder Crops	0.32	ha	Phy.	6300	7700	200	5400	2500	9000	4100	7100	100	100	600	11200	100	0	54400
		100%	BL	2016.00	2464.00	64.00	1728.00	800.00	2880.00	1312.00	2272.00	32.00	32.00	192.00	3584.00	32.00	0.00	17408.00
Onion	0.80	ha	Phy.	4500	4500	500	3500	1500	700	5000	6000	200	100	4500	12900	100	0	44000
		100%	BL	3600.00	3600.00	400.00	2800.00	1200.00	560.00	4000.00	4800.00	160.00	80.00	3600.00	10320.00	80.00	0.00	35200.00
Vegetables	0.30	ha	Phy.	17200	5100	750	6000	8000	2500	16200	12200	650	650	4100	7100	750	0	81200
		100%	BL	5160.00	1530.00	225.00	1800.00	2400.00	750.00	4860.00	3660.00	195.00	195.00	1230.00	2130.00	225.00	0.00	24360.00
Wheat	0.38	ha	Phy.	2000	6500	1100	4300	600	5300	1400	5000	500	500	6500	5700	600	0	40000
		100%	BL	760.00	2470.00	418.00	1634.00	228.00	2014.00	532.00	1900.00	190.00	190.00	2470.00	2166.00	228.00	0.00	15200.00
Gram	0.40	ha	Phy.	2850	11900	600	1100	550	2200	2000	10000	500	300	1500	4500	300	0	38300
		100%	BL	1140.00	4760.00	240.00	440.00	220.00	880.00	800.00	4000.00	200.00	120.00	600.00	1800.00	120.00	0.00	15320.00
Sugarcane	1.26	ha	Phy.	5000	24000	1000	12000	8000	25000	3000	3000	500	1000	2000	15000	500	0	100000
		100%	BL	6300.00	30240.00	1260.00	15120.00	10080.00	31500.00	3780.00	3780.00	630.00	1260.00	2520.00	18900.00	630.00	0.00	126000.00
Other Cereals	0.25	ha	Phy.	121	121	308	11	22	0	5.5	55	11	99	0	44	192.5	0	990
		100%	BL	30.25	30.25	77.00	2.75	5.50	0.00	1.38	13.75	2.75	24.75	0.00	11.00	48.13	0.00	247.50
Other Pulses	0.25	ha	Phy.	345	115	1020	230	575	115	1580	2270	460	345	2960	1925	460	0	12400
		100%	BL	86.25	28.75	255.00	57.50	143.75	28.75	395.00	567.50	115.00	86.25	740.00	481.25	115.00	0.00	3100.00
Other Oilseeds	0.25	ha	Phy.	105	158	105	53	53	53	210	525	0	53	158	53	53	0	1575
		100%	BL	26.25	39.38	26.25	13.13	13.13	13.13	52.50	131.25	0.00	13.13	39.38	13.13	13.13	0.00	393.75
Sub -Total(phy)		ha	Phy.	68257	124394	24340	60607	30996	96891	73414	93041	15235	15533	56860	153845	10173	0	823585.00
Sub -Total(Bank Loan)		100%	BL	29615.98	63042.64	10192.39	31311.90	18268.80	53855.09	30228.27	38789.84	7792.28	7707.86	21492.72	64820.85	4923.62	0.00	382042.25
Post harvest/household consumption requirements	10% of the Crop loan			2961.60	6304.26	1019.24	3131.19	1826.88	5385.51	3022.83	3878.98	779.23	770.79	2149.27	6482.09	492.36	0.00	38204.23

Repairs and Maintenance Expenses of Farm Assets	20% of the Crop loan			5923.20	12608.53	2038.48	6262.38	3653.76	10771.02	6045.65	7757.97	1558.46	1541.57	4298.54	12964.17	984.72	0.00	76408.45
Total Crop Loan as per KCC				38500.77	81955.43	13250.11	40705.47	23749.44	70011.61	39296.75	50426.79	10129.96	10020.22	27940.54	84267.11	6400.71	0.00	496654.93
ii) Water Resources																		
Dug Wells/New Wells	1.57	No.	Phy.	350	250	350	300	300	400	300	300	300	350	0	0	250	0	3450
		90%	BL	494.55	353.25	494.55	423.90	423.90	565.20	423.90	423.90	423.90	494.55	0.00	0.00	353.25	0.00	4874.85
Borewells	0.32	No.	Phy.	150	150	200	400	300	400	300	200	300	200	0	0	100	0	2700
		90%	BL	43.20	43.20	57.60	115.20	86.40	115.20	86.40	57.60	86.40	57.60	0.00	0.00	28.80	0.00	777.60
Pump Set (5 HP Submersible)	0.55	No.	Phy.	800	900	700	800	700	800	700	900	700	700	700	900	500	0	9800
		90%	BL	396.00	445.50	346.50	396.00	346.50	396.00	346.50	445.50	346.50	346.50	346.50	445.50	247.50	0.00	4851.00
Pump Set (7.5 HP Electric)	0.35	No.	Phy.	800	500	500	500	300	500	500	1000	300	500	500	300	300	0	6500
		90%	BL	252.00	157.50	157.50	157.50	94.50	157.50	157.50	315.00	94.50	157.50	157.50	94.50	94.50	0.00	2047.50
Drip Set (1.40 x 0.60 x 0.30 m)	1.00	Ha	Phy.	3500	5000	2500	3500	3000	5000	2000	2000	1500	1500	3000	3000	1000	0	36500
		50%	BL	1750.00	2500.00	1250.00	1750.00	1500.00	2500.00	1000.00	1000.00	750.00	750.00	1500.00	1500.00	500.00	0.00	18250.00
Sprinkler Set (75 mm HDPE)	0.30	ha	Phy.	3500	5000	2500	3500	3000	5000	2000	2000	1500	1500	3000	3000	1000	0	36500
		50%	BL	525.00	750.00	375.00	525.00	450.00	750.00	300.00	300.00	225.00	225.00	450.00	450.00	150.00	0.00	5475.00
Lift Irrigation (Big)	1.32	No.	Phy.	2100	2300	1900	1800	2100	2100	1600	2300	1600	1500	1500	1500	1000	0	23300
		90%	BL	2494.80	2732.40	2257.20	2138.40	2494.80	2494.80	1900.80	2732.40	1900.80	1782.00	1782.00	1782.00	1188.00	0.00	27680.40
Lift Irrigation (Small)	0.36	No.	Phy.	1500	1500	1500	1200	1200	1200	1200	1500	1200	1200	1200	1500	1000	0	16900
		90%	BL	486.00	486.00	486.00	388.80	388.80	388.80	388.80	486.00	388.80	388.80	388.80	486.00	324.00	0.00	5475.60
Pipeline System (75 mm HDPE)	0.30	100 mt	Phy.	2500	2000	2000	2000	2000	2000	1500	2000	1500	1000	1000	2000	1000	0	22500
		90%	BL	675.00	540.00	540.00	540.00	540.00	540.00	405.00	540.00	405.00	270.00	270.00	540.00	270.00	0.00	6075.00
Sub - Total			BL	7116.55	8007.85	5964.35	6434.80	6324.90	7907.50	5008.90	6300.40	4620.90	4471.95	4894.80	5298.00	3156.05	0.00	75506.95

iii) Farm Mechanisation																		
Tractor (55HP)	8.50	No	Phy.	250	500	400	500	400	500	250	700	450	450	500	1000	100	0	6000
		75%	BL	1593.75	3187.50	2550.00	3187.50	2550.00	3187.50	1593.75	4462.50	2868.75	2868.75	3187.50	6375.00	637.50	0.00	38250.00
Power Tillers	2.50	No	Phy.	300	200	250	300	300	350	300	300	200	150	200	300	100	0	3250
		75%	BL	562.50	375.00	468.75	562.50	562.50	656.25	562.50	562.50	375.00	281.25	375.00	562.50	187.50	0.00	6093.75
Thresher & Agril. Implemets	1.70	No	Phy.	750	1500	1200	1500	1200	1500	1200	1800	1200	1200	1500	3000	750	0	18300
		75%	BL	956.25	1912.50	1530.00	1912.50	1530.00	1912.50	1530.00	2295.00	1530.00	1530.00	1912.50	3825.00	956.25	0.00	23332.50
Sub - Total			BL	3112.50	5475.00	4548.75	5662.50	4642.50	5756.25	3686.25	7320.00	4773.75	4680.00	5475.00	10762.50	1781.25	0.00	67676.25
iv) Plantation & Horticulture																		
Grape	11.65	ha	Phy.	50	1000	50	340	0	500	20	500	0	20	20	0	0	0	2500
		90%	BL	524.25	10485.00	524.25	3564.90	0.00	5242.50	209.70	5242.50	0.00	209.70	209.70	0.00	0.00	0.00	26212.50
Mango	1.57	ha	Phy.	200	200	200	150	150	300	300	200	150	150	300	150	250	0	2700
		90%	BL	282.60	282.60	282.60	211.95	211.95	423.90	423.90	282.60	211.95	211.95	423.90	211.95	353.25	0.00	3815.10
Pomoegranate	2.05	ha	Phy.	300	300	300	350	200	1500	300	800	100	100	500	350	100	0	5200
		90%	BL	553.50	553.50	553.50	645.75	369.00	2767.50	553.50	1476.00	184.50	184.50	922.50	645.75	184.50	0.00	9594.00
Custard Apple	1.14	ha	Phy.	200	330	200	300	250	350	150	500	100	150	3000	70	50	0	5650
		90%	BL	205.20	338.58	205.20	307.80	256.50	359.10	153.90	513.00	102.60	153.90	3078.00	71.82	51.30	0.00	5796.90
Fig (Anjeer)	1.58	ha	Phy.	20	20	200	20	20	30	20	30	20	10	1500	10	100	0	2000
		90%	BL	28.44	28.44	284.40	28.44	28.44	42.66	28.44	42.66	28.44	14.22	2133.00	14.22	142.20	0.00	2844.00
Guava	1.08	ha	Phy.	50	70	50	100	60	100	60	50	50	50	300	250	40	0	1230
		90%	BL	48.60	68.04	48.60	97.20	58.32	97.20	58.32	48.60	48.60	48.60	291.60	243.00	38.88	0.00	1195.56
Sapota (Chikoo)	1.29	ha	Phy.	100	50	80	150	200	150	150	200	70	100	100	200	50	0	1600
		90%	BL	116.10	58.05	92.88	174.15	232.20	174.15	174.15	232.20	81.27	116.10	116.10	232.20	58.05	0.00	1857.60

Acid Lime	1.67	ha	Phy.	50	100	20	50	50	20	20	50	20	20	20	50	20	0	490
		90%	BL	75.15	150.30	30.06	75.15	75.15	30.06	30.06	75.15	30.06	30.06	30.06	75.15	30.06	0.00	736.47
Floriculture in Poly house (465 sq mtr)	11.29	No	Phy.	100	100	100	100	100	100	100	1000	2000	100	200	100	100	0	4200
		90%	BL	1016.10	1016.10	1016.10	1016.10	1016.10	1016.10	1016.10	10161.00	20322.00	1016.10	2032.20	1016.10	1016.10	0.00	42676.20
Vegetables in Shed Net-10R	3.63	No	Phy.	1000	2000	500	200	200	1000	1000	5000	1000	300	2500	1000	300	0	16000
		90%	BL	3267.00	6534.00	1633.50	653.40	653.40	3267.00	3267.00	16335.00	3267.00	980.10	8167.50	3267.00	980.10	0.00	52272.00
Medicinal & Aromatic Plants	3.00	ha	Phy.	40	20	25	25	10	20	100	200	200	20	20	10	10	0	700
		90%	BL	108.00	54.00	67.50	67.50	27.00	54.00	270.00	540.00	540.00	54.00	54.00	27.00	27.00	0.00	1890.00
Sericulture	2.00	ha	Phy.	10	15	20	20	20	10	20	15	15	15	10	10	20	0	200
		90%	BL	18.00	27.00	36.00	36.00	36.00	18.00	36.00	27.00	27.00	27.00	18.00	18.00	36.00	0.00	360.00
Sub - Total				6242.94	19595.61	4774.59	6878.34	2964.06	13492.17	6221.07	34975.71	24843.42	3046.23	17476.56	5822.19	2917.44	0.00	149250.33
v) Forestry and Wasteland Development																		
Forestry/Wasteland Dev.	0.40	ha	Phy.	400	600	800	600	750	800	800	800	700	700	1000	1000	700	0	9650
		90%	BL	144.00	216.00	288.00	216.00	270.00	288.00	288.00	288.00	252.00	252.00	360.00	360.00	252.00	0.00	3474.00
Neem	0.32	ha	Phy.	300	300	300	400	500	500	400	400	400	300	300	500	200	0	4800
		90%	BL	86.40	86.40	86.40	115.20	144.00	144.00	115.20	115.20	115.20	86.40	86.40	144.00	57.60	0.00	1382.40
Bamboo	0.30	ha	Phy.	400	300	500	500	600	500	500	700	500	400	400	700	300	0	6300
		90%	BL	108.00	81.00	135.00	135.00	162.00	135.00	135.00	189.00	135.00	108.00	108.00	189.00	81.00	0.00	1701.00
Sub - Total			BL	338.40	383.40	509.40	466.20	576.00	567.00	538.20	592.20	502.20	446.40	554.40	693.00	390.60	0.00	6557.40
vi) Animal Husbandry – Dairy																		
A. Term Loans																		
Indigenous Cows	0.40	No.	Phy.	850	600	500	800	750	800	850	900	500	500	950	1000	300	0	9300
		90%	BL	306.00	216.00	180.00	288.00	270.00	288.00	306.00	324.00	180.00	180.00	342.00	360.00	108.00	0.00	3348.00

CB Cows	0.65	No.	Phy.	2750	2750	3250	2250	2250	2750	3250	3250	2500	1750	2000	2000	1750	350	32850
		90%	BL	1608.75	1608.75	1901.25	1316.25	1316.25	1608.75	1901.25	1901.25	1462.50	1023.75	1170.00	1170.00	1023.75	204.75	19217.25
Graded Murrah Buffaloes	0.80	No.	Phy.	1550	2100	450	1400	1600	1600	1750	1850	900	850	900	2550	500	0	18000
		90%	BL	1116.00	1512.00	324.00	1008.00	1152.00	1152.00	1260.00	1332.00	648.00	612.00	648.00	1836.00	360.00	0.00	12960.00
Calf Rearing(Heifer)	0.30	No.	Phy.	300	275	300	300	250	230	250	250	250	250	200	250	150	0	3255
		90%	BL	81.00	74.25	81.00	81.00	67.50	62.10	67.50	67.50	67.50	67.50	54.00	67.50	40.50	0.00	878.85
Bulk milk Coolers(3000LPD)	15.50	No.	Phy.	10	10	7	5	5	5	10	10	10	10	10	10	7	0	109
		90%	BL	139.50	139.50	97.65	69.75	69.75	69.75	139.50	139.50	139.50	139.50	139.50	139.50	97.65	0.00	1520.55
Private AI Centres	1.50	No.	Phy.	4	10	5	5	4	5	5	7	5	5	4	5	1	0	65
		90%	BL	5.40	13.50	6.75	6.75	5.40	6.75	6.75	9.45	6.75	6.75	5.40	6.75	1.35	0.00	87.75
Veterinary Clinics	2.60	No.	Phy.	8	7	5	4	3	6	5	7	7	7	5	5	2	0	71
		90%	BL	18.72	16.38	11.70	9.36	7.02	14.04	11.70	16.38	16.38	16.38	11.70	11.70	4.68	0.00	166.14
Sub - Total - Term Loan			BL	3275.37	3580.38	2602.35	2779.11	2887.92	3201.39	3692.70	3790.08	2520.63	2045.88	2370.60	3591.45	1635.93	204.75	38178.54
B. Working capital under KCC																		
Indigenous Cows	0.11	No.	Phy.	850	600	500	800	750	800	850	900	500	500	950	1000	300	0	9300
		100%	BL	93.50	66.00	55.00	88.00	82.50	88.00	93.50	99.00	55.00	55.00	104.50	110.00	33.00	0.00	1023.00
CB Cows	0.11	No.	Phy.	2750	2750	3250	2250	2250	2750	3250	3250	2500	1750	2000	2000	1750	350	32850
		100%	BL	302.50	302.50	357.50	247.50	247.50	302.50	357.50	357.50	275.00	192.50	220.00	220.00	192.50	38.50	3613.50
Buffaloes	0.12	No.	Phy.	1550	2100	450	1400	1600	1600	1750	1850	900	850	900	2550	500	0	18000
		100%	BL	186.00	252.00	54.00	168.00	192.00	192.00	210.00	222.00	108.00	102.00	108.00	306.00	60.00	0.00	2160.00
Calf Rearing(Heifer)	0.11	No.	Phy.	300	275	300	300	250	230	250	250	250	250	200	250	150	0	3255
		100%	BL	33.00	30.25	33.00	33.00	27.50	25.30	27.50	27.50	27.50	27.50	22.00	27.50	16.50	0.00	358.05
Sub - Total - Working capital			BL	615.00	650.75	499.50	536.50	549.50	607.80	688.50	706.00	465.50	377.00	454.50	663.50	302.00	38.50	7154.55

Total - AH Dairy			BL	3890.37	4231.13	3101.85	3315.61	3437.42	3809.19	4381.20	4496.08	2986.13	2422.88	2825.10	4254.95	1937.93	243.25	45333.09
vii) Animal Husbandry – Poultry																		
A. Term Loans																		
Comm. Layers (2000 Birds)	11.86	No.	Phy.	200	200	100	100	100	100	100	200	100	100	100	100	100	0	1600
		90%	BL	2134.80	2134.80	1067.40	1067.40	1067.40	1067.40	1067.40	2134.80	1067.40	1067.40	1067.40	1067.40	1067.40	0.00	17078.40
Comm.Broiler (1000 birds)	3.80	No.	Phy.	200	200	150	150	150	200	150	300	150	150	200	250	150	0	2400
		90%	BL	684.00	684.00	513.00	513.00	513.00	684.00	513.00	1026.00	513.00	513.00	684.00	855.00	513.00	0.00	8208.00
Hatchery units	22.00	No.	Phy.	5	5	5	4	3	3	2	5	2	3	5	5	1	0	48.00
		90%	BL	99.00	99.00	99.00	79.20	59.40	59.40	39.60	99.00	39.60	59.40	99.00	99.00	19.80	0.00	950.40
Broiler dressing Unit	8.00	No.	Phy.	4	7	4	4	5	5	3	6	4	3	4	5	1	0	55
		90%	BL	28.80	50.40	28.80	28.80	36.00	36.00	21.60	43.20	28.80	21.60	28.80	36.00	7.20	0.00	396.00
Egg/Broiler Cart	0.30	No.	Phy.	18	47	18	46	25	20	17	19	15	13	12	17	9	0	276
		90%	BL	4.86	12.69	4.86	12.42	6.75	5.40	4.59	5.13	4.05	3.51	3.24	4.59	2.43	0.00	74.52
Feed plant	22.00	No.	Phy.	5	5	2	2	1	1	3	5	1	2	5	5	2	0	39
		90%	BL	99.00	99.00	39.60	39.60	19.80	19.80	59.40	99.00	19.80	39.60	99.00	99.00	39.60	0.00	772.20
Specialized Poultry Vehicle	9.00	Pair	Phy.	5	10	5	5	5	5	5	10	5	5	5	10	5	0	80
		90%	BL	40.50	81.00	40.50	40.50	40.50	40.50	40.50	81.00	40.50	40.50	40.50	81.00	40.50	0.00	648.00
Sub - Total - Term Loan			BL	3090.96	3160.89	1793.16	1780.92	1742.85	1912.50	1746.09	3488.13	1713.15	1745.01	2021.94	2241.99	1689.93	0.00	28127.52
B. Working capital under KCC																		
Comm. Layers (2000 Birds)	3.00	No.	Phy.	200	200	100	100	100	100	100	200	100	100	100	100	100	0	1600
		100%	BL	600.00	600.00	300.00	300.00	300.00	300.00	300.00	600.00	300.00	300.00	300.00	300.00	300.00	0.00	4800.00
Comm.Broiler (1000 birds)	0.80	No.	Phy.	200	200	150	150	150	200	150	300	150	150	200	250	150	0	2400
		100%	BL	160.00	160.00	120.00	120.00	120.00	160.00	120.00	240.00	120.00	120.00	160.00	200.00	120.00	0.00	1920.00

Sub - Total - Working capital			BL	760.00	760.00	420.00	420.00	420.00	460.00	420.00	840.00	420.00	420.00	460.00	500.00	420.00	0.00	6720.00
Total - AH Poultry			BL	3850.96	3920.89	2213.16	2200.92	2162.85	2372.50	2166.09	4328.13	2133.15	2165.01	2481.94	2741.99	2109.93	0.00	34847.52
viii) Animal Husbandry – Sheep, Goat, Piggery, etc.																		
A. Term Loans																		
Goat Rearing (10 +1)	1.10	No.	Phy.	750	450	450	750	600	750	800	2000	1000	800	2000	2000	1000	0	13350
		90%	BL	742.50	445.50	445.50	742.50	594.00	742.50	792.00	1980.00	990.00	792.00	1980.00	1980.00	990.00	0.00	13216.50
Stall Fed Goatery Unit (50+5)	4.70	No.	Phy.	250	350	220	200	200	300	300	350	220	250	300	350	250	0	3540
		90%	BL	1057.50	1480.50	930.60	846.00	846.00	1269.00	1269.00	1480.50	930.60	1057.50	1269.00	1480.50	1057.50	0.00	14974.20
Sheep Rearing (20+1)	2.00	No.	Phy.	250	175	150	175	175	175	200	300	200	200	200	250	100	0	2550
		90%	BL	450.00	315.00	270.00	315.00	315.00	315.00	360.00	540.00	360.00	360.00	360.00	450.00	180.00	0.00	4590.00
Small piggery Unit (3+1)	0.34	No.	Phy.	15	25	25	20	20	20	25	20	30	20	30	30	20	0	300
		90%	BL	4.59	7.65	7.65	6.12	6.12	6.12	7.65	6.12	9.18	6.12	9.18	9.18	6.12	0.00	91.80
Comm piggery unit (10 +1)	1.00	No.	Phy.	5	10	5	10	5	10	5	10	5	10	5	10	5		95
		90%	BL	4.50	9.00	4.50	9.00	4.50	9.00	4.50	9.00	4.50	9.00	4.50	9.00	4.50	0.00	85.50
Sub - Total - Term Loan			BL	2259.09	2257.65	1658.25	1918.62	1765.62	2341.62	2433.15	4015.62	2294.28	2224.62	3622.68	3928.68	2238.12	0.00	32958.00
B. Working capital under KCC																		
Goat Rearing (10 +1.)	0.20	No.	Phy.	750	450	450	750	600	750	800	2000	1000	800	2000	2000	1000	0	13350
		100%	BL	150.00	90.00	90.00	150.00	120.00	150.00	160.00	400.00	200.00	160.00	400.00	400.00	200.00	0.00	2670.00
Stall Fed Goatery Unit (50+5)	0.30	No.	Phy.	250	350	220	200	200	300	300	350	220	250	300	350	250	0	3540
		100%	BL	75.00	105.00	66.00	60.00	60.00	90.00	90.00	105.00	66.00	75.00	90.00	105.00	75.00	0.00	1062.00
Sheep Rearing (20+1)	0.20	No.	Phy.	250	175	150	175	175	175	200	300	200	200	200	250	100	0	2550
		100%	BL	50.00	35.00	30.00	35.00	35.00	35.00	40.00	60.00	40.00	40.00	40.00	50.00	20.00	0.00	510.00
Small piggery Unit (3+1)	0.05	No.	Phy.	15	25	25	20	20	20	25	20	30	20	30	30	20	0	300

		100%	BL	0.75	1.25	1.25	1.00	1.00	1.00	1.25	1.00	1.50	1.00	1.50	1.50	1.00	0.00	15.00
Comm piggery unit (10 +1)	0.10	No.	Phy.	5	10	5	10	5	10	5	10	5	10	5	10	5		95
		100%	BL	0.50	1.00	0.50	1.00	0.50	1.00	0.50	1.00	0.50	1.00	0.50	1.00	0.50	0.00	9.50
Sub - Total - Working capital			BL	276.25	232.25	187.75	247.00	216.50	277.00	291.75	567.00	308.00	277.00	532.00	557.50	296.50	0.00	4266.50
Total - AH Sheep, Goat & Piggery Dev.				2535.34	2489.90	1846.00	2165.62	1982.12	2618.62	2724.90	4582.62	2602.28	2501.62	4154.68	4486.18	2534.62	0.00	37224.50
ix) Fisheries																		
A. Term Loans																		
Riverine Fisheries(Boat & Net)	2.90	Ha	Phy.	30	40	40	30	30	20	40	50	30	30	20	30	0	0	390
		90%	BL	78.30	104.40	104.40	78.30	78.30	52.20	104.40	130.50	78.30	78.30	52.20	78.30	0.00	0.00	1017.90
Reservoir Fishery(Boat & Net)	0.40	Ha	Phy.	60	0	60	0	50	0	60	90	40	50	40	40	10	0	500
		90%	BL	21.60	0.00	21.60	0.00	18.00	0.00	21.60	32.40	14.40	18.00	14.40	14.40	3.60	0.00	180.00
Pond Fishery	2.07	Ha	Phy.	80	120	30	75	70	100	80	50	30	40	50	100	20	0	845
		90%	BL	149.04	223.56	55.89	139.73	130.41	186.30	149.04	93.15	55.89	74.52	93.15	186.30	37.26	0.00	1574.24
Fresh Fishery Prawn culture	4.50	Ha	Phy.	10	10	10	8	8	7	5	10	10	10	12	12	1	0	113
		90%	BL	40.50	40.50	40.50	32.40	32.40	28.35	20.25	40.50	40.50	40.50	48.60	48.60	4.05	0.00	457.65
Sub - Total - Term Loan			BL	289.44	368.46	222.39	250.43	259.11	266.85	295.29	296.55	189.09	211.32	208.35	327.60	44.91	0.00	3229.79
B. Working capital under KCC																		
Riverine Fisheries(Boat & Net)	2.20	Ha	Phy.	30	40	40	30	30	20	40	50	30	30	20	30	0	0	390
		100%	BL	66.00	88.00	88.00	66.00	66.00	44.00	88.00	110.00	66.00	66.00	44.00	66.00	0.00	0.00	858.00
Reservoir Fishery(Boat & Net)	2.20	Ha	Phy.	60	0	60	0	50	0	60	90	40	50	40	40	10	0	500
		100%	BL	132.00	0.00	132.00	0.00	110.00	0.00	132.00	198.00	88.00	110.00	88.00	88.00	22.00	0.00	1100.00
Pond Fishery	2.20	Ha	Phy.	80	120	30	75	70	100	80	50	30	40	50	100	20	0	845
		100%	BL	176.00	264.00	66.00	165.00	154.00	220.00	176.00	110.00	66.00	88.00	110.00	220.00	44.00	0.00	1859.00

Fresh Fishery Prawn culture	2.20	Ha	Phy.	10	10	10	8	8	7	5	10	10	10	12	12	1	0	113
		100%	BL	22.00	22.00	22.00	17.60	17.60	15.40	11.00	22.00	22.00	22.00	26.40	26.40	2.20	0.00	248.60
Sub - Total - WC Fisheries			BL	396.00	374.00	308.00	248.60	347.60	279.40	407.00	440.00	242.00	286.00	268.40	400.40	68.20	0.00	4065.60
Total - Fisheries			BL	685.44	742.46	530.39	499.03	606.71	546.25	702.29	736.55	431.09	497.32	476.75	728.00	113.11	0.00	7295.39
x) Other Activities - Bullock, Bullock Cart etc.																		
Bullocks/other animals	0.70	No.	Phy.	100	100	100	100	100	100	100	100	100	100	100	100	100	0	1300
		90%	BL	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	0.00	819.00
Bullock Carts	0.33	No.	Phy.	50	50	50	50	50	50	50	50	50	50	50	50	50	0	650
		90%	BL	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	0.00	193.05
Two Wheelers	0.60	No.	Phy.	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1400.00
		90%	BL	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	756.00
Sub - Total			BL	77.85	77.85	77.85	77.85	77.85	77.85	77.85	77.85	77.85	77.85	77.85	77.85	77.85	0.00	1768.05
Total Farm Credit				66351.12	126879.52	36816.45	68406.34	46523.85	107158.94	64803.50	113836.33	53100.73	30329.48	66357.62	119131.77	21419.49	243.25	922114.41
B Agriculture Infrastructure																		
i) Construction of Storage facilities																		
Storage Godown (500 MT)	27.50	No	Phy.	90	90	80	80	60	60	75	75	60	60	75	50	30	0	885
		75%	BL	1856.25	1856.25	1650.00	1650.00	1237.50	1237.50	1546.88	1546.88	1237.50	1237.50	1546.88	1031.25	618.75	0.00	18253.14
Onion Storage structure (25 MT)	1.75	No	Phy.	175	150	100	120	100	120	90	130	60	80	50	100	50	0	1325
		75%	BL	229.69	196.88	131.25	157.50	131.25	157.50	118.13	170.63	78.75	105.00	65.63	131.25	65.63	0.00	1739.09
Market Yards	40.00	No	Phy.	5	5	5	5	4	5	4	5	4	5	4	5	5	0	61
		75%	BL	150.00	150.00	150.00	150.00	120.00	150.00	120.00	150.00	120.00	150.00	120.00	150.00	150.00	0.00	1830.00
Infrastructure for Marketing, Grading and Standardisation	22.00	No	Phy.	25	25	15	20	15	15	20	25	15	15	30	20	10	0	250

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		75%	BL	412.50	412.50	247.50	330.00	247.50	247.50	330.00	412.50	247.50	247.50	495.00	330.00	165.00	0.00	4125.00
Cold Storage Units (100 MT)	15.00	No	Phy.	20	15	15	12	15	15	12	20	12	12	20	15	7	0	190
		75%	BL	225.00	168.75	168.75	135.00	168.75	168.75	135.00	225.00	135.00	135.00	225.00	168.75	78.75	0.00	2137.50
Sub - Total			BL	2873.44	2784.38	2347.50	2422.50	1905.00	1961.25	2250.01	2505.01	1818.75	1875.00	2452.51	1811.25	1078.13	0.00	28084.73
ii) Land development, Soil conservation, Watershed development																		
Land levelling	0.12	ha	Phy.	1500	1400	1300	1300	1400	1300	1500	1500	1200	1200	1100	1600	700	0	17000
		90%	BL	162.00	151.20	140.40	140.40	151.20	140.40	162.00	162.00	129.60	129.60	118.80	172.80	75.60	0.00	1836.00
Land reclamation (saline)	0.33	ha	Phy.	400	500	450	400	400	450	450	550	350	450	500	650	350	0	5900
		90%	BL	118.80	148.50	133.65	118.80	118.80	133.65	133.65	163.35	103.95	133.65	148.50	193.05	103.95	0.00	1752.30
Organic Farming	0.35	ha	Phy.	700	800	700	600	500	600	450	710	350	450	550	600	350	0	7360
		90%	BL	220.50	252.00	220.50	189.00	157.50	189.00	141.75	223.65	110.25	141.75	173.25	189.00	110.25	0.00	2318.40
Farm Ponds (50 x 50 x 7.50 mt)	1.51	No	Phy.	350	350	350	450	350	450	400	400	370	375	450	600	350	0	5245
		90%	BL	475.65	475.65	475.65	611.55	475.65	611.55	543.60	543.60	502.83	509.63	611.55	815.40	475.65	0.00	7127.96
Soil/Water Conservation	0.18	ha	Phy.	600	500	450	500	350	650	450	800	400	400	800	1000	350	0	7250
		90%	BL	97.20	81.00	72.90	81.00	56.70	105.30	72.90	129.60	64.80	64.80	129.60	162.00	56.70	0.00	1174.50
Polythene Mulching	0.32	ha	Phy.	250	580	600	200	400	600	500	500	500	500	600	600	200	0	6030
		90%	BL	72.00	167.04	172.80	57.60	115.20	172.80	144.00	144.00	144.00	144.00	172.80	172.80	57.60	0.00	1736.64
OFD work (ha)	0.15	ha	Phy.	500	700	600	700	500	450	400	450	400	400	500	600	300	0	6500
		90%	BL	67.50	94.50	81.00	94.50	67.50	60.75	54.00	60.75	54.00	54.00	67.50	81.00	40.50	0.00	877.50
Sub - Total			BL	1213.65	1369.89	1296.90	1292.85	1142.55	1413.45	1251.90	1426.95	1109.43	1177.43	1422.00	1786.05	920.25	0.00	16823.30
iii) Others (Agriculture Infrastructure)																		
Tissue Culture Labs	75.00	No.	Phy.	5	5	2	2	2	2	2	5	2	2	5	5	1	0	40
		90%	BL	337.50	337.50	135.00	135.00	135.00	135.00	135.00	337.50	135.00	135.00	337.50	337.50	67.50	0.00	2700.00

Seed Production Unit	0.70	No.	Phy.	31	51	30	39	45	41	38	46	32	45	35	40	30	0	503
		90%	BL	19.53	32.13	18.90	24.57	28.35	25.83	23.94	28.98	20.16	28.35	22.05	25.20	18.90	0.00	316.89
Bio Fertilizer	28.00	No.	Phy.	5	5	2	2	2	3	2	5	2	2	5	5	1		41
		90%	BL	126.00	126.00	50.40	50.40	50.40	75.60	50.40	126.00	50.40	50.40	126.00	126.00	25.20	0.00	1033.20
Vermi Compost Unit	0.40	No.	Phy.	60	70	40	60	60	60	50	70	50	60	50	60	40	0	730
		90%	BL	21.60	25.20	14.40	21.60	21.60	21.60	18.00	25.20	18.00	21.60	18.00	21.60	14.40	0.00	262.80
Sub - Total				504.63	520.83	218.70	231.57	235.35	258.03	227.34	517.68	223.56	235.35	503.55	510.30	126.00	0.00	4312.89
Total Agriculture Infrastructure				4591.72	4675.10	3863.10	3946.92	3282.90	3632.73	3729.25	4449.64	3151.74	3287.78	4378.06	4107.60	2124.38	0.00	49220.92
C Ancillary activities																		
i) Food and Agro processing																		
Rice Mills	28.60	No	Phy.	50	0	15	0	15	0	30	50	50	50	20	0	10	0	290
		75%	BL	1072.50	0.00	321.75	0.00	321.75	0.00	643.50	1072.50	1072.50	1072.50	429.00	0.00	214.50	0.00	6220.50
Rice Poha Mills	28.60	No	Phy.	15	0	10	0	12	0	15	20	15	15	10	0	3	0	115
		75%	BL	321.75	0.00	214.50	0.00	257.40	0.00	321.75	429.00	321.75	321.75	214.50	0.00	64.35	0.00	2466.75
Dal Mills	28.60	No.	Phy.	15	10	7	8	10	12	7	7	5	3	3	10	2	0	99
		75%	BL	321.75	214.50	150.15	171.60	214.50	257.40	150.15	150.15	107.25	64.35	64.35	214.50	42.90	0.00	2123.55
Oil Mills	33.00	No.	Phy.	15	12	10	10	8	10	8	15	8	8	8	10	5	0	127
		75%	BL	371.25	297.00	247.50	247.50	198.00	247.50	198.00	371.25	198.00	198.00	198.00	247.50	123.75	0.00	3143.25
Bakery Units	3.85	No.	Phy.	20	20	15	20	30	25	30	30	30	20	30	30	15	50	365
		75%	BL	57.75	57.75	43.31	57.75	86.63	72.19	86.63	86.63	86.63	57.75	86.63	86.63	43.31	144.38	1053.97
Papad/Pickle Units	3.30	No.	Phy.	25	30	20	20	20	20	20	25	15	20	15	20	10	0	260
		75%	BL	61.88	74.25	49.50	49.50	49.50	49.50	49.50	61.88	37.13	49.50	37.13	49.50	24.75	0.00	643.52
Chikki Units	5.50	No.	Phy.	20	15	15	15	15	15	10	13	15	10	12	8	6	0	169

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		75%	BL	82.50	61.88	61.88	61.88	61.88	61.88	41.25	53.63	61.88	41.25	49.50	33.00	24.75	0.00	697.16
Fruit/Pulp Processing	5.50	No.	Phy.	10	50	10	15	20	50	10	30	15	12	50	20	10	0	302
		75%	BL	41.25	206.25	41.25	61.88	82.50	206.25	41.25	123.75	61.88	49.50	206.25	82.50	41.25	0.00	1245.76
Meat Processing (Medium)	346.50	No.	Phy.	5	4	2	2	2	3	2	7	4	4	3	5	2	0	45
		75%	BL	1299.38	1039.50	519.75	519.75	519.75	779.63	519.75	1819.13	1039.50	1039.50	779.63	1299.38	519.75	0.00	11694.40
Spices	2.20	No.	Phy.	10	15	10	15	15	18	12	15	10	10	15	10	5	0	160
		75%	BL	16.50	24.75	16.50	24.75	24.75	29.70	19.80	24.75	16.50	16.50	24.75	16.50	8.25	0.00	264.00
Sub - Total				3646.51	1975.88	1666.09	1194.61	1816.66	1704.05	2071.58	4192.67	3003.02	2910.60	2089.74	2029.51	1107.56	144.38	29552.86
Working Capital (New & old units)	0.25			1823.26	987.94	833.05	597.31	908.33	852.03	1035.79	2096.34	1501.51	1455.30	1044.87	1014.76	553.78	72.19	14776.43
Total				5469.77	2963.82	2499.14	1791.92	2724.99	2556.08	3107.37	6289.01	4504.53	4365.90	3134.61	3044.27	1661.34	216.57	44329.29
ii) Others (Ancillary activities)																		
Loans to PACS	15.00	No.	Phy.	10	10	10	10	10	10	10	10	10	10	10	10	10	0	130
		90%	BL	135.00	135.00	135.00	135.00	135.00	135.00	135.00	135.00	135.00	135.00	135.00	135.00	135.00	0.00	1755.00
Loans to MFIs	12.00	No.	Phy.	3	3	2	2	4	1	1	3	1	1	1	1	1	0	24
		90%	BL	32.40	32.40	21.60	21.60	43.20	10.80	10.80	32.40	10.80	10.80	10.80	10.80	10.80	0.00	259.20
Agri clinics/Agri business	12.00	No.	Phy.	15	20	10	10	10	10	10	20	10	10	10	10	5	0	150
		90%	BL	162.00	216.00	108.00	108.00	108.00	108.00	108.00	216.00	108.00	108.00	108.00	108.00	54.00	0.00	1620.00
Sub - Total				329.40	383.40	264.60	264.60	286.20	253.80	253.80	383.40	253.80	253.80	253.80	253.80	199.80	0.00	3634.20
Total Ancillary Activities			BL	5799.17	3347.22	2763.74	2056.52	3011.19	2809.88	3361.17	6672.41	4758.33	4619.70	3388.41	3298.07	1861.14	216.57	47963.49
TOTAL AGRICULTURE			BL	76742.01	134901.84	43443.29	74409.78	52817.94	113601.55	71893.92	124958.38	61010.80	38236.96	74124.09	126537.43	25405.01	459.82	1019298.82
II Micro, Small and Medium Enterprises																		
a) Manufacturing Sector Enterprises- Term Loans																		
i. Micro Enterprises	50.00	No.	Phy.	250	250	250	250	250	250	250	250	250	250	250	250	250	875	4125

		90%	BL	11250.00	11250.00	11250.00	11250.00	11250.00	11250.00	11250.00	11250.00	11250.00	11250.00	11250.00	11250.00	11250.00	39375.00	185625.00	
ii. Small Enterprises	500.00	No.	Phy.	10	20	10	10	10	10	10	20	20	20	20	20	10	230	420	
		90%	BL	4500.00	9000.00	4500.00	4500.00	4500.00	4500.00	4500.00	9000.00	9000.00	9000.00	9000.00	9000.00	4500.00	103500.00	189000.00	
iii. Medium Enterprises	3000.00	No.	Phy.	2	2	2	2	3	3	3	2	2	2	2	3	2	20	50	
		90%	BL	5400.00	5400.00	5400.00	5400.00	8100.00	8100.00	8100.00	5400.00	5400.00	5400.00	5400.00	5400.00	8100.00	54000.00	135000.00	
Sub - Total				21150.00	25650.00	21150.00	21150.00	23850.00	23850.00	23850.00	25650.00	25650.00	25650.00	25650.00	25650.00	28350.00	21150.00	196875.00	509625.00
b) Service Sector Enterprises -Term Loans																			
i. Micro Enterprises	40.00	No.	Phy.	300	300	300	300	300	300	300	300	300	300	300	300	300	1350	5250	
		90%	BL	10800.00	10800.00	10800.00	10800.00	10800.00	10800.00	10800.00	10800.00	10800.00	10800.00	10800.00	10800.00	10800.00	48600.00	189000.00	
ii. Small Enterprises	300.00	No.	Phy.	15	30	15	15	15	15	15	45	30	30	30	30	15	450	750	
		90%	BL	4050.00	8100.00	4050.00	4050.00	4050.00	4050.00	4050.00	12150.00	8100.00	8100.00	8100.00	8100.00	4050.00	121500.00	202500.00	
iii. Medium Enterprises	1500.00	No.	Phy.	3	5	3	3	4	4	4	4	3	3	3	4	2	30	75	
		90%	BL	4050.00	6750.00	4050.00	4050.00	5400.00	5400.00	5400.00	5400.00	4050.00	4050.00	4050.00	5400.00	2700.00	40500.00	101250.00	
Sub - Total				18900.00	25650.00	18900.00	18900.00	20250.00	20250.00	20250.00	28350.00	22950.00	22950.00	22950.00	24300.00	17550.00	210600.00	492750.00	
a. Manufacturing Sector Enterprises- Working Capital																			
i. Micro Enterprises	30.00	No.	Phy.	1300	1330	1300	1330	1335	1335	1335	1300	1300	1335	1300	1300	1300	3900	21000	
		90%	BL	35100.00	35910.00	35100.00	35910.00	36045.00	36045.00	36045.00	35100.00	35100.00	36045.00	35100.00	35100.00	35100.00	105300.00	567000.00	
ii. Small Enterprises	100.00	No.	Phy.	150	300	150	150	200	200	150	450	300	300	300	300	150	3100	6200	
		90%	BL	13500.00	27000.00	13500.00	13500.00	18000.00	18000.00	13500.00	40500.00	27000.00	27000.00	27000.00	27000.00	13500.00	279000.00	558000.00	
iii. Medium Enterprises	500.00	No.	Phy.	20	60	20	20	40	40	40	60	20	20	40	40	20	230	670	
		90%	BL	9000.00	27000.00	9000.00	9000.00	18000.00	18000.00	18000.00	27000.00	9000.00	9000.00	18000.00	18000.00	9000.00	103500.00	301500.00	

Sub - Total				57600.00	89910.00	57600.00	58410.00	72045.00	72045.00	67545.00	102600.00	71100.00	72045.00	80100.00	80100.00	57600.00	487800.00	1426500.00
b) Service Sector Enterprises -Working Capital																		
i. Micro Enterprises	20.00	No.	Phy.	200	200	200	200	200	200	200	200	200	200	200	200	200	1650	4250
		90%	BL	3600.00	3600.00	3600.00	3600.00	3600.00	3600.00	3600.00	3600.00	3600.00	3600.00	3600.00	3600.00	3600.00	29700.00	76500.00
ii. Small Enterprises	80.00	No.	Phy.	20	50	20	20	20	20	20	80	50	50	50	50	20	630	1100
		90%	BL	1440.00	3600.00	1440.00	1440.00	1440.00	1440.00	1440.00	5760.00	3600.00	3600.00	3600.00	3600.00	1440.00	45360.00	79200.00
iii. Medium Enterprises	400.00	No.	Phy.	4	12	3	2	5	5	5	12	3	3	5	5	2	34	100
		90%	BL	1440.00	4320.00	1080.00	720.00	1800.00	1800.00	1800.00	4320.00	1080.00	1080.00	1800.00	1800.00	720.00	12240.00	36000.00
Sub - Total				6480.00	11520.00	6120.00	5760.00	6840.00	6840.00	6840.00	13680.00	8280.00	8280.00	9000.00	9000.00	5760.00	87300.00	191700.00
TOTAL MSME				104130.00	152730.00	103770.00	104220.00	122985.00	122985.00	118485.00	170280.00	127980.00	128925.00	137700.00	141750.00	102060.00	982575.00	2620575.00
III Export Credit																		
Export credit for various commodities	300.00	No.	Phy.	0	0	0	0	0	0	0	0	0	0	0	0	0	170	170
		80%	BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40800.00	40800.00
TOTAL Export Credit			BL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40800.00	40800.00
IV Education																		
Within India	12.00	No.	Phy.	150	250	100	200	250	250	150	150	250	150	150	200	100	17650	20000
		80%	BL	1440.00	2400.00	960.00	1920.00	2400.00	2400.00	1440.00	1440.00	2400.00	1440.00	1440.00	1920.00	960.00	169440.00	192000.00
Overseas Education	20.00	No.	Phy.	10	13	10	13	13	13	14	12	10	10	10	12	10	9850	10000
		80%	BL	160.00	208.00	160.00	208.00	208.00	208.00	224.00	192.00	160.00	160.00	160.00	192.00	160.00	157600.00	160000.00
TOTAL Edu Credit			BL	1736.00	5440.00	880.00	2080.00	12400.00	4248.00	4160.00	3392.00	3168.00	3216.00	3536.00	3360.00	1248.00	320000.00	352000.00
V Housing																		
Rural & Semi-Urban Housing	28.00	No.	Phy.	1598	1880	1598	2162	2444	2060	1780	1880	1598	1880	2060	1880	1880	0	24700

		80%	BL	35795.20	42112.00	35795.20	48428.80	54745.60	46144.00	39872.00	42112.00	35795.20	42112.00	46144.00	42112.00	42112.00	0.00	553280.00
Renovation of House	3.00	No.	Phy.	1600	1900	1400	1800	1800	1700	1500	1600	1600	1700	1500	1000	800	21100	41000
		80%	BL	3840.00	4560.00	3360.00	4320.00	4320.00	4080.00	3600.00	3840.00	3840.00	4080.00	3600.00	2400.00	1920.00	50640.00	98400.00
TOTAL HSG. Credit				39635.20	46672.00	39155.20	52748.80	59065.60	50224.00	43472.00	45952.00	39635.20	46192.00	49744.00	44512.00	44032.00	50640.00	651680.00
VI Renewable Energy																		
Bio-gas plants	0.27	No.	Phy.	200	200	200	150	100	200	200	200	150	150	200	250	100	0	2300
		50%	BL	27.00	27.00	27.00	20.25	13.50	27.00	27.00	27.00	20.25	20.25	27.00	33.75	13.50	0.00	310.50
Solar Cooker	0.05	No.	Phy.	100	130	100	150	130	150	130	140	100	100	120	100	50	0	1500
		90%	BL	4.50	5.85	4.50	6.75	5.85	6.75	5.85	6.30	4.50	4.50	5.40	4.50	2.25	0.00	67.50
Solar Fencing	2.12	Acre	Phy	20	30	20	30	25	25	25	25	25	20	25	20	10	0	300
		75%	BL	31.80	47.70	31.80	47.70	39.75	39.75	39.75	39.75	39.75	31.80	39.75	31.80	15.90	0.00	477.00
Bagasse Unit	30.25	No.	Phy.	2	3	1	2	2	3	1	2	1	1	1	1	0	0	20
		75%	BL	45.38	68.06	22.69	45.38	45.38	68.06	22.69	45.38	22.69	22.69	22.69	22.69	0.00	0.00	453.78
Wind Energy	641.30	No.	Phy.	1	1	0	0	0	1	0	0	1	1	1	0	0	0	6
		90%	BL	577.17	577.17	0.00	0.00	0.00	577.17	0.00	0.00	577.17	577.17	577.17	0.00	0.00	0.00	3463.02
Solar Pump Sets	0.12	No	Phy.	100	80	40	100	150	150	150	150	130	130	150	80	40	0	1450
		50%	BL	6.00	4.80	2.40	6.00	9.00	9.00	9.00	9.00	7.80	7.80	9.00	4.80	2.40	0.00	87.00
Solar Home Lights	0.12	No	Phy.	180	250	150	150	150	150	250	250	230	230	250	200	100	0	2540
		50%	BL	10.80	15.00	9.00	9.00	9.00	9.00	15.00	15.00	13.80	13.80	15.00	12.00	6.00	0.00	152.40
Total Renewable Energy			BL	702.65	745.58	97.39	135.08	122.48	736.73	119.29	142.43	685.96	678.01	696.01	109.54	40.05	0.00	5011.20
VII) Others																		
SHG – Fresh Finance	1.00	No.	Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	0	1300
		100%	BL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	0.00	1300.00

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District Pune

SHG Repeat Finance	2.00	No.	Phy	200	200	200	200	200	200	200	200	200	200	200	200	200	0	2600
		100%	BL	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	0.00	5200.00
Loans to JLGs	2.00	No.	Phy	200	150	150	200	150	150	150	250	150	150	200	200	200	200	2500
		100%	BL	400.00	300.00	300.00	400.00	300.00	300.00	300.00	500.00	300.00	300.00	400.00	400.00	400.00	400.00	5000.00
PMJDY overdrafts	0.05	No.	Phy	150	100	100	150	150	100	100	150	150	150	150	150	150	250	2000
		100%	BL	7.50	5.00	5.00	7.50	7.50	5.00	5.00	7.50	7.50	7.50	7.50	7.50	7.50	12.50	100.00
Loan to distress persons	1.00	No.	Phy	170	170	170	170	170	170	170	260	170	170	170	170	170	700	3000
		100%	BL	170.00	170.00	170.00	170.00	170.00	170.00	170.00	260.00	170.00	170.00	170.00	170.00	170.00	700.00	3000.00
Loans to Start-Ups (Non-agri Non-MSME purpose)	1000.00	No.	Phy.	0	1	0	0	1	0	0	0	0	0	0	0	0	1	3
		80%	BL	0.00	800.00	0.00	0.00	800.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	800.00	2400.00
Loans to MFI (Social Infrastructure and other purpose)	1000.00	No.	Phy.	0	1	0	0	1	0	0	1	0	0	0	0	0	1	4
		80%	BL	0.00	800.00	0.00	0.00	800.00	0.00	0.00	800.00	0.00	0.00	0.00	0.00	0.00	800.00	3200.00
Total Others			BL	1077.50	2575.00	975.00	1077.50	2577.50	975.00	975.00	2067.50	977.50	977.50	1077.50	1077.50	1077.50	2712.50	20200.00
VIII) Social Infrastructure involving bank credit																		
Sanitation (Toilets)	0.15	No.	Phy	470	350	350	410	420	350	380	420	320	420	430	350	140	190	5000
		90%	BL	63.45	47.25	47.25	55.35	56.70	47.25	51.30	56.70	43.20	56.70	58.05	47.25	18.90	25.65	675.00
PHC/Nursing para medical centres	13.00	No.	Phy	2	2	1	1	1	1	2	2	2	1	1	1	1	2	20
		90%	BL	23.40	23.40	11.70	11.70	11.70	11.70	23.40	23.40	23.40	11.70	11.70	11.70	11.70	23.40	234.00
Drinking Water RO units	14.00	No.	Phy	4	3	3	4	3	4	4	5	3	3	3	3	3	5	50
		90%	BL	50.40	37.80	37.80	50.40	37.80	50.40	50.40	63.00	37.80	37.80	37.80	37.80	37.80	63.00	630.00
Repair to Public Infra.	1.20	No.	Phy	150	120	110	120	120	120	100	120	120	120	100	100	100	0	1500
		90%	BL	162.00	129.60	118.80	129.60	129.60	129.60	108.00	129.60	129.60	129.60	108.00	108.00	108.00	0.00	1620.00

PLP 2022-23
District Pune

Miscellaneous	5.70	No.	Phy	100	110	100	110	110	90	90	110	85	85	100	80	10	20	1200
		90%	BL	513.00	564.30	513.00	564.30	564.30	461.70	461.70	564.30	436.05	436.05	513.00	410.40	51.30	102.60	6156.00
Total Social Infra				812.25	802.35	728.55	811.35	800.10	700.65	694.80	837.00	670.05	671.85	728.55	615.15	227.70	214.65	9315.00
TOTAL PRIORITY SECTOR				224835.61	343866.77	189049.43	235482.51	250768.62	293470.93	239800.01	347629.31	234127.51	218897.32	267606.15	317961.62	174090.26	1397401.97	4718880.02

Annexure II

An overview of Ground Level Credit Flow - Agency-wise and Sector-wise during FYs 2018-19, 2019-20, 2020-21 and ACP Target for 2021-22
(Rs lakh)

Sr. No.	Agency / Type of Loan	2018-19		2019-20		2020-21		2021-22
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	Crop Loan							
	SCBs	172722.62	122098.00	119823.00	118557.00	127303.07	121972.00	151657.00
	RRBs	31.87	327.00	393.00	71.00	393.00	228.00	543.00
	DCCB	242632.51	154753.00	205034.00	167445.00	220455.93	225659.00	236000.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total	415387.00	277178.00	325250.00	286073.00	348152.00	347859.00	388200.00
2	Term Loan (MT + LT)							
	SCBs	292957.70	332172.00	324741.00	372700.00	350966.30	495038.00	432510.76
	RRBs	203.39	1654.00	2124.00	3438.00	3281.79	5526.00	4169.54
	DCCB	30811.91	1605.00	2985.00	13523.00	32751.90	18864.00	44819.70
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total	323973.00	335431.00	329850.00	389661.00	386999.99	519428.00	481500.00
3	Total Agriculture Loan							
	SCBs	465680.32	454270.00	444564.00	491257.00	478269.37	617010.00	584167.76
	RRBs	235.26	1981.00	2517.00	3509.00	3674.79	5754.00	4712.54
	DCCB	273444.42	156358.00	208019.00	180968.00	253207.83	244523.00	280819.70
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total	739360.00	612609.00	655100.00	675734.00	735151.99	867287.00	869700.00
4	MSME							
	SCBs	1284314.69	1975684.00	2289099.00	1951635.00	2532782.00	1855571.00	2597725.91
	RRBs	416.11	1709.00	1768.00	1296.00	1985.40	2088.00	2036.22
	DCCB	25932.20	0.00	0.00	216.00	233.10	0.00	237.87
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total	1310663.00	1977393.00	2290867.00	1953147.00	2535000.50	1857659.00	2600000.00
5	Other Priority Sector							
	SCBs	1370839.93	917985.00	796366.00	488758.00	744670.70	543148.00	651263.20
	RRBs	2617.75	2812.00	4524.00	2489.00	5441.65	1173.00	4759.27
	DCCB	86516.32	0.00	0.00	2544.00	4547.68	0.00	3977.53
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total	1459974.00	920797.00	800890.00	493791.00	754660.03	544321.00	660000.00
6	Total Priority Sector							
	SCBs	3120834.94	3347939.00	3530029.00	2931650.00	3755722.07	3015729.00	3833156.87
	RRBs	3269.12	6502.00	8809.00	7294.00	11101.84	9015.00	11508.03
	DCCB	385892.94	156358.00	208019.00	183728.00	257988.61	244523.00	285035.10
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total	3509997.00	3510799.00	3746857.00	3122672.00	4024812.52	3269267.00	4129700.00
[Source: Maharashtra State Level Bankers' Committee (SLBC) website and Lead District Manager (LDM), Pune]								

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

(Rs lakh)

Sr. No.	Agency/ Activities	FY 2018-19				FY 2019-20				FY 2020-21				Target 2021-22			
		SCBs	RRBs	CO-OPs	Total	SCBs	RRBs	CO-OPs	Total	CBs	RRBs	CO-OPs	Total	CBs	RRBs	CO-OPs	Total
I	Crop loans	122098.00	327.00	154753.00	277178.00	118557.00	71.00	167445.00	286073.00	121972.00	228.00	225659.00	347859.00	151657.00	543.00	236000.00	388200.00
II	Term loans																
i	Minor Irrigation	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ii	Land Development	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
iii	Farm Mechanisation	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
iv	Plantation & Horticulture	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
v	AH - Dairy Development	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
vi	AH - Poultry	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
vii	AH - Sheep, Goat & Piggery	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
viii	Fisheries	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ix	Forestry & Waste Land Development	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
x	Storage/Market Yard	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
xi	Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Subtotal - II	332172.00	1654.00	1605.00	335431.00	372700.00	3438.00	13523.00	389661.00	495038.00	5526.00	18864.00	519428.00	432510.76	4169.54	44819.70	481500.00
III	Total (I+II)	454270.00	1981.00	156358.00	612609.00	491257.00	3509.00	180968.00	675734.00	617010.00	5754.00	244523.00	867287.00	584167.76	4712.54	280819.70	869700.00
[Source: Maharashtra State Level Bankers' Committee (SLBC) website and Annual Credit Plan 2020-21 prepared by Lead District Manager (LDM), Pune]																	

Annexure IV

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

Sr. No.	Item	Unit Cost (Rs.)
A	Minor Irrigation	
1	Dug well	120000-157300
2	Bore well	31460-42350
3	Submersible Pump sets 5 HP	55000
4	Electric Pump sets 5 HP	30000
5	Diesel Pump sets 5 HP	35000
6	Drip Irrigation Systems in Grape, Sugarcane, Cotton, Ginger, Vegetable Rose, Strawberry, Other flowers (Rs./ha)	100000
7	Drip in Banana (1.5 m*1.5 m)	85000
8	Drip in other fruit crops (Rs./ha)	25000-60000
9	Sprinkler in pulses, oilseeds, other field crops (Rs./ha)	25000-30000
B	Plantation and Horticulture (Rs./ha)	
1	Mango (10 x 10 m)	157000-165000
2	Guava (5 x 5 m)	108000
3	Grapes	1165000
4	Pomegranate	205000
5	Mandarin orange	176000
6	Sweet orange	161000
7	Acid lime	167000
8	Aonla	79000
9	Sapota	129000
10	Custard apple	114000
11	Cashew nut	94000-96000
12	Fig	158000
13	Drumstick	148000
14	Champaca (Sonchapha)	353000
15	Bamboo plantation	30000
16	Shade net for flowers and vegetables 10 R	363100
17	Shade net for flowers and vegetables 20 R	627400
C	Land Development	
1	Farm bunding (4% slope, medium soil, 1 SqM c/s 200 m/ha)	15600
2	Graded bunding (0.95 Sq.mt c/s, 210 m l/ha)	17270
3	Land levelling and shaping slope 1-2%	11700
4	Fencing (running mts) (barbed 1.8 m)	145
5	Field drainage for wet lands	29600
D	Animal Husbandry	
1	2 CB Cows	133000
2	2 Graded Murrah Buffaloes	154000
3	Goat rearing (10+1) (Osmanabadi/Sangamneri)	89000
4	Goat rearing (10+1) Non-descript	78000
E	Fisheries	
1	Composite pond new	206800
2	Composite pond renovation	176200
3	Shrimp Farming	448140

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

Annexure V

Scale of Finance for major crops fixed by District Level Technical Committee (DLTC) for 2021-22:

(Rs in Lakh)

Sr. No.	Name of the crop	Unit	Scale of Finance
1	Sugarcane (Adsali)	Ha	1.26
2	Jowar (Hybrid)	Ha	0.27
3	Bajra (Improved)	Ha	0.27
4	Ragi (Kharif/Rabi)	Ha	0.28
5	Paddy (Kharif/Rabi)	Ha	0.55
6	Onion (Kharif/Rabi)	Ha	0.80
7	Maize – Hybrid (Kharif/Rabi)	Ha	0.33
8	Sesame (Til)	Ha	0.24
9	Sunflower	Ha	0.25
10	Soyabean	Ha	0.45
11	Groundnut	Ha	0.40
12	Green Gram (Moong)	Ha	0.20
13	Black Gram (Urad)	Ha	0.20
14	Pigeon Pea (Toor)	Ha	0.40
15	Wheat (Irrigated)	Ha	0.38
16	Gram (Harbhara)	Ha	0.40
17	Fodder Crops (Gajraj)	Ha	0.32
18	Vegetables	Ha	0.30
19	Guava	Ha	0.60
20	Fig	Ha	0.42

[Note: The Scale of Finance for above major crops & other crops were fixed for the purpose of availing crop loans under Kisan Credit Cards Scheme (KCC) for FY 2021-22 based on different Agro-climatic regions in the district by the Pune District Level Technical Committee in its meeting held on 11th January 2021 convened by Pune District Central Cooperative Bank]

List of the District Development Managers of Maharashtra

S.N.	Name of the District	Name of the DDM Shri/Smt	Mobile No.	E-mail
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4	Aurangabad	Suresh R. Patwekar	9575390390	aurangabad@nabard.org
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20	Parbhani / Hingoli	Pritam M. Jangam	9446060035	parbhani@nabard.org
21	Pune	Rohan R. More	9420835131/ 9021804727	ddm.pune@nabard.org
22	Raigad	Sudhakar S. Raghatwan	9803744439	raigad@nabard.org
23	Ratnagiri	Shrradha V. Hajirnis	7275000138	ratnagiri@nabard.org
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25	Satara	Subodh S. Abhyankar	9869308384	satara@nabard.org
26	Sindhudurg	Ajay A. Thute	9007607414	sindhudurg@nabard.org
27	Solapur	Nitin B. Shelke	9906384941	solapur@nabard.org
28	Palghar / Thane	Kishor G. Padghan	9822668185	palghar@nabard.org
29	Wardha	Pravin S. Muley	9987399872	wardha@nabard.org
30	Washim	Shankar Kokadwar	9423101925	washim@nabard.org
31	Yavatmal	Deepak B. Pendam	9907433101	yeotmal@nabard.org
32	Mumbai -City	Senthilvel Balasubramanian	9962256223	senthilvel.balasubramanian@nabard.org
33	Mumbai - Suburb	Elangaivendhan A	8277390537	elangaivendhan.a@nabard.org

*** End of PLP ***



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- › The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches.
- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion.

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



Trustee Private Limited

Corporate Office

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

Ph:022-26539410/26537039

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

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

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

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