



# संभाव्यतायुक्त ऋण योजना 2022-23

## Potential Linked Credit Plan 2022-23

रायगड ज़िला  
RAIGAD DISTRICT

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

महाराष्ट्र क्षेत्रीय कार्यालय, पुणे  
MAHARASHTRA REGIONAL OFFICE, PUNE



## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## ध्येय

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

## Vision

Development Bank of the Nation for fostering rural prosperity

## Mission

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

## प्रस्तावना

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

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

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

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

**(गोवर्धन सिंह रावत)**

**मुख्य महाप्रबंधक**

**15 सितंबर 2021**

## **FOREWORD**

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

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

I express my sincere thanks to the District Collector, Reserve Bank of India, State Level Bankers' Committee, Lead District Manager, State Government Departments, banks, Agriculture Universities/ Institutions, Civil Society 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<sup>th</sup> September 2021**

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## Executive Summary

### 1. District characteristics:

Raigad district is situated in the western part of Maharashtra. It has 15 blocks with a total geographical area of 7152 sq. km. Out of 6.87 lakh ha of the total area, the cultivable land is 3.75 lakh ha. The average rainfall of the district is 3142 mm per annum. The district population (2011 Census) is 26.34 lakh with 16.64 lakh (63.17%) in rural areas. Of the total land holders, 87% are small and marginal farmers (with land size less than 2 ha) holding only 43% of the total agricultural land indicating disparity in distribution of land. The major crops grown during Kharif are Paddy, Nachani & Vari and during Rabi are Paddy and vegetables. The cropping intensity is 116%. The CD ratio as on 31.03.2021 was 47%. The district has potential for fisheries & fruit crops viz. mango & cashewnut.

### 2. Sectoral trends in credit flow:

Total GLC of the district under priority sector was ₹ 2592.62 crore during 2018-19, ₹ 3487.94 crore during 2019-20 and ₹ 2699.91 crore during 2020-21. The total agricultural loans issued during the last three years were of ₹ 528.50 crore, ₹ 583.66 crore and ₹ 741.20 crore respectively. The disbursements under MSME and other priority sectors during the above period were of ₹ 1291.76 crore, ₹ 1632.16 crore, ₹ 1401.33 crore and ₹ 772.36 crore, ₹ 1272.12 crore, ₹ 557.38 crore respectively. The share of agriculture in GLC (PSL) was 27.45% during 2020-21.

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

The PLP has been designed with an objective of making it a meaningful link between development planning and credit planning processes. The potential under Priority Sector that could be tapped with institutional credit during the year 2022-23 has been assessed at ₹ 4829.99 crore as against ₹ 4448.86 crore projected for the year 2021-22 showing 8.57% growth over the previous year.

For the year 2022-23, while the potential under crop loans has been assessed at ₹ 383.38 crore, that of total agriculture loans is at ₹ 940.71 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 19%, while that of MSME to total Priority Sector loans is 44%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 37% of total Priority Sector loans.

#### Crop loan:

For crop loans a potential of ₹ 383.38 crore has been estimated. Paddy is the main crop in the district followed by Nagli.

#### Food and Agro Processing:

Major Crops Cultivated in Kharif season are Paddy and Nagali and fruits like mango and cashew. Value of all these commodities can be increased by processing them locally. This will not only increase employment opportunities in the sector, but it will also give higher returns to farmers on their produce. Potential of ₹ 238.39 crore is estimated for this sector for the year 2022-23.

#### Education:

Gol 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, projection of ₹ 283.77 crore is assessed for the year 2022-23.

#### Housing:

Housing has been included in the priority sector. With the rapid expansion of Mumbai Metropolitan Region the demand for housing will increase in the blocks adjoining to Mumbai. Accordingly, projection of ₹ 1382.81 crore is assessed for the year 2022-23.

**MSME:**

Agricultural sector is, by itself, not capable of creating additional opportunities of gainful employment in the wake of increasing population and urbanisation. 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. Potential of ₹ 2122.74 crore is estimated for the year 2022-23.

**4. Developmental Initiatives:**

- Two spring shed projects viz. Thakurwadi (Khalapur block) & Pimpalpada (Karjat) are being implemented in the district.
- One Rural Mart has been set up in Alibag block which is providing marketing opportunities for the SHGs to sell their products.
- Two FPOs have been promoted in the Karjat & Shrivardhan blocks of the district.
- E-Shakti project was started in the district during 2018. Under this project, 5000 SHGs in Raigad district have been digitized.

**5. Thrust Areas for 2022-23:**

- Increasing number of KCC beneficiaries under Fisheries and Animal Husbandry.
- Increasing term lending to agriculture and allied sector.

**6. Major Constraints & Action Plan:**

- Lack of assured irrigating facilities is the major reason due to which during Rabi season, the farmers are unable to cultivate their land.
- Small land holdings and increase in labour cost is also one of the reason for decline in agricultural activities in the district.
- Inadequate and untimely credit is provided by banks for Agriculture term lending and allied activities, due to which these activities are on the decline.

**7. Way Forward:**

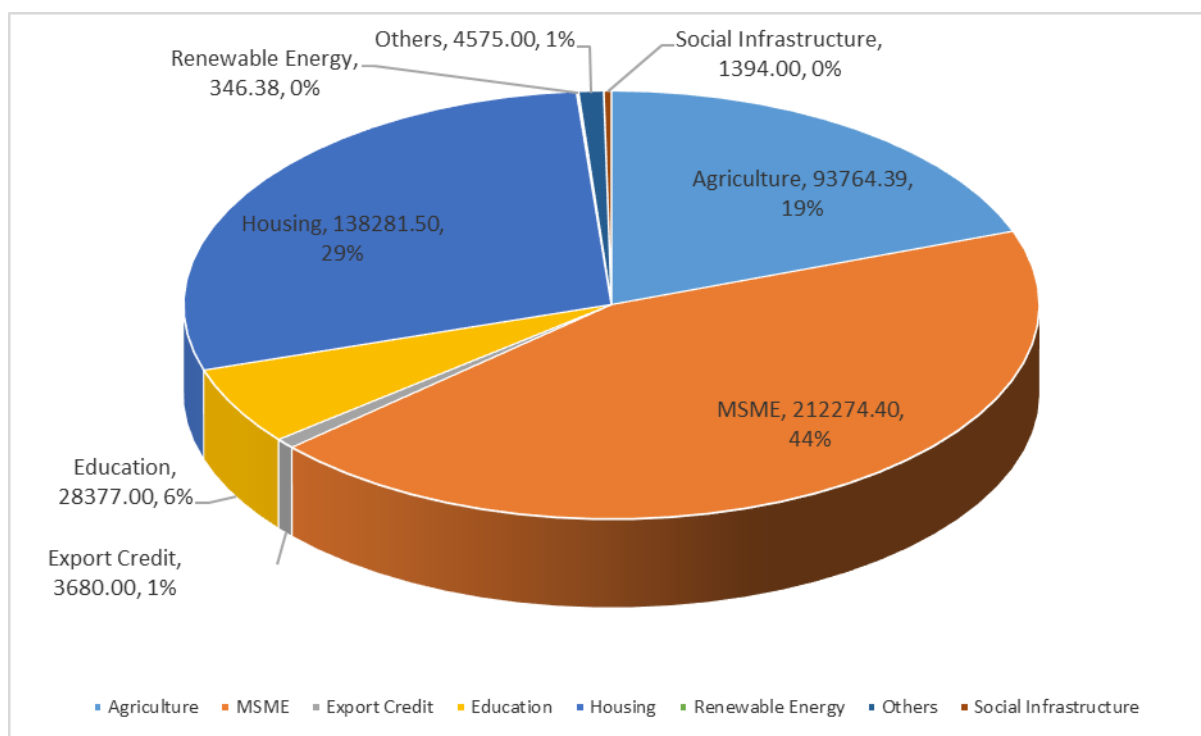
The district has good potential for MSME, tourism & fishing activities. Adoption of proper package of sustainable agricultural practices, integrating farming systems and developing good infrastructure facilities would accelerate flow of credit to priority sectors. Infusion of latest technology, skills 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.

## Executive summary- Appendix A

## Broad Sector wise PLP projections – 2022-23

(₹ lakh)

| Sr.No    | Particulars                                     | PLP Projections    |
|----------|-------------------------------------------------|--------------------|
| A        | Farm Credit                                     |                    |
| i        | Crop Production, Maintenance and Marketing      | 38,337.91          |
| ii       | Term Loan for agriculture and allied activities | 20,623.08          |
|          | <b>Sub Total</b>                                | <b>58,960.99</b>   |
| B        | Agriculture Infrastructure                      | 10,630.04          |
| C        | Ancillary activities                            | 24,480.40          |
| <b>I</b> | <b>Credit Potential for Agriculture (A+B+C)</b> | <b>94,071.42</b>   |
| II       | Micro, Small and Medium Enterprises             | 2,12,274.40        |
| III      | Export Credit                                   | 3,680.00           |
| IV       | Education                                       | 28,377.00          |
| V        | Housing                                         | 1,38,281.50        |
| VI       | Renewable Energy                                | 346.38             |
| VII      | Others                                          | 4,575.00           |
| VIII     | Social Infrastructure involving bank credit     | 1,394.00           |
|          | <b>Total Priority Sector (I to VIII)</b>        | <b>4,82,999.70</b> |



## Executive summary- Appendix B

## Summary of Sector / Sub-sector wise PLP projections – 2022-23

(₹ lakh)

| Sr.No.      | Particulars                                                                                                                                                                      | PLP Projections    |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| <b>I</b>    | <b>Credit Potential for Agriculture</b>                                                                                                                                          |                    |
| <b>A</b>    | <b>Farm Credit</b>                                                                                                                                                               |                    |
| i           | Crop Production, Maintenance and Marketing                                                                                                                                       | 38,337.91          |
| ii          | Water Resources                                                                                                                                                                  | 1,594.90           |
| iii         | Farm Mechanisation                                                                                                                                                               | 1,904.30           |
| iv          | Plantation and Horticulture (including sericulture)                                                                                                                              | 4,388.85           |
| v           | Forestry and Waste Land Development                                                                                                                                              | 466.45             |
| vi          | Animal Husbandry – Dairy                                                                                                                                                         | 3,793.68           |
| vii         | Animal Husbandry – Poultry                                                                                                                                                       | 2,841.88           |
| viii        | Animal Husbandry – Sheep, Goat, Piggery, etc.                                                                                                                                    | 1,100.72           |
| ix          | Fisheries (Marine, Inland, brackish water)                                                                                                                                       | 4,104.54           |
| x           | Others – Bullock, Bullock cart, etc.                                                                                                                                             | 427.78             |
|             | <b>Sub Total</b>                                                                                                                                                                 | <b>58,960.99</b>   |
| <b>B</b>    | <b>Agriculture Infrastructure</b>                                                                                                                                                |                    |
| i           | Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)                                                           | 7,311.25           |
| ii          | Land development, Soil conservation, Watershed Development                                                                                                                       | 3,140.10           |
| iii         | Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermi composting)                                                                     | 178.69             |
|             | <b>Sub Total</b>                                                                                                                                                                 | <b>10,630.04</b>   |
| <b>C</b>    | <b>Ancillary activities</b>                                                                                                                                                      |                    |
| i           | Food and Agro processing                                                                                                                                                         | 23,839.50          |
| 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) | 640.90             |
|             | <b>Sub Total</b>                                                                                                                                                                 | <b>24,480.40</b>   |
| <b>I</b>    | <b>Total Agriculture (A+B+C)</b>                                                                                                                                                 | <b>94,071.42</b>   |
| <b>II</b>   | <b>Micro, Small and Medium Enterprises</b>                                                                                                                                       |                    |
| i           | MSME – Investment capital                                                                                                                                                        | 1,24,156.00        |
| ii          | MSME – Working capital                                                                                                                                                           | 88,118.40          |
|             | <b>Total MSME</b>                                                                                                                                                                | <b>2,12,274.40</b> |
| <b>III</b>  | <b>Export Credit</b>                                                                                                                                                             | 3,680.00           |
| <b>IV</b>   | <b>Education</b>                                                                                                                                                                 | 28,377.00          |
| <b>V</b>    | <b>Housing</b>                                                                                                                                                                   | 1,38,281.50        |
| <b>VI</b>   | <b>Renewable Energy</b>                                                                                                                                                          | 346.38             |
| <b>VII</b>  | <b>Others</b> (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)                    | 4,575.00           |
| <b>VIII</b> | <b>Social Infrastructure involving bank credit</b>                                                                                                                               | 1,394.00           |
|             | <b>Total Priority Sector (I to VIII)</b>                                                                                                                                         | <b>4,82,999.70</b> |

# MAP OF RAIGAD DISTRICT



| District Profile                                        |                                                                                                                                                                                                                                                                                                                                                                  |          |                             |                                                                |                       |                                                          |                               |            |          |
|---------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------------------------|----------------------------------------------------------------|-----------------------|----------------------------------------------------------|-------------------------------|------------|----------|
| District                                                | RAIGAD                                                                                                                                                                                                                                                                                                                                                           |          |                             | State                                                          | MAHARASHTRA           | Division                                                 | KONKAN                        |            |          |
| 1. PHYSICAL & ADMINISTRATIVE FEATURES                   |                                                                                                                                                                                                                                                                                                                                                                  |          |                             | 2. SOIL & CLIMATE                                              |                       |                                                          |                               |            |          |
| Total Geographical Area (Sq.km)                         | 7,152                                                                                                                                                                                                                                                                                                                                                            |          |                             | Agro-climatic Zone                                             |                       | West Coast Plain and Ghat Region                         |                               |            |          |
| No. of Sub Divisions                                    | 4                                                                                                                                                                                                                                                                                                                                                                |          |                             | Climate                                                        |                       | Hot and Humid                                            |                               |            |          |
| No. of Blocks                                           | 15                                                                                                                                                                                                                                                                                                                                                               |          |                             | Soil Type                                                      |                       | Coarse shallow, Medium/Deep Black and Laterite/Lateritic |                               |            |          |
| No. of Villages (Inhabited)                             | 1,860                                                                                                                                                                                                                                                                                                                                                            |          |                             |                                                                |                       |                                                          |                               |            |          |
| No. of Panchayats                                       | 824                                                                                                                                                                                                                                                                                                                                                              |          |                             |                                                                |                       |                                                          |                               |            |          |
| 3. LAND UTILISATION [Ha]                                |                                                                                                                                                                                                                                                                                                                                                                  |          |                             | 4. RAINFALL & GROUND WATER                                     |                       |                                                          |                               |            |          |
| Total Area Reported                                     | 686892                                                                                                                                                                                                                                                                                                                                                           |          |                             | Rainfall [in mm]                                               | Normal                | Actual                                                   | 2017-18                       | 2018-19    | 2019-20  |
| Forest Land                                             | 148191                                                                                                                                                                                                                                                                                                                                                           |          |                             |                                                                | 3,142.00              |                                                          | 3496.6                        | 3572       | 3720     |
| Area Not Available for Cultivation                      | 163920                                                                                                                                                                                                                                                                                                                                                           |          |                             |                                                                | Variation from Normal |                                                          | -1248                         | 355        | 430      |
| Permanent Pasture and Grazing Land                      | 55,999                                                                                                                                                                                                                                                                                                                                                           |          |                             | Availability of Ground Water [Ham]                             | Net annual recharge   |                                                          | Net annual draft              |            | Balance  |
| Land under Miscellaneous Tree Crops                     | 107,921                                                                                                                                                                                                                                                                                                                                                          |          |                             |                                                                | 38179.88              |                                                          | 8300.24                       |            | 29879.64 |
| Cultivable Wasteland                                    | 74,106                                                                                                                                                                                                                                                                                                                                                           |          |                             | 5. DISTRIBUTION OF LAND HOLDING                                |                       |                                                          |                               |            |          |
| Current Fallow                                          | 70,164                                                                                                                                                                                                                                                                                                                                                           |          |                             | Classification of Holding                                      | Holding               |                                                          | Area                          |            |          |
| Other Fallow                                            | 48,647                                                                                                                                                                                                                                                                                                                                                           |          |                             |                                                                | Nos.                  | % to Total                                               | Ha.                           | % to Total |          |
| Net Sown Area                                           | 181864                                                                                                                                                                                                                                                                                                                                                           |          |                             | <=2 Ha                                                         | 307290                | 87.48                                                    | 152927                        | 42.70      |          |
| Total or Gross Cropped Area                             | 210686                                                                                                                                                                                                                                                                                                                                                           |          |                             | >2 to <=10 Ha                                                  | 41170                 | 11.72                                                    | 155674                        | 43.46      |          |
| Area Cultivated More than Once                          | 28822                                                                                                                                                                                                                                                                                                                                                            |          |                             | >10 Ha                                                         | 2819                  | 0.8                                                      | 49579                         | 13.84      |          |
| Cropping Intensity [GCA/NSA]                            | 116%                                                                                                                                                                                                                                                                                                                                                             |          |                             | Total                                                          | 351279                | 100                                                      | 358180                        | 100        |          |
| 6. WORKERS PROFILE [in '000]                            |                                                                                                                                                                                                                                                                                                                                                                  |          |                             | 7. DEMOGRAPHIC PROFILE [in '000]                               |                       |                                                          |                               |            |          |
| Cultivators                                             | 207                                                                                                                                                                                                                                                                                                                                                              |          |                             | Category                                                       | Total                 | Male                                                     | Female                        | Rural      | Urban    |
| Of the above, Small/Marginal Farmers                    | NA                                                                                                                                                                                                                                                                                                                                                               |          |                             | Population                                                     | 2,634                 | 1,344                                                    | 1,290                         | 1,664      | 970      |
| Agricultural Labourers                                  | 191                                                                                                                                                                                                                                                                                                                                                              |          |                             | Scheduled Caste                                                | 135                   | 68                                                       | 67                            | 40         | 13       |
| Workers engaged in Household Industries                 | 32                                                                                                                                                                                                                                                                                                                                                               |          |                             | Scheduled Tribe                                                | 305                   | 154                                                      | 151                           | 204        | 65       |
| Workers engaged in Allied Agro-activities               | NA                                                                                                                                                                                                                                                                                                                                                               |          |                             | Literate                                                       | 2,090                 | 1222                                                     | 990                           | 1319       | 892      |
| Other workers                                           | 642                                                                                                                                                                                                                                                                                                                                                              |          |                             | BPL                                                            | 714                   | 300                                                      | 414                           | 425        | 289      |
| 8. HOUSEHOLDS [in '000]                                 |                                                                                                                                                                                                                                                                                                                                                                  |          |                             | 9. HOUSEHOLD AMENITIES [Nos. in '000 Households]               |                       |                                                          |                               |            |          |
| Total Households                                        | 612                                                                                                                                                                                                                                                                                                                                                              |          |                             | Having brick/stone/concrete houses                             | 337                   | Having electricity supply                                |                               | 865        |          |
| Rural Households                                        | 379                                                                                                                                                                                                                                                                                                                                                              |          |                             | Having source of drinking water                                | 490                   | Having independent toilets                               |                               | 292        |          |
| BPL Households                                          | 119                                                                                                                                                                                                                                                                                                                                                              |          |                             | Having access to banking services                              | 426                   | Having radio/tv sets                                     |                               | 433        |          |
| 10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]                  |                                                                                                                                                                                                                                                                                                                                                                  |          |                             | 11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]       |                       |                                                          |                               |            |          |
| Villages Electrified                                    | 1,860                                                                                                                                                                                                                                                                                                                                                            |          |                             | Anganwadis                                                     | 3387                  | Dispensaries                                             |                               | 177        |          |
| Villages having Agriculture Power Supply                | 1,860                                                                                                                                                                                                                                                                                                                                                            |          |                             | Primary Health Centres                                         | 52                    | Hospitals                                                |                               | 233        |          |
| Villages having Post Offices                            | 439                                                                                                                                                                                                                                                                                                                                                              |          |                             | Primary Health Sub-Centres                                     | 288                   | Hospital Beds                                            |                               | 2303       |          |
| Villages having Banking Facilities                      | 591                                                                                                                                                                                                                                                                                                                                                              |          |                             | 12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE          |                       |                                                          |                               |            |          |
| Villages having Primary Schools                         | 1,843                                                                                                                                                                                                                                                                                                                                                            |          |                             | Fertiliser/Seed/Pesticide Outlets [Nos]                        | 825                   | Agriculture Pumpssets                                    |                               | 1,338      |          |
| Villages having Primary Health Centres                  | 570                                                                                                                                                                                                                                                                                                                                                              |          |                             | Total N/P/K Consumption [MT]                                   | 30,943                | Pumpssets Energised                                      |                               | 16,142     |          |
| Villages having Potable Water Supply                    | 1,789                                                                                                                                                                                                                                                                                                                                                            |          |                             | Certified Seeds Supplied [qtl]                                 | 23,772                | Agro Service Centres                                     |                               | 13         |          |
| Villages connected with Paved Approach Roads            | 1,789                                                                                                                                                                                                                                                                                                                                                            |          |                             | Pesticides Consumed [qtl]                                      | 349                   | Soil Testing Centres                                     |                               | 2          |          |
| 13. IRRIGATION COVERAGE [Ha]                            |                                                                                                                                                                                                                                                                                                                                                                  |          |                             | Agriculture Tractors [Nos]                                     | 311                   | Plantation nurseries                                     |                               | 56         |          |
| Total Area Available for Irrigation (NIA + Fallow)      | 46,961                                                                                                                                                                                                                                                                                                                                                           |          |                             | Power Tillers [Nos]                                            | 637                   | Farmers' Clubs                                           |                               | 221        |          |
| Irrigation Potential Created                            | 18,540                                                                                                                                                                                                                                                                                                                                                           |          |                             | Threshers/Cutters [Nos]                                        | 4397                  | Krishi Vigyan Kendras                                    |                               | 1          |          |
| Net Irrigated Area (Total area irrigated at least once) | 14,900                                                                                                                                                                                                                                                                                                                                                           |          |                             | 14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING          |                       |                                                          |                               |            |          |
| Area irrigated by Canals / Channels                     | 9,152                                                                                                                                                                                                                                                                                                                                                            |          |                             | Rural/Urban Mandi/Haat [Nos]                                   | 36                    | Wholesale Market [Nos]                                   |                               | 6          |          |
| Area irrigated by Wells                                 | 1618                                                                                                                                                                                                                                                                                                                                                             |          |                             | Length of Pucca Road [Km]                                      | 5932                  | Godown [Nos]                                             |                               | 83         |          |
| Area irrigated by Tanks                                 | 133                                                                                                                                                                                                                                                                                                                                                              |          |                             | Length of Railway Line [Km]                                    | 299                   | Godown Capacity[MT]                                      |                               | 770537     |          |
| Area irrigated by Other Sources                         | 193                                                                                                                                                                                                                                                                                                                                                              |          |                             | Public Transport Vehicle [Nos]                                 | 371510                | Cold Storage [Nos]                                       |                               | 16         |          |
| Irrigation Potential Utilized (Gross Irrigated Area)    | 20400                                                                                                                                                                                                                                                                                                                                                            |          |                             | Goods Transport Vehicle [Nos]                                  | 64740                 | Cold Store Capacity[MT]                                  |                               | 24345      |          |
| 15. AGRO-PROCESSING UNITS                               |                                                                                                                                                                                                                                                                                                                                                                  |          |                             | 16. AREA, PRODUCTION & YIELD OF MAJOR CROPS                    |                       |                                                          |                               |            |          |
| Type of Processing Activity                             | No of units                                                                                                                                                                                                                                                                                                                                                      | Cap.[MT] | Crop                        | 2019-20                                                        |                       | 2020-21                                                  |                               | Avg. Yield |          |
| Food (Rice/Flour/Dal/Oil/Tea/Coffee)                    | 2,936                                                                                                                                                                                                                                                                                                                                                            | 1200100  |                             | Area (Ha)                                                      | Prod. (MT)            | Area (Ha)                                                | Prod. (MT)                    | [Kg/Ha]    |          |
| Sugarcane (Gur/Khandsari/Sugar)                         | Nil                                                                                                                                                                                                                                                                                                                                                              | Nil      | Paddy                       | 959.32                                                         | 1855.13               | 945.73                                                   | 1798                          | 1901       |          |
| Fruit (Pulp/Juice/Fruit drink)                          | 291                                                                                                                                                                                                                                                                                                                                                              | 58.2     | Ragi                        | 51.33                                                          | 40.08                 | 34                                                       | 32                            | 948        |          |
| Spices (Masala Powders/Pastes)                          | 164                                                                                                                                                                                                                                                                                                                                                              | 77       | Vari ( Others)              | NA                                                             | NA                    | NA                                                       | NA                            | NA         |          |
| Dry-fruit (Cashew/Almond/Raisins)                       | 171                                                                                                                                                                                                                                                                                                                                                              | 60.5     | Pulses                      | 99.64                                                          | 40.76                 | 112.37                                                   | 39.22                         | 349        |          |
| Cotton (Ginning/Spinning/Weaving)                       | Nil                                                                                                                                                                                                                                                                                                                                                              | Nil      | Oilseeds                    | 1.64                                                           | 1.06                  | 0.1                                                      | 0.04                          | 450        |          |
| Milk (Chilling/Cooling/Processing)                      | 2                                                                                                                                                                                                                                                                                                                                                                | 2000     | Vegetables, fruits & Others | NA                                                             | NA                    | NA                                                       | NA                            | NA         |          |
| Meat (Chicken/Motton/Pork/Dryfish)                      | 67                                                                                                                                                                                                                                                                                                                                                               | 935      | Total                       | 1111.93                                                        | 1937.03               | 1092.2                                                   | 1869.26                       | -          |          |
| Animal feed (Cattle/Poultry/Fishmeal)                   | 210                                                                                                                                                                                                                                                                                                                                                              | 350      |                             |                                                                |                       |                                                          |                               |            |          |
| 17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]      |                                                                                                                                                                                                                                                                                                                                                                  |          |                             | 18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES        |                       |                                                          |                               |            |          |
| Category of animal                                      | Total                                                                                                                                                                                                                                                                                                                                                            | Male     | Female                      | Veterinary Hospitals/Dispensaries [Nos]                        |                       | 121                                                      | Animal Markets [Nos]          |            | Nil      |
| Cattle - Cross bred                                     | 17.13                                                                                                                                                                                                                                                                                                                                                            | 3.07     | 14.06                       | Disease Diagnostic Centres [Nos]                               |                       | 156                                                      | Milk Collection Centres [Nos] |            | 2        |
| Cattle - Indigenous                                     | 159.77                                                                                                                                                                                                                                                                                                                                                           | 77       | 82.77                       | Artificial Insemination Centers [Nos]                          |                       | 1                                                        | Fishermen Societies [Nos]     |            | 217      |
| Buffaloes                                               | 61.77                                                                                                                                                                                                                                                                                                                                                            | 6.72     | 55.05                       | Animal Breeding Farms [Nos]                                    |                       | NA                                                       | Fish seed farms [Nos]         |            | 7        |
| Sheep - Cross bred                                      | NA                                                                                                                                                                                                                                                                                                                                                               | NA       | NA                          | Animal Husbandry Tng Centres [Nos]                             |                       | 2                                                        | Fish Markets [Nos]            |            | 17       |
| Sheep - Indigenous                                      | 0.59                                                                                                                                                                                                                                                                                                                                                             | 0.21     | 0.38                        | Dairy Cooperative Societies [Nos]                              |                       | 177                                                      | Poultry hatcheries [Nos]      |            | 2        |
| Goat                                                    | 90.18                                                                                                                                                                                                                                                                                                                                                            | 26.38    | 63.8                        | Improved Fodder Farms [Nos]                                    |                       | NA                                                       | Slaughter houses [Nos]        |            | Nil      |
| Pig - Cross bred                                        | NA                                                                                                                                                                                                                                                                                                                                                               | NA       | NA                          | 19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY |                       |                                                          |                               |            |          |
| Pig - Indigenous                                        | 0.33                                                                                                                                                                                                                                                                                                                                                             | 0.1      | 0.23                        | Fish                                                           | Production [MT]       | 58,847                                                   | Per cap avail. [gm/day]       |            | NA       |
| Horse/Donkey/Camel                                      | NA                                                                                                                                                                                                                                                                                                                                                               | NA       | NA                          | Egg                                                            | Production [Lakh Nos] | 2003.71                                                  | Per cap avail. [nos/p.a.]     |            | 180      |
| Poultry - Cross bred                                    | 3830                                                                                                                                                                                                                                                                                                                                                             | NA       | NA                          | Milk                                                           | Production [Lakh Kg]  | 652.97                                                   | Per cap avail. [gm/day]       |            | 77       |
| Poultry - Indigenous                                    | NA                                                                                                                                                                                                                                                                                                                                                               | NA       | NA                          | Meat                                                           | Production [MT]       | NA                                                       | Per cap avail. [gm/day]       |            | NA       |
| Sources (if not mentioned against the respective item): | Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2019; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat. |          |                             |                                                                |                       |                                                          |                               |            |          |

**20. Predominant economic activities:**

- Agriculture & Fisheries are the predominant activities in the district.
- Rural Tourism is also a predominant activity which is providing employment opportunities to the rural people.
- MSME sector is also well established in the district and contributing to the economic growth of the district.

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

- Good branch network in the district

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

- **Agriculture & Allied Activities-**

Lacking of assured irrigating facilities is major reason which during farmers are not cultivation during Rabi season.

Inadequate and untimely credit provided by banks for Agriculture term lending and allied activities due to which these activities are on decline.

- **MSME-**

Providing skill based training to youth and encouraging them for setting up their own units.

Providing credit to the borrowers under various Govt. schemes viz. Stand up India, MUDRA, DIC & others.

**Predominant economic activities prevalent in the district**

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

The Nominal Gross District Value Added (GDVA) at current prices for the year 2019-20 for the district is ₹ 2,29,407 crore, whereas the per capita nominal GDVA at current prices for the year 2019-20 for the district is ₹ 61,515 crore.

(Source: Economic Survey of Maharashtra 2020-21)

The predominant economic activities of the district are agriculture and fishery. The major crops of the district are Paddy and around 60-70% of the cultivable land is under paddy crop. Crops like Nachani and Vari are also cultivated in some blocks of the district. Mango is the main horticulture crop of the district. Other horticulture crops viz. Cashew, Jackfruit are also grown in the district. The other economic activities of the district is Fishery. The district is having 240 km of coastline and 8 rivers having 343 km length are flowing through the district. Fishery has good potential in the district with adequate infrastructure available in the form of mechanized boats, trailers and market support from Mumbai. Also, the district has a number of creeks/rivers and other fresh water bodies which offer very good potential for marine/ brackish water/fresh water fish culture.

The district is industrially developed with 10 MIDCs in the district. The major industrial production in the district is Steel, Fertilizer, Petrochemical and Chemicals. Big industrial units such as Reliance Industries, JSW Steel, Uttam Galva, RCF, Tata Power, Sudarshan Chemicals, Maharashtra Seamless, etc. are present in the district.

**Factors affecting the rural economy and development of various sectors**

Due to rapid urbanization of the district and agriculture land being acquired for various projects such as Mumbai-Goa Highway, Navi Mumbai Airport at Panvel and industrial projects. The land under agriculture has been decreasing. Further, most of the agriculture is dependent on monsoon, the land under assured irrigation is very less and the land is fertile only for paddy cultivation due to which there is mono-cropping in few blocks of the district. The productivity of the crops is on decline due to river

pollution from industries. Agriculture land is becoming nonproductive due to ingress of sea water. In few blocks of the district there is assured irrigation due to which the farmers are able to cultivate their land twice. Around 87% 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. Agriculture land near the sea is getting unfit for cultivation due to ingress of sea water. Due to large number of factories, the rivers have become polluted due to which this water cannot be used for agriculture purpose.

With the fast expansion of Mumbai city, the rate of urbanization of blocks nearby Mumbai has increased. Panvel block forms part of the Navi Mumbai. Jawharlal Nehru Port Trust (JNPT) is located at Uran block. Karjat, Khopoli and Panvel blocks are having rail and road network and are well connected with Mumbai. With rapid expansion and urbanization the demand for housing in these blocks has been increasing.

## Banking Profile

| District -                                                  | RAIGAD                | State -           | MAHARASHTRA           | Lead Bank -      | BANK OF INDIA            |                                                        |                        |                   |                     |                                  |
|-------------------------------------------------------------|-----------------------|-------------------|-----------------------|------------------|--------------------------|--------------------------------------------------------|------------------------|-------------------|---------------------|----------------------------------|
| 1. NETWORK & OUTREACH (As on 31/03/2021)                    |                       |                   |                       |                  |                          |                                                        |                        |                   |                     |                                  |
| Agency                                                      | No. of Banks/Soc.     | No. of Branches   |                       |                  |                          | No. of non-formal agencies associated                  |                        |                   | Per Branch Outreach |                                  |
|                                                             |                       | Total             | Rural                 | Semi-urban       | Urban                    | mFIs/mFOs                                              | SHGs/JLGs              | BCs/BFs/USB       | Villages            | Households                       |
| Commercial Banks                                            | 18                    | 299               | 143                   | 93               | 63                       | Nil                                                    | 8416                   | 1163              | NA                  | NA                               |
| Regional Rural Bank                                         | 1                     | 3                 | 1                     | 2                |                          | Nil                                                    | 2                      | Nil               | NA                  | NA                               |
| District Central Coop. Bank                                 | 1                     | 58                | 29                    | 3                | 26                       | Nil                                                    | 14490                  | Nil               | NA                  | NA                               |
| Private Banks                                               | 23                    | 154               | 46                    | 57               | 51                       | Nil                                                    | 1135                   | 287               | NA                  | NA                               |
| All Agencies                                                | 43                    | 514               | 219                   | 155              | 140                      | Nil                                                    | 24043                  | 1450              | NA                  | NA                               |
| 2. DEPOSITS OUTSTANDING                                     |                       |                   |                       |                  |                          |                                                        |                        |                   |                     |                                  |
| Agency                                                      | No. of accounts       |                   |                       |                  |                          | Amount of Deposit ['000]                               |                        |                   |                     |                                  |
|                                                             | 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                       | 2600198                                                | 2932229                | 3140696           | 7.11                | 69.62                            |
| Regional Rural Bank                                         | NA                    | NA                | NA                    | NA               | NA                       | 1000                                                   | 966                    | 1284              | 32.92               | 0.03                             |
| District Central Coop. Bank                                 | NA                    | NA                | NA                    | NA               | NA                       | 213434                                                 | 203626                 | 216138            | 6.14                | 4.79                             |
| Private Banks                                               | NA                    | NA                | NA                    | NA               | NA                       | 467789                                                 | 791108                 | 1153182           | 45.77               | 25.56                            |
| All Agencies                                                | NA                    | NA                | NA                    | NA               | NA                       | 3282421                                                | 3927929                | 4511300           | 14.85               | 100.00                           |
| 3. LOANS & ADVANCES OUTSTANDING                             |                       |                   |                       |                  |                          |                                                        |                        |                   |                     |                                  |
| Agency                                                      | No. of accounts       |                   |                       |                  |                          | Amount of Loan ['000]                                  |                        |                   |                     |                                  |
|                                                             | 31-Mar-19             | 31-Mar-20         | 31-Mar-21             | Growth (%)       | Share (%)                | 31-Mar-19                                              | 31-Mar-20              | 31-Mar-21         | Growth (%)          | Share (%)                        |
| Commercial Banks                                            | 164468                | 87135             | 96265                 | 10.48            | 45.46                    | 888061.00                                              | 954337.00              | 983557.00         | 7.46                | 46.41                            |
| Regional Rural Bank                                         | 187                   | 171               | 222                   | 29.82            | 0.10                     | 1000.00                                                | 1320.00                | 1453.00           | 32.00               | 0.06                             |
| District Central Coop. Bank                                 | 54323                 | 37423             | 29895                 | -20.12           | 14.12                    | 145187.00                                              | 122489.00              | 117140.00         | -15.63              | 5.96                             |
| Private Banks                                               | 81820                 | 80527             | 85396                 | 6.05             | 40.32                    | 609281.00                                              | 978279.00              | 1018058.00        | 60.56               | 47.57                            |
| All Agencies                                                | 300798                | 205256            | 211778                | 3.18             | 100.00                   | 1643529.00                                             | 2056425.00             | 2120208.00        | 25.12               | 100.00                           |
| 4. CD-RATIO                                                 |                       |                   |                       |                  |                          | 5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs) |                        |                   |                     |                                  |
| Agency                                                      | CD Ratio              |                   |                       |                  | Agency                   | During 2020-21                                         |                        | Cumulative        |                     |                                  |
|                                                             | 31-Mar-19             | 31-Mar-20         | 31-Mar-21             |                  |                          | Deposit                                                | Credit                 | Deposit           | Credit              |                                  |
| Commercial Banks                                            | 34.15                 | 32.55             | 31.32                 |                  | Commercial Banks         | NA                                                     | NA                     | NA                | NA                  |                                  |
| Regional Rural Bank                                         | 100.00                | 136.65            | 113.16                |                  | Regional Rural Bank      | NA                                                     | NA                     | NA                | NA                  |                                  |
| District Central Coop. Bank                                 | 68.02                 | 60.15             | 54.20                 |                  | Cooperative Banks        | NA                                                     | NA                     | NA                | NA                  |                                  |
| Private Banks                                               | 130.25                | 123.66            | 88.28                 |                  | Private Banks            | NA                                                     | NA                     | NA                | NA                  |                                  |
| All Agencies                                                | 50.07                 | 52.35             | 47.00                 |                  | All Agencies             | NA                                                     | NA                     | NA                | NA                  |                                  |
| 6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021) |                       |                   |                       |                  |                          |                                                        |                        |                   |                     |                                  |
| Agency                                                      | Priority Sector Loans |                   | Loans to Agri. Sector |                  | Loans to Weaker Sections |                                                        | Loans under DRI Scheme |                   | Loans to Women      |                                  |
|                                                             | Amount [₹'000]        | % of Total Loans  | Amount [₹000]         | % of Total Loans | Amount [₹'000]           | % of Total Loans                                       | Amount [₹'000]         | % of Total Loans  | Amount [₹'000]      | % of Total Loans                 |
| Commercial Banks                                            | 356626                | 36.26             | NA                    | NA               | 50221                    | 5.11                                                   | NA                     | NA                | NA                  | NA                               |
| Regional Rural Bank                                         | 1219                  | 83.90             | NA                    | NA               | 595                      | 40.95                                                  | NA                     | NA                | NA                  | NA                               |
| District Central Coop. Bank                                 | 38854                 | 33.17             | NA                    | NA               | 2200                     | 1.88                                                   | NA                     | NA                | NA                  | NA                               |
| Private Banks                                               | 337768                | 33.18             | NA                    | NA               | 41066                    | 4.03                                                   | NA                     | NA                | NA                  | NA                               |
| All Agencies                                                | 734467                | 34.64             | NA                    | NA               | 94082                    | 4.44                                                   | 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 [₹ lakh]       | Ach'ment [₹ lakh] | Ach'ment [%]          | Target [₹ lakh]  | Ach'ment [₹ lakh]        | Ach'ment [%]                                           | Target [₹ lakh]        | Ach'ment [₹ lakh] | Ach'ment [%]        |                                  |
| Commercial Banks                                            | 199141.00             | 146896.00         | 73.76                 | 210920.00        | 151531.00                | 71.84                                                  | 220833.00              | 122034.00         | 55.26               | 66.65                            |
| Regional Rural Bank                                         | 941.00                | 99.00             | 10.52                 | 1150.00          | 255.00                   | 22.26                                                  | 1290.00                | 282.00            | 21.86               | 35.43                            |
| District Central Coop. Bank                                 | 44447.00              | 11969.00          | 26.93                 | 45310.00         | 17689.00                 | 39.04                                                  | 47820.00               | 22366.00          | 46.77               | 38.06                            |
| Private Banks                                               | 83671.00              | 100298.00         | 119.87                | 98620.00         | 179318.00                | 181.83                                                 | 119606.00              | 125310.00         | 104.77              | 133.83                           |
| All Agencies                                                | 328200.00             | 259262.00         | 79.00                 | 356000.00        | 347894.00                | 97.98                                                  | 389549.00              | 269991.00         | 69.31               | 81.77                            |
| 8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS        |                       |                   |                       |                  |                          |                                                        |                        |                   |                     |                                  |
| Broad Sector                                                | 2018-19               |                   |                       | 2019-20          |                          |                                                        | 2020-21                |                   |                     | Average Ach [%] in last 3 years  |
|                                                             | Target [₹ lakh]       | Ach'ment [₹ lakh] | Ach'ment [%]          | Target [₹ lakh]  | Ach'ment [₹ lakh]        | Ach'ment [%]                                           | Target [₹ lakh]        | Ach'ment [₹ lakh] | Ach'ment [%]        |                                  |
| Crop Loan                                                   | 24600.00              | 19991.00          | 81.26                 | 26000.00         | 22279.00                 | 85.69                                                  | 28000.00               | 25025.00          | 89.38               | 85.62                            |
| Term Loan (Agr)                                             | 23100.00              | 32859.00          | 142.25                | 26500.00         | 36087.00                 | 136.18                                                 | 30004.00               | 49095.00          | 163.63              | 148.29                           |
| Total Agri. Credit                                          | 47700.00              | 52850.00          | 110.80                | 52500.00         | 58366.00                 | 111.17                                                 | 58004.00               | 74120.00          | 127.78              | 117.15                           |
| Non-Farm Sector                                             | 149560.00             | 129176.00         | 86.36                 | 164500.00        | 163216.00                | 99.22                                                  | 178572.00              | 140133.00         | 78.47               | 87.80                            |
| Other Priority Sector                                       | 130940.00             | 77236.00          | 58.99                 | 139000.00        | 126312.00                | 91.52                                                  | 152973.00              | 55738.00          | 36.44               | 61.52                            |
| Total Priority Sector                                       | 328200.00             | 259262.00         | 78.99                 | 356000.00        | 347894.00                | 97.98                                                  | 389549.00              | 269991.00         | 69.31               | 81.77                            |
| 9. RECOVERY POSITION                                        |                       |                   |                       |                  |                          |                                                        |                        |                   |                     |                                  |
| Agency                                                      | 2018-19               |                   |                       | 2019-20          |                          |                                                        | 2020-21                |                   |                     | Average Rec. [%] in last 3 years |
|                                                             | Demand [ '000]        | Recovery [ '000]  | Recovery [%]          | Demand [ '000]   | Recovery [ '000]         | Recovery [%]                                           | Demand [ '000]         | Recovery [ '000]  | Recovery [%]        |                                  |
| Commercial Banks                                            | NOT AVAILABLE         |                   |                       |                  |                          |                                                        |                        |                   |                     |                                  |
| Regional Rural Bank                                         | NOT AVAILABLE         |                   |                       |                  |                          |                                                        |                        |                   |                     |                                  |
| District Central Coop. Bank                                 | 51494.21              | 43531.40          | 84.54                 | NA               | NA                       | NA                                                     | NA                     | NA                | NA                  | 84.54                            |
| Private Banks                                               | NOT AVAILABLE         |                   |                       |                  |                          |                                                        |                        |                   |                     |                                  |
| All Agencies                                                | 51494.21              | 43531.40          | 84.54                 | NA               | NA                       | NA                                                     | NA                     | NA                | NA                  | 87.40                            |
| Source: Lead Bank & SLBC                                    |                       |                   |                       |                  |                          |                                                        |                        |                   |                     |                                  |

### Banking Profile

The district has banking network with 453 branches of Scheduled Commercial Banks, 3 branches of Maharashtra Gramin Bank, 58 branches of Raigad DCCB and 127 Primary Agriculture Credit Societies (PACS). Per branch population in Raigad district is 5124 in comparison with State average of 6970 and Konkan region average of 6442. Bank of India is functioning as lead bank in the district.

The bank network of brick and motor branches is provided in all 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. All the villages having population of 2000 & more are covered by the BC. Thus, the branch network is found to be adequate. There is also 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 rural areas and the branches are evenly located across all the blocks.

The other financial intermediaries that also play an important role in channelizing the financial resources are Non-banking financial institutions and Non-agriculture Cooperative Credit Societies. These institutions also supplement the role of banking sectors in meeting the increasing financial needs of the various sectors. NBFCs viz. Mahindra Finance, Indostar Capital, Muthoot Finance, etc. are having branches in urban and industrial blocks of the district and providing vehicle finance, gold loan & other types of loans.

Further, new generation banks like Small finance banks viz. Equitas, Ujjivan, Au Finance, Jana Finance Bank and Payment banks viz. Airtel Payments Bank, Indian Post Payment Bank, Fino Pay Tech Ltd. have already opened branches and commenced their operations.

The ACP targets and achievement in r/o agriculture credit during the last three years is given below:

(₹ lakh)

| Sr. No. | Year    | Targets   |           | Achievements |           | % ach. |
|---------|---------|-----------|-----------|--------------|-----------|--------|
|         |         | Crop Loan | Term loan | Crop loan    | Term Loan |        |
| 1       | 2018-19 | 24600.00  | 23100.00  | 19991.00     | 32859.00  | 110.80 |
| 2       | 2019-20 | 26000.00  | 26500.00  | 22279.00     | 36087.00  | 111.17 |
| 3       | 2020-21 | 28000.00  | 30004.00  | 25025.00     | 49095.00  | 127.78 |

It may be observed from the above table that the target v/s achievement of ACP during the last 3 years has shown an increasing trend. In order to create long term infrastructure for agriculture, the credit flow to agriculture infrastructure needs to be increased.

#### CD Ratio:

The total deposits of the banks stood at ₹ 45,11,300 lakh whereas the total advances stood at ₹ 21,20,208 lakh. Thus the CD Ratio of the district was 47.00% as on 31 March 2021. During 2018-19 and 2019-20, the CD ratio was 50.07% and 52.35% respectively. The agency wise CD ratio as on 31.03.2021 is as follows- Nationalised Banks – 31.32%, Private Banks – 88.28%, Small Finance Banks – 158.10%, RRB – 113.16% and Raigad DCCB – 54.20%.

**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, micro insurance, and pension services. In addition to bank branches, the different kinds of services are rendered through 150 BCs, 453 brick and mortar branches and 1273 by other modes.

**Prime Minister Jan Dhan Yojana (PMJDY):**

Total 2,26,446 accounts have been opened under the PMJDY. Out of these 720 accounts have been given overdraft of ₹ 10,000/- (Data as on 31.03.2021)

**Social Security Schemes:**

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. The progress made by banks under these social security schemes in Raigad district as on 31.03.2021 is as under:

| Particulars    | PMJJBY   | PMSBY    | APY    |
|----------------|----------|----------|--------|
| Enrolment data | 1,22,583 | 3,06,204 | 55,617 |

**CBS project in District Central Cooperative Bank:**

Raigad DCCB is on CBS platform and the bank is providing various facilities such as NEFT & RTGS to its customers through its branches. Further, the bank has availed support from NABARD for ATM demonstration van, Financial Literacy centre at Alibag and Pen. Raigad DCCB has issued 25310 Rupay KCC debit cards to the farmers.

## Methodology for Preparation of Potential Linked Credit Plans (PLPs)

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

### Objectives of PLP

The objectives of PLP are

- To enable the various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation.
- To enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential.
- To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and 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 endeavoring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

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

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

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

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

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

| Sr. No. | Sector | Methodology of estimation of credit potential                                                                                                               |
|---------|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |        | in milk are on 2 <sup>nd</sup> and 3 <sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance. |

### 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<br>ii. Potential High Value Projects/Area Based schemes<br>iii. Infrastructure support available which can form basis for their business/development plans. |
| 2 | Government Agencies/<br>Departments | i. Developmental infrastructure required to support credit flow for tapping the exploitable potential<br>ii. Other support required to increase credit flow<br>iii. Identification of sectors for Government sponsored programme               |
| 3 | Individual/<br>entities Business    | i. Private investment opportunities available in each sector<br>ii. Commercial infrastructure<br>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, Gol:

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

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

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

##### Proposals relating to Fisheries sector:

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

##### Tax Proposals on Agriculture Products:

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

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

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

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

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

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

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

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

The Hon'ble Union Finance Minister, in the budget for 2020-21 announced the 'One-Product One-District (ODOP) initiative 'for better marketing and export of horticulture crops' and to foster

coordinated development for enhancement of income of farmers. The scheme was extended for the financial year 2021-22.

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

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

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

#### **Objectives**

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

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

## **1.2 Policy Initiatives – Reserve Bank of India**

The following major initiatives have been taken by the RBI:

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

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

### **1.3 Policy Initiatives - NABARD**

#### **1.3.1 Long-Term Refinance**

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

#### **1.3.2 Short-Term Refinance**

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

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

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

- Disbursement of ₹25500 crore was made under Special Liquidity Facility (SLF-1) to Cooperative Banks, RRBs and NBFCs (₹16800 crore to Cooperative Banks, ₹6,700 crore to RRBs and ₹2,000 crore to NBFCs) for unhindered flow of credit to banks and farmers in the wake of the lockdown due to COVID-19 pandemic.
- Additional SLF of ₹1,567 crore was provided to NBFCs/ NBFC-MFIs with asset size less than ₹500 crore.

- SLF to SCARDBs of ₹783 crore was provided as front ended liquidity support from NABARD's own funds.
- Allocation of 25% of STRRB and LTRCF was made to aspirational and credit starved districts.
- Preliminary eligibility criteria for RRBs for availing refinance was revised and set on the basis of internal risk rating by NABARD.

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

- 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 ₹1,760.82 crore and estimated loan of ₹1,568 crore.
- Scheme for beneficiaries of Watershed and Wadi project areas** - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years. The ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of ₹5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of ₹126.80 crore has been disbursed under this product.
- 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, Govt. 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 ₹2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

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

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

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

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

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

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

#### 8. Important Funds:

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

- MIF with a corpus of ₹5000 crore was operationalized in NABARD in 2019-20 with the Ministry of Agriculture and Farmers Welfare (MoA&FW), GoI being the Nodal Ministry. The fund was fully utilised and the GoI announced additional allocation of ₹5,000 crore in the Union Budget for 2021-22.
- MIF facilitated State Govts'. efforts in mobilizing additional resources and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana - Per Drop More Crop.

- During 2020-21, loan amount of ₹1128.60 crore was sanctioned and ₹1827.47 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released under MIF was ₹3970.17 crore and ₹1827.47 crore, respectively.

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

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

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

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

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

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

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

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

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

- **Revision of grant support to JLGPIs:** To incentivise promotion of JLGs, the grant assistance to JLGPIs was enhanced from ₹2,000/- to ₹4,000/- per JLG.
- **MEDP/LEDP:** To strengthen NABARD’s efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to ₹1.00 lakh and for LEDPs to ₹8.80 lakh (Farm Sector) and to ₹7.15 lakh (Off Farm Sector).
- For 2020-21, the number of MEDPs has tripled and LEDPs doubled from previous year to augment supply for skills required for rural employment.
- **NABFINS as JLGPI:** NABFINS was sanctioned a pilot project as a JLGPI in five States of Assam, Chhattisgarh, Madhya Pradesh, Maharashtra and Jharkhand for a period of three years.
- **MY PAD MY RIGHT:** NABFOUNDATION, through LEDP channel, was sanctioned the Project ‘My Pad My Right’ for ₹1.99 crore for sanitary pad making machine for producing/marketing the pads to provide livelihood opportunities to SHGs and improve menstrual hygiene of rural women. During

2020-21, an amount of ₹1.59 crore has been utilized and machines have been installed in 33 districts.

- **EShakti:** As on 31 March 2021, the project was being implemented in 281 districts. The data pertaining to 12.33 lakh SHGs (140.91 lakh members in 1.67 lakh villages was on-boarded to EShakti portal). From 2021-22, the project will be implemented in 130 districts of 16 States/UTs for a focused approach to reduce the credit gap. EShakti portal was used for sending 40 lakh health advisory SMS to SHG members and during the pandemic, the SHGs were also engaged for making face masks, hand sanitizers, PPE kits, etc. for earning additional income.

### 1.3.6 Financial Inclusion

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

#### Financial Literacy:

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

#### Banking Technology:

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

#### Regulatory requirements:

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

#### Connectivity and Power Infrastructure:

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

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

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

### 1.3.7 Farm Sector Policy – Important Initiatives

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

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

#### II. FPO Promotion

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

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

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

#### IV. Fostering Partnership

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

#### V. Climate Action

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

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

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

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

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

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

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

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

- A dedicated Agri Market Infrastructure Fund (AMIF) with a corpus of ₹2,000 crore was established with NABARD to provide low cost funds to the State Governments for:
  - Upgradation of Rural Haats to Gramin Agriculture Markets (GrAMs)

- Creation of electronic display mechanism and linking of GrAMs with Agriculture Produce Market Committees (APMC); and
- Upgradation of 585 e-NAM enabled APMCs.
- MoA & FW GoI has issued the scheme guidelines to the State Governments

#### 1.4 Policy Initiatives – State Government

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

- Zero percent interest on crop loans upto a limit of ₹ 3 lakhs for prompt repayment.
- Provision of ₹ 2,000 crore for strengthening of Agricultural Produce Market Committee (APMC).
- Electrical connection to agriculture pumps through conventional or solar power connection (MSEDCL will be given a share capital of ₹ 1,500 crore every year).
- Under 'Vikel Te Pikel' initiative, ₹ 2,100 crore has been earmarked for the implementation of Hon'ble Balasaheb Thackeray Agribusiness and Rural Transformation Project for the creation of markets and value chain projects.
- A provision of ₹1000 crore has been made under the Maharashtra Agro Network Business Project (Magnet) to be implemented in the next 6 years to raise the income of the farmers.
- A state-of the-art orange processing project at Varud Morshi, Amravati and Citrus Estate at Paithan, Aurangabad to enhance the quality and productivity of citrus crop in Marathwada and adjoining areas.
- About 500 new Punyashlok Ahilya Devi Holkar vegetable nurseries (so as to set up at least one new nursery in each taluka)
- Under the Chief Minister Agriculture Research Fund a provision of ₹ 600 crore for 3 years (₹ 200 crore every year) for 4 agricultural universities.
- Sharad Pawar Gram Samrudhi Yojana for providing collective and individual infrastructure in rural areas (such as permanent cowsheds, goat rearing or poultry sheds and composting).
- A state-of the-art biosafety laboratory at Pune for diagnosis of avian influenza (bird flu).
- Egg production center and other ancillary facilities at Chikhalthana, Aurangabad for promotion of sericulture.
- Undertaking 26 projects under Pradhan Mantri Krishi Sinchan Yojana
- 91 projects undertaken under Baliraja Jal Sanjeevani Yojana. (Out of these, 19 projects have been completed and 1.02 lakh hectares of irrigation capacity has been created. Other irrigation projects which are at the stage of completion in the Water Resources Department will be completed).
- A provision of ₹1,000 crore for the Gosikhurd National Project, to be completed by the end of December 2023.
- Rehabilitation and improvement of 12 Dams under the World Bank assisted project on "Rehabilitation and Improvement of Dams", at a cost of ₹ 624 crores.
- Implementation of Lakdi-Nimbodi lift irrigation scheme.
- Repairs to existing water sources with irrigation potential up to 600 Hectares under Chief Minister Water Conservation Scheme.
- Financial Development Corporation under the PWD to raise funds for timely improvement and regular maintenance of 3,03,842 km of National/State Highways & other roads.
- Works of 10,000 km rural roads under the Rural Road Development Plan.
- Shivrajya Sundar Gram Abhiyan, to improve the rural solid-waste and sewerage management, cleanliness and sanitation works, tree plantations, environment conservation, child health care programme and improving the overall living conditions of the rural senior citizens, women and children.
- Under Chief Minister's Employment Generation Programme, investment of ₹1,500 crores in 1 lac industry units to be established in next 5 years to generate direct and indirect employment of 8 to 10 lacs (30% women and 20% SC and ST beneficiaries)

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

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

### **1.5 State Government Sponsored Programmes with Bank Credit**

Details of various state government sponsored schemes are given below:

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

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

### **Other State Government Initiatives**

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

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

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

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## Chapter 2

### Credit potentials for Agriculture 2022-23

#### 2.1 Farm Credit

##### 2.1.1 Crop production, maintenance and marketing

###### 2.1.1.1 Introduction:

Agriculture sector continues to be the prominent sector in the economy of Raigad. The district is having diversified agro-climatic condition which is suitable for a wide range of agricultural as well as horticultural crops. The climate of the district is hot and humid. Raigad district falls under very high rainfall zone and the average rainfall is 3142.00 mm. The soil of the district is of deep loamy at sea shore and river basin, lateritic on hill tops, saline at sea shore, medium in paddy cropped area, shallow in forest. The major crops cultivated are Paddy (60-70% of cultivable land) and Nagali & Vari are also cultivated. Mango is the major horticulture crop in the district. Cashew & Jackfruit are also grown on small scale. Coconut and Arecanut plantation crops are grown along the sea shore. Pulses are also cultivated on small scale. The total geographical area of Raigad district is 6.87 lakh ha, out of which 3.75 lakh is cultivable land. Around 30,000 ha of land is saline due to inundation of sea water and is becoming uncultivable. Farming is a major occupation. However, it is on the decline due to rapid urbanisation of the district and land acquisition for Navi Mumbai Airport at Panvel, Mumbai-Goa Highway & MIDCs. Though the district is self-sufficient in food grain production, efforts are made for increasing the productivity. Net sown area is 1.81 lakh ha and Gross cropped area of the district is 2.11 lakh ha. The cropping intensity is 116%. The area cultivated under Kharif is 1.41 lakh ha and Rabi is 0.70 lakh ha. Out of total 3.11 lakh farmers in the district, 2.70 lakh farmers (87%) are Small and Marginal farmers. Untimely rains, pest and disease out breaks in the district are also some of the reasons that farmers are not cultivating land. Further, there is less scope of irrigation water due to geographical condition of the district.

The GLC flow to the sector during 2018-19, 2019-20 & 2020-21 was ₹ 19,991 lakh, ₹ 22,279 lakh and ₹ 25,025 lakh respectively.

###### 2.1.1.1.a Insurance:

State Government has implemented the Prime Minister's Fasal Bima Yojana (PMFBY) from Kharif 2016 with 14 notified crops. The notified crops, viz. Paddy, Jowar, Bajra, Corn, Tur, Green gram, Black Gram, Groundnut, Soyabean, Sunflower, Cotton, Ragi, Niger and Onion. In Raigad district, Paddy and Ragi crops are covered under PMFBY.

###### 2.1.1.1.b Interest Subvention Scheme:

The Govt of India provides interest subvention to the banks for extending crop loans upto ₹ 3 lakh at 7% interest per annum and additional 1% interest subvention is provided by the State Govt. to bring down the interest rate to 6% for crop loans upto ₹ 3 lakh. Moreover, GoI provides incentive of 3% to the farmers for prompt repayment of crop loans upto ₹ 3 lakh. Under Dr Punjabrao Deshmukh Scheme of the State Govt., incentive of 3% is given to the farmers for prompt repayment of crop loans upto ₹ 1 lakh and incentive of 1% for crop loans above ₹ 1 lakh and upto ₹ 3 lakh. Thus, the effective rate of interest for crop loans upto ₹ 1 lakh is 0% and it is 2% for crop loans above ₹ 1 lakh and upto ₹ 3 lakh.

###### 2.1.1.1.c Interest subvention to small and marginal farmers against negotiable Warehouse Receipts:

Since 2011-12, Interest subvention to small and marginal farmers against negotiable Warehouse Receipts has been announced. For the appropriate growth and development of the warehousing sector in the country and to bring efficiency in the conduct of warehousing business, the Government of India has introduced a negotiable warehouse receipt (NWR) system in the country by enacting the Warehousing (Development & Regulatory) Act, 2007. At present concessional crop loan @7% with interest rate subvention is available to farmers as pre-harvest loan. However, in case of post-harvest loan against the negotiable warehouse receipts, the farmers are granted loan at commercial rates. In

order to discourage distress sale by farmers and to encourage them to store their produce in warehouses against warehouse receipts, the benefit of interest subvention will be available to small and marginal farmers having Kisan Credit Card for a further period of up to six months post-harvest on the same rate as available to crop loan against negotiable warehouse receipt for keeping their produce in accredited warehouses.

#### 2.1.1.1.d Kisan Credit Card

As on 31.03.2021, the total number of KCC issued stood at 62,390. Out of these, 25310 KCC were issued by Raigad DCCB, 34699 were issued by Nationalised banks, 2340 were issued by Private banks and 41 were issued by Maharashtra Gramin Bank. Out of these, 40,151 KCC holders had availed crop loan during 2020-21. Other KCC holders had either not renewed their KCCs or were defaulters.

#### 2.1.1.2 Infrastructure and linkage support available, planned and gaps:

- There are 371 service centres, 103 seed supply centres, 174 fertilizer supply centres. There are 84 Agriculture consultancy centres and 6 diagnostic services provider. There are 2 soil testing laboratories in the district having combined capacity of analyzing 15000 samples annual. There are three Taluka Seed Farm/ Trial cum Demonstration Farm at Lonere Taluka Mangaon, Kondivale Taluka Mahad, Pargaon, Taluka Panvel. There are six Agri Polyclinics available at Veshvi- Alibag, Khopoli, Roha- Killa, Mhasala- Dahan, Mangaon- Lonere and Mahad, Kondivale.
- Nine new Agro Polyclinics have been proposed at Pen, Murud, Karjat, Panvel, Uran, Tala, Sudhagad, Poladpur and Shrivardhan. There is one Krishi Vigyan Kendra (KVK) at Killa, Roha Taluka which is providing training to the farmers.
- There are 9 Agriculture Produce Marketing Committees (APMCs) markets providing facilities to farmers for sale of their agricultural produce. The agriculture produce is also sold in Navi Mumbai market.

#### 2.1.1.3 Assessment of credit potential for 2022-23:

(₹ lakh)

| Sr. No | Activity                                          | SoF  | Unit | Physical Units   | Bank Loan       |
|--------|---------------------------------------------------|------|------|------------------|-----------------|
| 1      | Paddy                                             | 0.58 | Ha   | 38000            | 22040.00        |
| 2      | Ragi                                              | 0.33 | Ha   | 3260             | 1075.80         |
| 3      | Pulses                                            | 0.30 | Ha   | 1390             | 417.00          |
| 4      | Spices                                            | 0.16 | Ha   | 315              | 50.40           |
| 5      | Vegetables                                        | 0.35 | Ha   | 2050             | 717.50          |
| 6      | Mango                                             | 1.70 | Ha   | 2700             | 4590.00         |
| 7      | Areca nut                                         | 1.20 | Ha   | 500              | 600.00          |
|        | <b>Sub-Total</b>                                  |      |      |                  | <b>29490.70</b> |
| 8      | Post Harvest/ Household/ consumption requirements |      |      | 10% of sub-total | 2949.07         |
| 9      | Repairs & Maintenance of farm assets              |      |      | 20% of sub-total | 5898.14         |
|        | <b>Grand Total</b>                                |      |      |                  | <b>38337.91</b> |

#### 2.1.1.4 Critical interventions required for creating a definitive impact in the sector:

- Improvement in infrastructure, up gradation of technology, establishment of effective marketing arrangements, conducive price policy for agricultural produce, stabilization arrangements to take care of disruption in credit cycle due to partial or total crop loss during natural calamities are some of the measures required to be taken up by the government agencies, credit dispensing agencies and various social organisations at the grass root level in order to bring about all-round development of agriculture and allied sectors.
- Some of the Irrigation projects proposed in the district viz. Sambarkund, etc. could be completed/ implemented due to which more area could be brought under assured irrigation could be brought. Priority should be accorded for completion of such incomplete projects.

### 2.1.1.5 Suggested Action Points

#### ➤ Agri. Dept. and Zilla Parishad:

- i. Make irrigation facility available during Rabi season by encouraging lift irrigation on rivers. This will help farmers to cultivate vegetables which have a huge market in Mumbai & Navi-Mumbai.
- ii. Construction of water storage/ percolation tank for increasing irrigated area.
- iii. Formation of farmers' groups under ATMA in every village and impart training in modern cultivation practices.
- iv. Improve productivity through green manuring, introduction of farm mechanisation, soil testing, and Integrated Nutrient management, use of bio-fertilizers / bio pesticides; and reducing effects of chemical waste /gases on crops.
- v. Create awareness about cost reduction through integrated pest management, increasing cropping intensity, interaction with experts, quality control, proper use of seeds, fertilizers & pesticides.
- vi. 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.
- vii. 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.
- viii. Impress upon the farmers the undesirable consequences of erosion in soil productivity due to excessive use of Urea.
- ix. Efforts to be made to open more depots for distribution of seeds, fertilizers, pesticides etc. and may open more paddy procurement centers in hilly areas.
- x. Hold discussions with leading companies for bringing the little gourds / tomato / white onion cultivation, spices cultivation etc. under contract farming and prepare the farmers for such ventures.
- xi. The Govt. Depts. are purchasing rice under procurement policy but these centers are only in a few locations. In order to avoid the distress sale by farmers, more centers should be opened in the district.

#### ➤ Banks:

- i. There are around 100000 PM KISAN beneficiaries in the district. Banks needs to make efforts to cover maximum number of eligible farmers under the KCC scheme.
- ii. Banks should ensure inclusion of components towards maintenance of farm assets and consumption needs while fixing limits under KCC. Further, banks should ensure that limits are enhanced by 10% at the time of renewal.
- iii. In order to cover the tenant farmers, oral lessees and tribal, banks may finance under Joint Liability Group (JLG) mode.
- iv. In order to overcome the problem of absentee landlords and non-availability of clear land titles, banks may promote and credit link land purchase scheme in a big way and encourage SF/MF for availing the bank credit and ensure addition of new farmers per branch per year.

### 2.1.2 Water Resources

#### 2.1.2.1 Introduction

**Rainfall in the district:** Raigad district falls under very high rainfall zone. The average rainfall is 3142.00 mm. The district received 3720.00 mm rainfall during 2019-20. The occurrence and distribution of rainfall is mainly during Kharif from June to September. The normal rainfall of the district is received over about 45 days in a year. Major part of the district is occupied by Basaltic lava formation, hard compact rock which does not have water absorption capacity. Further, the eastern part of the district is occupied by hilly areas with rugged topography and steep slope resulting in excessive run. The prominent hill ranges, isolated hillocks, undulation, etc. in the district give rise to higher runoff, rather than natural recharge. The formations due to poor storage and transmission characteristics get fully

saturated during the monsoon and a situation of rejected recharge is resulted. These aquifers are drained naturally due to sloping and undulating topography. As a result, the dug wells become dry by the month of February onwards.

**Area and crops under assured irrigation system:** There are 01 major (Kal), 3 medium (Amba, Hetvane and Sambarkund) and 27 small & LIS irrigation projects in the district. The total command area under various irrigation projects is 5050 ha by medium irrigation projects, 6000 ha by small and minor irrigation projects and 4400 ha by LIS irrigation projects.

The source wise area irrigated is as follows: Canal (9152.11 ha), Tanks (133 ha), Open wells (1618.90 ha), Tube/bore wells (2025 ha), Lift irrigation (118.50 ha) and other sources (75 ha).

#### **Potential and scope for developing new types of irrigation structures:-**

Ground water resources estimation has indicated scope for further development in all the talukas. The net ground water availability for irrigation is about 473.35 ha-m. In the eastern part of the district, which is occupied by hilly areas with rugged topography, steep slope, sand rock exposure is not suitable for ground water development. The coastal zone is already developed with more than 70% of existing irrigation wells in Murud, Alibagh and Shirvardhan talukas. Any further development in this zone may cause saline water ingress. The central part consisting of valley and plain is most suitable for ground water development and additional wells can be constructed in favourable areas. To develop the ground water resources in these parts dug wells are most feasible structures for ground water development. The bore wells should normally be avoided as they generally tap deeper fractures, which may not be sustainable. Besides, the bore wells should only be used for drinking water supply and not for irrigation. The GLC flow for the year 2018-19, 2019-20 and 2020-21 is not available.

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

As per GSDA report 2011-12 of Maharashtra, all the talukas of Raigad district fall under “safe” category. There is a need to increase investments in various irrigation systems such as dug wells, deepening of wells, electric pump sets, etc.

**Ground water (Renovation /deepening of Wells):** Due to the topography there is a limited scope for development of ground water resources.

**Kharland development:** Around 30000 ha of land has become saline due to ingress of sea water and the land is becoming uncultivable. Creation of bunds will stop the ingress of sea water and will make the land cultivable.

**Surface water:** There are seven major perennial rivers in the district viz. Ulhas, Patalganga, Amba, Kundalika, Savitri, Ghod and Kal. However, the water is not being used for irrigation purpose as sea water as well as pollutants from industries get mixed with the water. If this water is properly used more area can be brought under assured irrigation.

**Power Supply:** The continuous and stable power supply is the backbone of any irrigation project. In its absence, the irrigation schedule gets disturbed besides causing damage to pump sets due to low voltage and frequent fluctuation. It reduces the production and thus affects adversely the economic viability of the project.

**Energisation Programme:** The State Govt. is taking steps to launch programme for installation of electric/diesel pumps under Govt. programme. The new connections being extended by MSEB translate indirectly into purchase of pump sets for which institutional credit is required.

**Availability of diesel:** As per District Statistical Handbook -2018, there are 1918 diesel pumps. As regards the availability of diesel for diesel pump sets, there is no shortage of diesel supply due to availability of good network in the district. These pumps can be considered for electrification. However, no financial outlay has been prepared for the same.

**Rain water harvesting structures for irrigation:** GSDA Raigad has suggested for construction of rain water harvesting structures so as to match the local topography and geology of the area. Building of cement bandhara is a very effective water conservation structure due to geographical situation.

**New and innovative areas:** Efficient water management can be ensured through lift irrigation scheme coupled with drip or sprinkler irrigation schemes for cultivating vegetables crops.

**2.1.2.3 Assessment of potential for the year 2022-23:**

The exploitable potential under water resources sector through institutional credit for the year 2022-23 is given below:

(₹ lakh)

| Sr. No | Activity                        | Unit    | Unit Cost | Physical Units | TFO            | Bank Loan      |
|--------|---------------------------------|---------|-----------|----------------|----------------|----------------|
| 1      | Dug Wells                       | No.     | 1.20      | 60             | 72.00          | 54.00          |
| 2      | Repairs/ Deepening of Dug well  | No.     | 0.40      | 218            | 87.20          | 65.40          |
| 3      | Dug cum Bore well with Pumpsets | No.     | 1.45      | 230            | 333.50         | 250.13         |
| 4      | Electric pump set               | No.     | 0.30      | 563            | 168.90         | 143.57         |
| 5      | Drip Sets                       | ha      | 0.40      | 1210           | 484.00         | 387.20         |
| 6      | Lift irrigation-small           | no      | 3.50      | 122            | 427.00         | 320.25         |
| 7      | Pipelines                       | 100/ MT | 0.50      | 750            | 375.00         | 337.50         |
| 8      | Bore well                       | No.     | 0.42      | 117            | 49.14          | 36.86          |
|        | <b>Total</b>                    |         |           |                | <b>1996.74</b> | <b>1594.91</b> |

**2.1.2.4 Critical Interventions required to make definitive impact:**

- Ongoing/ Incomplete irrigation projects may be completed on priority basis so that additional area comes under irrigation.
- Promotion of lift irrigation facilities, construction of water conservation structures and ground water recharge structures.

**2.1.2.5 Suggested Action Points:**➤ **Government Departments:**

This issue of water resources needs to be addressed by local level Government Departments, banks, KVKs etc., Awareness needs to be created among farmers for this purpose. Some of the action points are given below:

- Major portion of the rainfall is lost as run-off. There is an urgent need to introduce structures for rainwater harvesting. Department of Agriculture may take the help of Agriculture Universities, GSDA to formulate designs and introduce them in selected areas of the district viz. Mahad, Poladpur, Sudhagad, etc.
- Artificial recharge measures through construction of rain water harvesting structures like rain water storage tanks, percolation tanks, farm ponds, check dams etc. will have to form an integral part of the minor irrigation development.
- For recharge of ground water, recharge wells may be compulsorily constructed by farmers availing subsidy under various land based schemes.
- Agriculture Department and other agencies promoting extensive use of water saving devices may require awareness creation through leaflets, field visits.

➤ **For Banks**

- Banks may explore the possibility of financing new wells and lift irrigation in areas being brought under irrigation.
- Banks to exploit immense potential available for financing pipelines for distribution system on surface water irrigation projects and ground water structures.
- Financing to drip and sprinkler may be taken up in coordination with Agriculture Department who provide the subsidy on installation of sets under PMKSY.

**2.1.3 Farm Mechanization****2.1.3.1 Introduction**

Farm mechanisation is essential to accelerate the growth of both production and productivity. "Farm mechanization not only, saves time and labour, cuts down crop production costs, reduces post-harvest losses but also promotes sustainable use of natural resources through machine assisted resource-

conservation farming such as raised-bed planting, precision farming, drip or sprinkler irrigation". Besides facilitating and ensuring timeliness, thoroughness and cost effectiveness of agricultural operations, it contributes to improving the quality of life of rural work force and farm families. Most of the farmers are SF/MF having agriculture land less than 2 ha. Also, due to hilly terrain and fragmented land/ large number of small holdings in Raigad district, tractors are not very popular. Further, the land is cultivated only during Paddy thus it is not economically viable for farmers to purchase tractors. However, there is a good demand for power tillers in the district. The GLC flow for the year 2018-19, 2019-20 and 2020-21 is not available.

#### 2.1.3.2 Infrastructure and linkage support available, planned and gaps:

The number of agriculture implements and machinery in the district as per the statistical hand book year 2018 is as under:

| Tractor | Power Tiller | Paddy Thresher | Paddy Transplanter | Paddy Puddler | Seed Drill | Reaper | Multi Crop Thresher | Cultivator | Zero Till Seed Drill |
|---------|--------------|----------------|--------------------|---------------|------------|--------|---------------------|------------|----------------------|
| 311     | 637          | 4397           | 965                | 202           | 20         | 106    | 30                  | 92         | 10                   |

The status of infrastructure and support services generally required for the sector are as given under.

1. The availability of various agricultural machineries and implements and their benefits needs to be popularized among all categories of farmers.
2. Dealer Network: There is adequate and strong dealer network for tractors/ power tiller in the district.
3. The repair and service centers for tractors/ power tillers are adequately available in the district.
4. The trained and skilled manpower for operation of tractor/ power tiller and other farm implements is available in the district.
5. There is great demand for low hp (upto 10 hp) power tillers which are particularly suitable for small land holdings.

#### 2.1.3.3 Assessment of Potential for the year 2022-23:

The credit potential for the sector has been estimated as under:

(₹ lakh)

| Sr. No | Activity                 | Unit (Nos/ Ha) | Unit Cost | Physical Units | TFO            | Bank Loan      |
|--------|--------------------------|----------------|-----------|----------------|----------------|----------------|
| 1      | Tractors with implements | No.            | 6.00      | 109            | 654.00         | 523.20         |
| 2      | Power Tillers            | No.            | 2.00      | 578            | 1156.00        | 924.80         |
| 3      | Agricultural Implements  | No.            | 0.5       | 1014           | 507.00         | 456.30         |
|        | <b>Total</b>             |                |           |                | <b>2317.00</b> | <b>1904.30</b> |

#### 2.1.3.4 Critical intervention required for creating a definitive impact in the sector:

- The low and affordable threshers may be made available at block level through bank finance.
- The exclusive sales and service centres for mechanized and hand operated implements developed by KVKs/AU may be established at block level with the support of Agriculture Dept.

#### 2.1.3.5 Action Points:

##### ➤ Government Departments

- i. There is a need to increase extension efforts and the awareness programmes for farmers regarding farm mechanization, special use of Paddy transplanter, etc. which are yet to be stabilized in the district.
- ii. The demonstrations regarding usefulness of power tillers / paddy reapers may be organized in tie-up with suppliers / distributors.

##### ➤ Banks

- i. Farmers clubs (FC) and Farmers' Producers Companies (FPC) are being formed in the district, who may like to set up Custom Hiring Centers. The Agriculture Dept. is also promoting the same CHC by providing subsidies. The banks may find such unit as business proposition by financing the CHC

which would be feasible for banks as well as for the farmers. The Custom Hiring Centers for tractors and tractor operated implements may be set up by the FC or FPCs.

- ii. The liberal finance for threshers and sprayers may be made available especially to small and marginal farmers.
- iii. DCCB may encourage good working PACS to keep tractors/ implements for rental services under the PACS to MSC scheme.

#### **2.1.4 Plantation and Horticulture including Sericulture**

##### **2.1.4.1 Introduction**

Raigad district is a major producer of horticulture crops and occupies a prominent place in the horticulture map of Maharashtra. As per the land use data, cultivable area is 3.75 lakh ha, out of this net sown area is 1.81 lakh ha, thus an area of 1.94 lakh ha (excluding net sown area) is available for development under P & H sector. Farmers have also started realizing the importance of this sector and more area is being covered under P & H. Since, inception of EGS, an area of 69098 ha has been brought under P & H.

There has been damage to the plantation crops viz. mango, cashew, coconut & arecanut due to the cyclonic storms during last two years.

##### **2.1.4.1.a Agri Export Zones**

Gol has so far approved and notified 48 Agri Export Zones (AEZs) for various crops/products all over the country. In Maharashtra, Raigad district has been covered under the Agri Export Zone for Alphonso mango providing a boost for export. Alphonso Mangoes are grown mainly in Mhasala, Shrivardhan, Mahad, Roha and Alibag blocks.

##### **2.1.4.1.b Policy Initiatives by the State Government for Medicinal and Aromatic Crops (MACs)**

Maharashtra is implementing the horticulture development programme under Employment Guarantee Scheme (EGS) since 1990-91 supporting it with subsidy assistance ranging from 75 to 100 per cent depending on the category of farmers. Under EGS, Govt. of Maharashtra has included 17 medicinal plants from 2001-02 onwards.

Raigad district is having suitable climate for growing medicinal & aromatic plants. Plants such as Hirda, Behada, Guggul, Aloe, Jatropha and Tulasi are grown in the district. However, the area under cultivation is very small. The Agriculture Department is making efforts to bring more area under these crops.

##### **2.1.4.1.c Sericulture**

Raigad district is not traditional for practicing sericulture but climate is congenial to make this a profitable agro based industry. However, at present no sericulture units exist in the district and hence potential for sericulture has not been assessed.

The credit flow for the year 2018-19, 2019-20 and 2020-21 is not available.

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

- i. Raigad district owing to favourable soil and climate is suitable for growing export quality Mangoes, Cashew and Arecanut.
- ii. There are Govt. nurseries at Veshvi, Awas, Kolad, Killa and Repoli which are providing planting material. There are few private nurseries too in the district.
- iii. Agriculture Department is implementing the scheme for drip/sprinkler irrigation. However, due to small land holdings and mono-cropping of Paddy, there is very little scope for implementation of such schemes.
- iv. During last few years, under the 'Jalyukta Shivar Abhiyaan' the Agriculture Department has carried out works such as building of cement nallas, farm ponds, de-silting of farm ponds, etc. which has increased the potential.
- v. Promotion of intercroops like medicinal and aromatic plants in orchards. Introduction of high yielding varieties and scientific cultivation practices in vegetables.
- vi. Promotion of integrated nutrient management and integrated pest management for control of pest and diseases resulting in higher productivity.
- vii. Promotion of hot water treatment for export of mango and prohibition for use of hazardous

chemicals for mango ripening.

viii. Need for development of post-harvest management facilities like pack houses, cold storages, etc.

#### 2.1.4.3 Assessment of potential for the year 2022-23:

Based on the above parameters the potential in respect of Plantation and Horticulture for the year 2022-23 has been assessed as follows:

(₹ lakh)

| Sr.No        | Activity                                   | Unit<br>(Nos/ Ha) | Unit Cost | Physical<br>Units | TFO            | Bank Loan      |
|--------------|--------------------------------------------|-------------------|-----------|-------------------|----------------|----------------|
| 1            | Cashew                                     | ha                | 1.00      | 1170              | 1170.00        | 877.50         |
| 2            | Mango                                      | ha                | 1.64      | 1600              | 2624.00        | 1968.00        |
| 3            | Coconut                                    | ha                | 1.00      | 1025              | 1025.00        | 768.75         |
| 4            | Arecanut                                   | ha                | 0.60      | 550               | 330.00         | 247.50         |
| 5            | Medicinal / Herbal Plants                  | ha                | 1.50      | 140               | 210.00         | 157.50         |
| 6            | On Farm Floriculture                       | ha                | 0.60      | 100               | 60.00          | 45.00          |
| 7            | High-tech Floor - Green Houses (500sq.mtr) | No.               | 5.2       | 30                | 156.00         | 117.00         |
| 8            | Shade net (500 sq.mtr)                     | No.               | 3.63      | 15                | 54.45          | 40.84          |
| 9            | Pvt. Fruit Nursery (0.20ha)                | ha                | 3.10      | 35                | 108.50         | 81.38          |
| 10           | Spices                                     | ha                | 0.33      | 345               | 113.85         | 85.39          |
| <b>Total</b> |                                            |                   |           |                   | <b>5851.80</b> | <b>4388.86</b> |

#### 2.1.4.4 Suggested Action Points:

##### ➤ Government Departments:

- There is scope to promote nurseries. Government may give thrust for setting up of public and private nurseries.
- Area expansion programme for premium fruit crops of the district viz. mango, coconut, arecanut needs to be promoted with adequate backward and forward linkages. High density planting for mango, coconut and cashew, if promoted will ensure enhanced productivity and better returns to the growers. Horticulture Directorate and the State Agriculture Universities may provide the necessary extension services and popularize such package of practices.
- The Government has to play a catalytic role in popularization of contract farming of medicinal and aromatic plants and development of standard package of practices for organic cultivation and medicinal plants.
- Soil testing, quality control laboratories and testing facilities for residue limits at one place may be set up at least at taluka level. The agriculture graduates may be motivated to take up such activities as self-employment ventures and bankers may support them through the ACABC subsidy scheme.
- Adequate programmes for generating awareness amongst farmers about the economic benefits of sericulture and training them on raising feed plantations may be arranged.
- Need for intensifying efforts for technology transfer in respect of proper harvesting and handling of produce, promoting bulk handling systems like pre-cooling and controlled atmosphere or modified atmosphere structures at the production and marketing centres, improvement in transportation infrastructure.

##### ➤ Banks

- Banks need to promote horticulture by providing adequate and timely credit to horticulture farmers.
- Weather Based Crop Insurance may be given wide publicity and farmers may be motivated to opt for the scheme.

#### 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 in Raigad district

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 available in only 48% of the net sown area, climate risk, etc. Thus, the economics does not gel much in favour of the sector which harbours almost 50% of the population.

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

#### 2.1.5.1.2 Agroforestry Systems

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

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

**2.1.5.1.3 Raigad district:**

Out of the total 7,152 sq km geographical area, 1250.34 sq km is moderately dense forest area, 13.00 sq km is densely forest area & 1676.12 sq km is open forest area. In Raigad district, maximum forest area i.e. 14.34 % is in Roha block. The reserve forest in Roha and Kolad consists of mainly teak and cashew trees. Small pockets of reserved forests are in Shrivardhan and Murud Block. The main species are Terminalia chebula (Hirda), Syzigium cumini (Jambul), Mangifera indica (Mango), Tectona grandis (Teak), Terminalia tomentosa (Ain), Adina cardifolia (Haldu), Mitragyna parviflora (Kalam), and Dendrocalamus strictus (Bamboo) etc.

Raigad district is having highest percentage of wastelands with 29.92% in the state. 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.

The ground level credit flow to the sector during 2018-19, 2019-20 and 2020-21 is not available.

**2.1.5.2 Infrastructure and linkage support available, planned and gaps:**

- The district has nurseries promoted by the Social Forestry Department and Forest Department. Few private nurseries are also available for catering to the demand.
- Marketing of forest produce like firewood, Bamboo, etc. is undertaken by private traders as well as Government agencies.
- Acceptability of forestry as an investment activity is constrained by various factors such as long gestation period of tree species, poor market linkages and poor response of the bankers, etc. However, with planned, coordinated and synchronized efforts by agencies concerned the sector can be developed.
- The National Bamboo Mission is a centrally sponsored scheme in which the contribution of the Central Government is 100%. The Director of Social Forestry in Maharashtra State implements the scheme.

**2.1.5.3 Assessment of Credit Potential for 2022-23:**

(₹ lakh)

| Sr No | Activity                          | Unit | Unit cost | Physical Units | TFO           | Bank Loan     |
|-------|-----------------------------------|------|-----------|----------------|---------------|---------------|
| 1     | Farm forestry – Private wasteland | Ha   | 0.418     | 350            | 146.30        | 131.67        |
| 2     | Kisan Ropwatika (nursery)         | no   | 3.41      | 57             | 194.37        | 145.78        |
| 3     | Bamboo Plantation                 | ha   | 0.30      | 700            | 210.00        | 189.00        |
|       | <b>Total</b>                      |      |           |                | <b>550.67</b> | <b>466.45</b> |

Social forestry is generally done by Govt. Departments as Govt. programme. As such, no credit potential assessment has been made for the same in the PLP for the year 2022-23.

**2.1.5.4 Critical intervention required for creating a definitive impact in the sector:**

Banks need to provide financial support to nurseries, use of community land under watershed area for growing commercially significant trees, bringing wasteland under mango, cashew, bamboo, teak cultivation etc.

**2.1.5.5 Suggested action points:****➤ State Government**

- In highly degraded areas, commercial forestry alone cannot bring about the required level of economic development. Integration of commercial forestry with other resource developmental programs is needed.
- Social mobilization and linking with banks can result in enhanced income and capital formation. Forestry plus activities like credit, marketing, etc. need to be closely monitored.

➤ **Banks**

- i. Banks may finance farm forestry activity to develop wastelands as also for additional income to the farmers.
- ii. Banks may finance for development of forest nurseries.

## **2.1.6 Animal Husbandry - Dairy**

### **2.1.6.1 Introduction**

Animal Husbandry sector is one of the rapidly progressing sectors playing a significant role in improving rural economy of the district by providing gainful employment to rural poor and thereby increasing their ability to face crop failures during droughts and floods. Dairy has been recognized as an important allied activity due to its contribution in the form of providing gainful occupation and supplementary income. As the income from dairy is stable and continuous throughout the year, during the slack seasons of agriculture, it becomes the major source of income.

Raigad district offers potential for production and marketing of milk and milk products because of ready market in Navi Mumbai, Thane and Mumbai. Dairy activity has been growing at even space due to decreasing agriculture land, non-availability of green fodder & water during summer, climatic conditions not suitable for animals. However, farmers have slowly started to take up dairy as an alternative source of income.

As per the Livestock Census 2019, the total cattle population was 176906 comprising of 17130 cross bred/ exotic cattle, 159776 indigenous cattle and 62225 buffaloes.

The milk production during 2017-18 was 65297 MT. The district accounts for about 0.67% of State's and 13.80% of Kokan region's milk production. The per capita availability of milk per day in the district is 77 gm as against the State average of 243 gm per day and recommended intake of 250 -300 gm per day. Thus, there is a good scope for increasing the milk production in the district.

The GLC flow to Dairy sector for the last three years 2018-19, 2019-20 & 2020-21 is not available.

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

➤ **Availability of infrastructure:**

The district has no cattle market. Farmers have to purchase cattle from market at Kalyan in Thane district. High yielding milch breeds of cattle and buffaloes are also brought from Gujarat and Haryana States.

The district is having network of 123 veterinary institutions consisting of 1 District Level Veterinary Clinic, 6 taluka level veterinary clinics, 38 Grade I VD, 77 Grade II VD, 1 Artificial Insemination Center at Pen block and 1 Mobile Unit.

**Milk Marketing:** In Raigad district, there are 2 Govt. Milk Chilling Plants (at Mahad & Khopoli), with 20,000 liters/day capacity each. Due to non-availability of milk, these plants are incurring losses. Out of these, the plant at Mahad is not operational and Khopoli plant is operating at 50% of its capacity. Hence, the district offers a good scope/potential for encouraging milch animal financing in operational areas of chilling/ processing plants which are under sub-optimal/lower utilisation. There are 21 milk collection societies with 1692 members, out of which only 11 are functioning and collecting milk. The milk collection was 6.53 lakh liters. Milk production of the district is inadequate and to meet the milk demand of the district milk has to be procured from neighbouring districts viz. Pune, Ratnagiri & Kolhapur.

**Feed and fodder:** Fodder availability of the district is 107848 MT against requirement of 125620 MT. Some of the farmers are procuring green fodder from other districts. Fodder cultivation can be taken as a commercial activity for meeting the demand in summer season. Fodder crops like Maize, Napier grass, Berseem can be raised for fodder purpose. Further, silage can be an option as the green fodder is available during the Kharif. In addition, the azola, hydroponics technologies are also proving their strength for producing green and nutritious fodder. There is a scope for taking up this activity by SHG members along with mini dairy activity. Animal Husbandry Department is providing infrastructure support and feed fodder cultivation viz. azolla kits, etc. to the farmers.

One FPO viz. Diveagar Farmer Producer Co. promoted by NABARD is purchasing green fodder from neighbouring Kolhapur district and selling it in Shrivardhan block of the district, which will also help to increase its income as well as provide green fodder to the animals.

**Concentrate Feed:** In the district there is no feed mixing unit. Sufficient quantity of concentrate feed is available with shops/outlets. Most of the shop owners brought the feed from adjacent districts.

#### 2.1.6.3 Assessment of Potential for the year 2022-23:

The credit projections for the year 2022-23 have been given below. With a view to tap the potential available for dairy development in Raigad district, special Area Development Scheme (ADS) has been prepared for the dairy sector. The ADS is expected to enhance the credit flow and milk production and ensure the livelihood security of rural households. These are also taken into account for making projections for the year 2022-23.

(₹ lakh)

| Sr. No                 | Activity                               | Unit | Unit Cost | Physical Units | TFO            | Bank Loan      |
|------------------------|----------------------------------------|------|-----------|----------------|----------------|----------------|
| 1                      | CB Cows (2 animals unit)               | No.  | 1.33      | 540            | 718.20         | 646.38         |
| 2                      | Indigenous cows                        | No.  | 0.56      | 1400           | 784.00         | 705.60         |
| 3                      | Graded Buffaloes (2 animals unit)      | No.  | 1.54      | 900            | 1386.00        | 1247.40        |
| 4                      | Calf rearing                           | No.  | 0.25      | 200            | 50.00          | 45.00          |
| 5                      | Milk Booths / Collection Unit          | No.  | 1.00      | 89             | 89.00          | 80.10          |
| 6                      | Mini Dairy Unit (10 animals)           | No.  | 6.00      | 115            | 690.00         | 621.00         |
| 7                      | Fodder cultivation                     | ha   | 0.30      | 860            | 258.00         | 232.20         |
| 8                      | Pvt. Vet Clinic                        | No.  | 2.00      | 20             | 40.00          | 36.00          |
| 9                      | Working Capital - KCC Cow (1 unit)     | No.  | 0.15      | 400            | 60.00          | 60.00          |
| 10                     | Working Capital - KCC Buffalo (1 unit) | No.  | 0.20      | 600            | 120.00         | 120.00         |
| <b>Total Bank Loan</b> |                                        |      |           |                | <b>4195.20</b> | <b>3793.68</b> |

#### 2.1.6.4 Critical interventions required for creating a definitive impact

Farmers need to be trained and encouraged for taking up mini dairy activity by providing timely medical assistance, vaccinations and drugs to the animals, creation of cluster and market linking them for assured income to the farmers. Due to increasing input & production cost and fixed rate for milk, the farmers are not finding it viable to take up the activity. Farmers need to be educated about the feed requirement of animals & cultivation of green fodder using latest techniques. Farmers also need to be trained for producing processed milk products which can provide them better price realization.

Also, in case of death of animal due unavailability of veterinary doctor's report the farmers are not able to realize claim from insurance company/ govt. due to which there is economic loss to the farmers and they are demotivated for taking up of this activity.

Special attention is also required for revival of dormant /closed societies.

#### 2.1.6.5 Govt. Programmes and Plan:

Subsidy schemes of Animal Husbandry Department of State Government- For all, crossbred cow purchases 50% subsidy, maximum ₹ 20,000 per animal. For all, buffalo purchases 50% subsidy maximum ₹ 32,250 per animal.

#### 2.1.6.6 Suggested Action points/ issues

##### ➤ Government Departments

- There is need to revive the dormant societies and encourage farmers for undertaking dairy activity.
- Steps may be taken for enhancing the supply of good quality milch animals and proper training to the farmers.
- Training programmes can be conducted in association with NABARD & other agencies for creating awareness & capacity building of the farmers, SHGs & JLGs who wish to undertake dairy activity.

##### ➤ For Banks

- i In case of small farmers having low resources, banks may consider focusing on financing indigenous cows and graded buffaloes, rather than very high yielding crossbred cows requiring high level of management and feeding practices.
- ii At present farmers in Mahad, Mangaon & Poladpur blocks of the district are undertaking dairy on small scale i.e. one or two animals. Banks may finance to such farmers for purchase of more animals and encourage dairy development by adopting area based approach for financing in clusters.
- iii 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.
- iv Banks can play major role in financing for dairy activities through SHGs/JLGs and FCs. Further, banks need to increase the number of KCC beneficiaries under AH.

### **2.1.7 Animal Husbandry – Poultry**

#### **2.1.7.1 Introduction**

Poultry development is considered as an important allied activity. In Raigad district, commercial broilers have attracted huge investment from entrepreneurs of Mumbai/Pune as well as local entrepreneurs. Poultry products have a ready and increasing demand in the local markets in view of the development of tourism and rapid industrialization in the district. In rural areas, the activity is mainly practiced as a backyard and supplementary activity to boost income level. As per 2019 census, the total poultry population of the district was 38,30,918. There are 379 large/medium sized commercial broiler/layer production units mostly concentrated on the National Highways viz. Mumbai - Pune and Mumbai-Goa.

The egg production in the district during 2017-18 was 2003.71 lakh numbers (**Source - Integrated Sample Survey Report 2017-18**).

The per capita availability is only 76 eggs per year as against standard requirement of 180 eggs per person per year. Nearly 83% of egg production is accounted for by improved birds. The scope for poultry exists on account of good demand for eggs and meat in the urban areas and in the industrial pockets of the district. The emerging activity is *desi hen* rearing/backyard poultry by the SHG women as a supplementary source of income. There is also good scope for financing commercial layer and broiler units in the district. Broiler farming is popular under contract farming.

The credit flow for the year 2018-19, 2019-20 and 2020-21 is not available.

#### **2.1.7.2 Infrastructure and linkage support available, planned and gaps:**

DoCs are procured from Pune and Nasik district. There is one hatchery at Khopoli with 25,000 parent stock and other at Pen with a capacity to produce 10,000 chicks per day, which could not meet demand for DoCs in the district. Poultry feed is procured locally as also from other districts through agents. Poultry equipments, cages, marketing arrangement are locally available.

The district is deficient in terms of supply of poultry produce and is dependent on other districts for meeting its requirements. The poultry entrepreneurship and gaps in infrastructure/other inputs need to be bridged for growth of the sector.

The district has well developed infrastructure for feed production and its supply. Three major feed manufacturing units viz. M/s. Godrej Agro Vet Ltd., M/s. Hindustan Lever Ltd. and M/s Premium Chick Feeds (P) Ltd. are located in the district.

Health cover to commercial layer/broiler farms is available from hatcheries which supply DoCs as also through GoM veterinary institutions. Besides, integrators also provide these services.

Poultry farmers from the district have formed their association. The requisite infrastructure support facilities are made available by the association.

Creation of infrastructure for export orientation – scientific, hygienic cutting of birds, packing, deep freezing as per export demand is required.

#### **2.1.7.3 Assessment of Potential for the year 2022-23**

The credit projections for the year 2022-23 under Poultry Development sector have been made considering emerging needs, availability of infrastructure and unit cost of activities:

(₹ lakh)

| Sr.No | Activity                                 | Unit | Unit Cost | Physical Units | TFO            | Bank Loan      |
|-------|------------------------------------------|------|-----------|----------------|----------------|----------------|
| 1     | Backyard Poultry Layer                   | No.  | 0.15      | 700            | 105.00         | 78.75          |
| 2     | Commercial Layers (3000 birds)           | Nos. | 10.00     | 85             | 850.00         | 637.50         |
| 3     | Commercial Broilers (1000 birds)         | Nos. | 3.50      | 330            | 1155.00        | 866.25         |
| 4     | Contract Farming - Broilers-Sheds        | Nos. | 3.50      | 175            | 612.50         | 459.38         |
| 5     | Broiler Dressing Units (300 birds/ day)  | No.  | 5.00      | 110            | 550.00         | 495.00         |
| 6     | Feed plant Godowns                       | Nos. | 16.00     | 11             | 176.00         | 132.00         |
| 7     | Working Capital - KCC Broiler (100 unit) | No.  | 0.10      | 730            | 73.00          | 73.00          |
| 8     | Working Capital - KCC Layer (100 unit)   | No.  | 0.20      | 500            | 100.00         | 100.00         |
|       | <b>Total</b>                             |      |           |                | <b>3621.50</b> | <b>2841.88</b> |

**2.1.7.4 Critical intervention required for creating a definitive impact**

- Subsidised rate for poultry feed may be provided by Government for development of this sector.
- Government may set up hatchery in the district for better availability of DOC.

**2.1.7.5 Govt. Programmes and Plan:**

- Central Grower Units (CGU) upto 16000 layer chicks per batch. At 25% level subsidy, subsidy ceiling ₹ 10 lakh for a unit of 16000 layer chicks per batch (three batches a year).
- Hybrid layer (chicken) units upto 20000 layer) – At 25% level subsidy, subsidy ceiling ₹ 2.00 lakh for 2000 layer units.
- Hybrid broiler (chicken) units – upto 20000 birds can be weekly, fortnightly, monthly, all-in all-out batches. Bird strength at any point of time should not exceed 20000 birds. At 25% level subsidy – subsidy ceiling ₹ 0.56 lakh for a batch of 1000 broilers.
- Rearing of Poultry like low input technology variety of chicken and other alternative species like turkey, ducks, Japanese quails, guinea fowl and geese. At 25% level subsidy – subsidy ceiling ₹5.00 lakh.

**2.1.7.6 Action points / issues****➤ Government Departments**

- The AH Department may promote backyard poultry in tribal areas viz. Pen & Sudhagad (Pali).
- Backyard poultry units could be given to BPL-SHG members in the district under NRLM.
- Unemployed Veterinary graduates should be supported for owning poultry unit along with consultancy under Agri clinics and Agribusiness Centre scheme.

**➤ For Banks**

- Banks may explore the possibility of providing institutional credit for contract farmers i.e. small broiler growers for making capital investments such as sheds, equipment etc. in coordination with already existing and profit making corporate agencies / poultry integrators and also encourage schemes for processing and marketing of poultry products.
- Banks can play major role in financing for poultry activities through SHGs/JLGs and FCs. Further, banks need to increase the number of KCC beneficiaries.

**2.1.8 Animal Husbandry – Sheep, Goat and Piggery, etc.****2.1.8.1 Introduction**

As per Livestock Census 2019 (latest), total population of sheep, goats and pigs in Raigad district was 2203, 90188 and 513 respectively. Considering the importance of this activity from nutritional as also from employment generation point of view and proximity to Mumbai and Pune, goatery activity for meat offers good scope. The favorable soil conditions coupled with a good rainfall results in all hills being topped with a lush green cover. Kothari and Thakar tribes settled in hill areas are rearing goats. Goat rearing may be selected as a key activity by SHGs in all blocks under NRLM. Sheep rearing is not popular in the district. However with proper marketing linkage and infrastructure support there is potential for growth of the sector.

The GLC flow for the year 2018-19, 2019-20 and 2020-21 was not available.

#### 2.1.8.2 Infrastructure and linkage support available, planned and gaps:

##### ➤ Status of infrastructure:

Raigad district falls under heavy rainfall area. The goats purchased from other districts are unable to cope up with climatic variation leading to high mortality rate. There are no goat breeding farms in the district and farmers are getting good quality breeds from outside the district, due to which there is high mortality rate. Out of 46 Sheep/ goat Breeders' Societies, 35 (76%) are functioning at present. There is need to improve arrangements for supply of feed, medicines and timely veterinary facility in tribal/ hilly areas. Training can be provided by the Animal Husbandry Department to the SHG/ JLG members and FC members. Farmers are also purchasing cross breeds from other districts. Animal Husbandry Research Center of Dr. B.S. Konkan Krishi Vidyapeeth at Nileli, Sindhudurg district has developed Konkan kanya breed of goat. The highlights of this breed are as under:

- Gains slaughter weight between 17 to 21 kg within one year and its meat is very tasty.
- Has very good resistance power against diseases.
- Can be reared under stall-fed conditions also.
- Suitable for high rainfall, humid climate and hilly area.

Raigad district is well connected with Mumbai and Pune. Due to this there is no problem of market for the animals. Also, as the district is a popular tourist destination there is good demand for meat during peak season.

**Veterinary Services:** Information regarding the available veterinary services in the district has already been given in Chapter 2.1.6

#### 2.1.8.3 Assessment of Credit Potential for 2022-23:

(₹ lakh)

| Sr.No | Activity                               | Unit | Unit Cost | Physical Units | TFO            | Bank Loan      |
|-------|----------------------------------------|------|-----------|----------------|----------------|----------------|
| 1     | Goat rearing (10+1)                    | No   | 0.78      | 520            | 405.60         | 283.92         |
| 2     | Stall fed Goat Rearing (40+2)          | No   | 2.12      | 334            | 708.08         | 601.87         |
| 3     | Breeding Farm (100+5)                  | No.  | 5.60      | 18             | 100.80         | 85.68          |
| 4     | Sheep rearing (20+1)                   | No   | 1.30      | 30             | 39.00          | 29.25          |
| 5     | Working Capital - KCC for Goat rearing | No.  | 0.20      | 500            | 100.00         | 100.00         |
|       | <b>Total</b>                           |      |           |                | <b>1353.48</b> | <b>1100.72</b> |

#### 2.1.8.4 Suggested Action Points:

##### ➤ Govt. Depts.

- Promote setting up of commercial breeding units to produce good quality breeding stock.
- Promotion of Konkan kanya breed through financing units.
- Provide mobile health facilities in hilly/tribal areas where high mortality rates prevail during monsoon.
- Subsidy and incentive, if available, with the State Govt., Sheep & Goat Corp., NCDC, etc. for sheep and goat schemes should be linked with institutional finance support to ensure capital formation in agriculture.
- Commercial goatery under semi- intensive system offers good scope in the district. In potential areas, Animal Husbandry Dept. may identify such private farmers and encourage commercial goat farming through institutional finance and provide them support in the form of various inputs such as breeding bucks, procurement of foundation stock, veterinary services, training etc. These units can act as backward linkage for exporters. This activity can also be promoted under contract farming mode.

##### ➤ Banks:

- Private units for establishment of breeding farm/stall fed goatery may be financed.
- Banks in association with the insurance companies may educate the beneficiaries about insurance coverage.

- iii. Banks in association with veterinary officers, train the tribal people about rainy season precautions in respect of the animals.
- iv. Banks may improve the post disbursement monitoring of goater activity.
- v. RSETI has been training farmers however, as no bank finance is available the candidates are unable to start the unit.

### 2.1.9 Fisheries

#### 2.1.9.1 Introduction

In Raigad, fishery is the second most important activity after agriculture and plays major role in its economy. The total marine fish production during the year 2018-19, 2019-20 & 2020-21 was 58847 MT, 41797 MT & 38019 MT respectively (**Data- Fisheries Dept.**) Due to pollution of rivers and climate change there is decrease in the fish production. There are total 4238 boats registered with Fisheries Dept. Out of which 3260 boats are mechanized boats. There are total 45 fish landing centres in the district and 96 fishermen societies having 35896 members registered with the Fisheries Department.

Inland fisheries is carried out in River, ponds & other reservoirs. Inland fisheries is taken up in 343 km of river basin & 554 ponds/ reservoirs having 1771 Ha of area. The total inland fish production during 2020-21 was 1358.01 MT. There are 30 fishermen societies having 1832 members.

The fishing activity of the district is divided into three sectors viz. marine, inland and brackish water fishery.

**Marine Fishery:** Raigad district has continental shelf area of 21000 sq. km in 240 km coastline. There are 11 main fishing centers. Marine fishing activity is carried out in 108 villages from 6 blocks. Out of total population of 123574 fishermen in the district, as many as 29880 fishermen are actively involved in marine fishery. Almost entire fishing activity is performed by trawling operation by 593 six cylinder boats financed by Societies under NCDC Scheme and by 2533 private mechanized boats.

**Inland Fishery:** The district is having 07 major rivers viz. Ulhas, Patalganga, Amba, Kundalika, Savitri, Ghod and Kal with 343 km river length, of which 288 km (68%) is suitable for fishing. There are 33 minor irrigation tanks, one medium irrigation project, and two MIDC projects covering an area of 980 ha, 368 ha and 235 ha respectively. Besides, there are 8 minor irrigation tanks and 35 Percolation tanks of ZP covering an area of 245 ha and 476 village tanks covering around 309 ha which together offer huge potential for inland fisheries. Total area available for inland fisheries is 1771 ha. Indian major carps viz., Rohu, Catla, Mrigal and Chinese carps viz. silver carps and grass carps and common carp are the six major varieties used for cultivation.

**Brackish Water Shrimp Culture:** The district has 15 major creeks. There is 5,362 ha of brackish water area in the Govt. Sector and another 4246 ha of such area exists in the private sector. (Total brackish water area: 9608 ha) of this, 3655 ha (38%) is found suitable for brackish water aquaculture. GoM allots these areas for aquaculture on lease basis. GoM has allotted 705.90 ha of brackish water area to 57 private parties on lease. Of this, area of 308.70 ha (44%) has since been developed.

There is huge demand for seabass (jitada) seeds and this can be met by converting shrimp hatcheries into seabass seed production centers. Further, there is also vast scope for sea-cage culture from Alibag to Shrivardhan coastal belt; more particularly in Murud and Shrivardhan blocks where units could be taken up. Likewise, there is tremendous scope for marine/inland ornamental fish culture besides pearl culture.

**Scale of Finance under KCC:** As per Govt. of India directions, the maintenance of fish is made eligible activity under Kisan Credit Card scheme in addition to earlier crops loans for cultivation of crops. The interest subvention is also applicable to finance availed under this activity. The special DLTC has fixed the scale of finance for the district and banks have been advised for extending finance under KCC during 2020-21.

The GLC flow for the year 2018-19, 2019-20 and 2020-21 is not available.

#### 2.1.9.2 Infrastructure and linkage support available, planned and gaps:

Fisheries Dept in the district is implementing various schemes for strengthening of the sector. It encourages renovation of existing ponds and construction of new ponds for undertaking fish culture.

Various facilities available from the Department includes subsidy and training support for various fishery activities such as construction of ponds, renovation, input supply, fresh water prawn hatchery, fish seed hatchery, etc.

- The district is having 7 boat building/ repair centers.
- There are 45 landing centers, out of which only 6 centers are having fishing jetties.
- There are 30 inland fisheries co-operative societies having 1832 members.
- KVK Kharland Research Center, Panvel is undertaking research on Kharland fishery.
- NCDC and State Govt are providing incentives for development of the sector.
- **Working Capital:** Except Alibag Marine Fishermen Co-op Society, no other society in the district is eligible for availing ST credit limit from banks. Some of them are availing working capital loans from NCDC.
- **Support Services:** As far as Raigad Dist. is concerned, although there are 3 shrimp hatcheries, they are almost defunct and commercially unviable.
- GoM has plans to construct harbors at Karanja, Agrav, Rajapuri besides an exclusive port for fishery (Khera, Murud).
- Following fisheries projects have been sanctioned in the district by NABARD under RIDF:

(₹ lakh)

| Sr. No. | Details                                                                                           | Block   | NABARD loan |
|---------|---------------------------------------------------------------------------------------------------|---------|-------------|
| 1       | Providing Infrastructural Post Harvesting facility to Fishermen at Fish Landing centre            | Murud   | 1193.00     |
| 2       | Providing Infrastructural Post harvesting facility to Fishermen at Fish Landing centre at Rajpuri | Murud   | 858.75      |
| 3       | Providing Infrastructural Post Harvesting facility to Fishermen at Fish Landing centre at Dighi   | Mhasala | 1368.10     |
| 4       | Providing infrastructural post harvesting facility to Fishermen at fish land centre, Nandgaon     | Murud   | 4081.80     |

### 2.1.9.3 Assessment of potential for the year 2022-23:

The credit potential has been indicated below:

(₹ lakh)

| Sr.No                          | Activity                           | Unit | Unit Cost | Physical Units | TFO            | Bank Loan      |
|--------------------------------|------------------------------------|------|-----------|----------------|----------------|----------------|
| <b>Inland Fishery</b>          |                                    |      |           |                |                |                |
| 1                              | Fish pond/ Tank                    | Ha   | 2.00      | 273            | 546.00         | 409.50         |
| 2                              | Fresh water prawn                  | ha   | 4.00      | 122            | 488.00         | 366.00         |
| 3                              | Reservoir Fishery (boat/net)       | no   | 0.40      | 128            | 51.20          | 38.40          |
| 4                              | Riverine (net Unit alone)          | no   | 0.25      | 135            | 33.75          | 28.69          |
| <b>Sub Total</b>               |                                    |      |           |                | <b>1118.95</b> | <b>842.59</b>  |
| <b>Brackish Water</b>          |                                    |      |           |                |                |                |
| 1                              | Brackish Water Prawn               | ha   | 5.00      | 162            | 810.00         | 607.50         |
| <b>Sub Total</b>               |                                    |      |           |                | <b>810.00</b>  | <b>607.50</b>  |
| <b>Marine Fishery</b>          |                                    |      |           |                |                |                |
| 1                              | Mechanized Boats                   | No   | 15.00     | 32             | 480.00         | 360.00         |
| 2                              | Non-Mechanized Boats               | No   | 5.00      | 40             | 200.00         | 150.00         |
| 3                              | Outboard Engine (OBM)              | No   | 0.20      | 35             | 7.00           | 6.30           |
| 4                              | Fishing net, equipment             | No   | 0.30      | 340            | 102.00         | 91.80          |
| 5                              | Inboard Engine                     | No   | 5.00      | 45             | 225.00         | 168.75         |
| 6                              | Intermediary Fishing Vessels       | No   | 30.00     | 26             | 780.00         | 585.00         |
| <b>Sub Total</b>               |                                    |      |           |                | <b>1794.00</b> | <b>1361.85</b> |
| <b>Total Investment Credit</b> |                                    |      |           |                |                |                |
| 1                              | Working Capital for Fish Societies | No   | 215.00    | 2              | 430.00         | 387.00         |
| <b>Sub Total</b>               |                                    |      |           |                | <b>430.00</b>  | <b>387.00</b>  |
| <b>KCC Fisheries</b>           |                                    |      |           |                |                |                |

| Sr.No | Activity                                    | Unit | Unit Cost | Physical Units | TFO            | Bank Loan      |
|-------|---------------------------------------------|------|-----------|----------------|----------------|----------------|
| 1     | KCC for Fish pond & Shrimp                  | No   | 2.00      | 36             | 72.00          | 72.00          |
| 2     | KCC for Non mechanized boats & sale of fish | No   | 0.50      | 1010           | 505.00         | 505.00         |
| 3     | KCC for Jitada Pond fishery                 | No   | 0.62      | 530            | 328.60         | 328.60         |
|       | <b>Sub Total</b>                            |      |           |                | <b>905.60</b>  | <b>905.60</b>  |
|       | <b>Grand Total fisheries Sector</b>         |      |           |                | <b>4152.95</b> | <b>4104.54</b> |

#### 2.1.9.4 Critical Interventions required to make definitive impact:

- Fishermen need to be encouraged for undertaking cage culture, brackish prawn culture.
- Providing training to farmers for undertaking improved species & practices of fishing.
- Fisherman societies may be supported by Department to obtain contracts of ponds for fishery activity.
- Setting up ice factories and creation of storage facilities near landing centres.

#### 2.1.9.5 Suggested Action Points:

##### ➤ Govt. Depts.:

- MPEDA may work in association with banks to ensure that all licensees are availing bank loan for brackish water prawn culture.
- Good working fisheries co-op. societies may diversify into processing, value addition and marketing activities so as to reduce exploitation by middlemen.
- To overcome stagnant marine catch, Fisheries Dept. may draw a specific strategic plan for promotion of marine fisheries through cage culture.
- Fisheries Dept. may ensure supply of carp seeds (fry/fingerling) to fish farmers and owners of the existing fishponds and tanks year after year.
- Fisheries Dept. may promote nursery rearing of seabass seed, arrange seed from other hatcheries, as there is demand for seabass seed in the district.

##### ➤ Banks:

- Four coastal blocks viz. Uran, Alibag, Murud & Shrivardhan in Raigad district are having sustainable fishing activity and number of fishermen, fisherwomen, SHGs/ JGLs are directly or indirectly involved in the fishing business. Banks should explore the possibility of financing short term (KCC & maintenance of boats) & long term (construction of boats) to these fisher folks either individually or in group mode.
- During 2020-21, Fisheries Dept. had sensitized the fisher folk and more than 3000 proposals had been submitted to banks in the district. Out of these only 1200 proposals had been sanctioned by banks and others were pending at branch level as on 31 March 2021. Banks need to play more proactive role and sanction timely loans to all the eligible applicants.

#### 2.1.10 Farm Credit - Others - Bullocks, bullock carts, two wheelers etc.

##### 2.1.10.1 Introduction

In Raigad district, due to its topography and smaller size of land holding, mechanization of agriculture did not match with growth rate of mechanization in the country. The use of bullocks & bullock carts for agricultural operations has considerable importance in the district. Majority of bullock-carts are used for transportation of agricultural produce. Two wheelers are very important for urban and rural community. They are very useful for agri and related activities.

As per Livestock Census 2019, there were total 80,078 bullocks and bullock-carts were 16,504. The district is not having any sugar factory and hence modern bullock carts are not in use.

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

The veterinary infrastructure details have been given in Dairy Chapter. The availability of bullocks in the neighboring districts is adequate. Bullock-cart manufacturers are also available in adequate number in the villages. The wood, steel and other materials required for bullock-cart are available.

A number of dealers of two wheelers and spare parts are available in the district for all the lending two wheeler brands. Service centres and skilled mechanics are also available for providing after sales service. Adequate number of petrol pumps are also available in the district.

#### 2.1.10.3 Assessment of potential for year 2022-23:

Keeping in view the infrastructure facilities presently available and planned, the following potential is estimated for 2022-23:

(₹ lakh)

| Sr.No | Activity           | Unit | Unit Cost | Physical Units | TFO           | Bank Loan     |
|-------|--------------------|------|-----------|----------------|---------------|---------------|
| 1     | Bullocks (Draught) | No   | 0.25      | 150            | 37.50         | 31.88         |
| 2     | Bullock carts      | No   | 0.17      | 27             | 4.59          | 3.90          |
| 3     | Two wheeler        | No   | 0.80      | 700            | 560.00        | 392.00        |
|       | <b>Total</b>       |      |           |                | <b>602.09</b> | <b>427.78</b> |

#### 2.1.10.4 Suggested Action Points:

- AH Dept. may formulate special breeding programme for improving quality of the bullocks.
- Banks may finance as per market cost of carts and encourage use of pneumatic tyre carts for transport purpose.
- Improvement of existing roads, proper maintenance and widening of roads will give a boost to this activity.

### 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 will 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 cater to 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 -

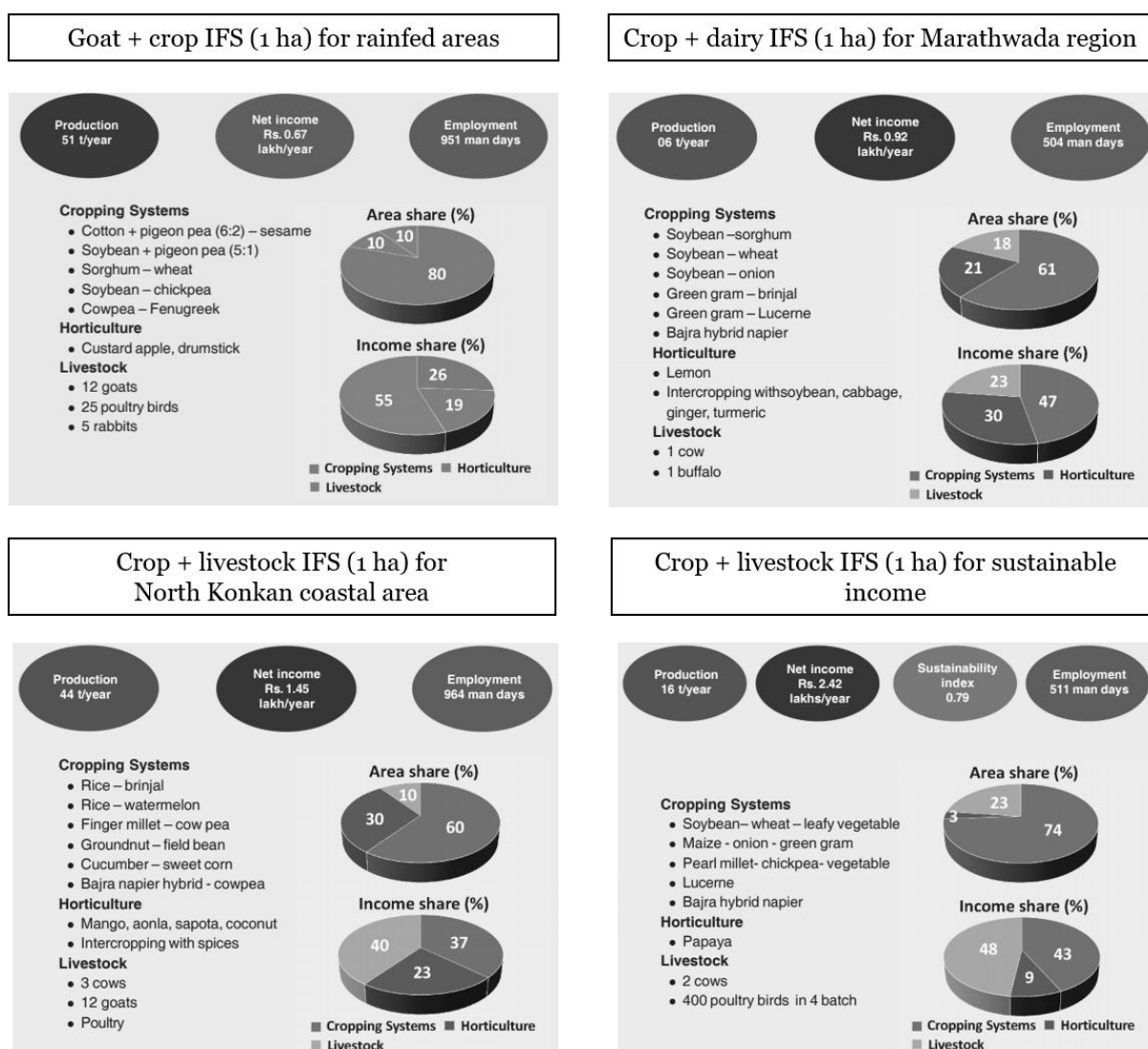
[http://www.iifsr.res.in/sites/default/files/prog\\_files/Bulletin\\_IFS\\_July\\_2020.pdf](http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf)

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.

### 2.1.11.3 Issues and Suggestions

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

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



## Chapter 2.2

### Agriculture Infrastructure

#### 2.2.1 Construction of Storage Facilities, Warehouses, Market Yards, Godowns, Silos, Cold Storage Units/ Cold Storage Chains

##### 2.2.1.1 Introduction:

Indian agriculture sector, despite its high potential is constrained by supply chain inefficiencies and huge post-harvest losses arising out of inadequate storage. The rural-urban supply chain is not only crucial for food security but also for the income of those employed in the urban and rural areas, be it farmers, wholesalers, truckers, processors and retailers that are part of the supply chain. Fruit and vegetable growing hubs with marketable surpluses have potential for a sustainable supply. Therefore, there is need to develop and strengthen supply chain for perishable farm produce to connect production, processing and consumption centers.

As per the district data, there are 9 Main markets, 17 sub markets and 38 Rural Haats in the district which are utilized for marketing of the commodities.

As per State Government norms, storage space for 20% of agricultural produce and 30% of the fertilizer consumption is required to be created. Considering the average annual food grain production of 3,54,000 MT and the fertilizer consumption of around 25,781 MT the district needs a storage capacity of 78,534 MT. Even though the existing capacity is sufficient, there is scope to increase the capacity as Jawaharlal Nehru Port Trust (JNPT) is located in Uran block of district where large number of godowns & storage are present for loading & unloading of cargos. Further, Panvel block acts as entry point to Mumbai from Pune and many of the cold storages are located at Taloja which is used for storage of dairy & marine products.

The GLC flow data during 2018-19, 2019-20 and 2020-21 is not available.

##### 2.2.1.2 Infrastructure and linkage support available, planned and gaps:

In Raigad district, the storage capacity of CWC is 730662 MT, MSWC is 34819 MT and APMC is 5056 MT which are utilized for storing paddy, cereals and pulses. Further, the cold storage capacity of the district is 24345 MT (**Source: Agriexchange-APEDA**). Out of this 72 MT is owned by Govt. Milk Dairy, 5000 MT is owned by MSWC and remaining 19273 MT is owned by Pvt. Companies. Out the 19273 MT storage capacity owned by private companies, 14662 MT is used for storage of marine products, 1978 MT is for storage of meat, 600 MT is for fruits & vegetable & 1815 MT is for frozen vegetable, meat & seafood. At present majority of the godowns & cold storages are located in Panvel & Uran blocks of the district.

Considering the location benefit of Raigad district and as it is a fast growing center having Jawaharlal Nehru Port Trust (JNPT) and proposed Dighi port there is scope for export promotion of fruits and vegetables, dry fish and spices. Raigad district is a link between Mumbai and Navi Mumbai market. The district can act as a feeder for food grains/ fruits/ fish/ eggs, etc. For this purpose additional godown, cold storage facilities needs to be created in Panvel, Uran, Karjat, Khalapur blocks. Traders can store their products in this gateway if proper infrastructure is provided.

In the district, all the necessary infrastructure and support required for construction of godowns/ cold storage is available.

##### 2.2.1.3 Assessment of potential for the year 2022-23:

The following data is analyzed for estimating the potential of various facilities:

- a. The district mainly produces paddy and to some extent other cereals, pulses and oilseeds. The major commercial horticulture crop grown in the district is mango. There is also production of cashew, arecanut and coconut in the district. However, there is no special storage/ cold storage required for storing these items. There is MSP in place for procurement of paddy due to which there is no impact of price fluctuation on the commodity price.
- b. Paddy, cereals and pulses which are grown in the district require no scientific storages. However, as the district is bordering cities like Mumbai and Pune and having large coastal connectivity it is being developed as a corridor for storage, especially sea food.

- c. The dry storage capacity is well distributed over the district. However, there is still requirement for construction of new and scientific storage facilities in place of the old structures. Further, there is requirement of renovation of the existing facilities. With regard to the cold storage capacity, it is located in Taloja area of Panvel block and also in Uran block. There is necessity of creating adequate cold storage in other blocks of the district as well.

The credit potential for the year 2022-23 has been assessed as under:

|       |                                                        |               |           |                |                | (₹ lakh)       |
|-------|--------------------------------------------------------|---------------|-----------|----------------|----------------|----------------|
| Sr.No | Activity                                               | Unit (Nos/Ha) | Unit Cost | Physical Units | TFO            | Bank Loan      |
| 1     | Godowns (upto 1000 MT)                                 | MT            | 40.00     | 140            | 5600.00        | 4480.00        |
| 2     | Cold Storage (upto 500 MT)                             | MT            | 50.00     | 71             | 3550.00        | 2662.50        |
| 3     | Cold Chain (Refrigerator, Van, bulk milk cooler, etc.) | MT            | 20.00     | 9              | 180.00         | 135.00         |
| 4     | Market yard                                            | No.           | 5.00      | 9              | 45.00          | 33.75          |
|       | <b>Total</b>                                           |               |           |                | <b>9375.00</b> | <b>7311.25</b> |

#### 2.2.1.4 Critical intervention required for creating definitive impact in the sector:

The critical interventions like accreditation of godowns, NWRS finance and forward markets commissions' facilities, commodity exchange etc. will help in realizing fair market price of the produce and offer liquidity to the farmers.

#### 2.2.1.5 Suggested action points:

##### ➤ State Government

- The procurement mainly done at the APMC level needs adequate infrastructure. The APMCs may meet finance requirement through MSAMB schemes, Bank finance or under Agriculture Infrastructure Fund (AIF).
- The State Warehousing Corporation (MSWC) may consider increasing the warehousing capacity in the state and district through construction of new godown and more utilization of its existing capacity.

##### ➤ Banks:

- The godowns may be accredited for issue of NWRS and pledge financing.
- The new godowns constructed should be as per the specification and details under which the subsidy is sought.
- The godown at the PACS level may be strengthened / modernized. Further, PACS & other societies having large space can be encouraged for construction of godowns.
- The storage at the producer's level may be increased through Farmers Producers Organisation.
- The private participation in the warehousing sector to be encouraged through PPP and other modes of funding.

### 2.2.2 Land Development, Soil Conservation & Watershed Development

#### 2.2.2.1 Introduction

The district is having geographical area of 7.15 lakh ha and cultivable area is 3.75 lakh ha. Gross cropped area of the district is 2.11 lakh ha including area under Kharif 1.41 lakh ha and Rabi 0.70 lakh ha. Net Sown Area is 1.82 lakh ha. The district is having coarse shallow soil, medium black soil, deep black soil and laterite & lateritic soils in 0.91 lakh ha, 1.43 lakh ha, 0.80 lakh ha and 0.25 lakh ha respectively. Over 50% of the land is hilly areas. Most of the rain water is lost due to excessive run-off into river system and draining into Arabian Sea. District comes under high rainfall area and farm size is very small. In the table land area, farmers are cultivating paddy as the mono crop and in order to store the rain water in paddy fields, all the farms are having bunds constructed over the years.

The GLC flow for the year 2018-19, 2019-20 and 2020-21 is not available.

**2.2.2.2 Infrastructure and linkage support available, planned and gaps:**

- **Reclamation of saline soils:** Salinity by sea is major environmental problem in coastal blocks. Khar Land Development Board in the district is executing Kharland Development Programme. The district has total Kharland of 32,000 ha. Once the sea water enters in farm field, mangroves are grown. Cutting of mangroves is banned by Environment Board. Hence farmers are facing dual problem of the land becoming non cultivable and the farmers not being able to cut mangroves. Repairs / construction of kharland bunds across the sea -creek coast to check the ingress of sea water through RIDF funding is required.
- Construction of farm ponds for water management/ water conservation: Because of soil texture and hilly area, construction of local level ponds under MNREGS are required.
- Areas affected with salinity /alkalinity in the coastal area, which are being treated by “Khar Land Development Board”, need linking with institutional credit.
- Village Watershed Committees (VWCs) should ensure that all types of treatments are carried on the principle of ‘Ridge to Valley’ and credit plus approach with integration of agriculture with allied activities.

**2.2.2.3 Assessment of Credit Potential for year 2022-23:**

The credit potential under the sector is estimated as under

(₹ lakh)

| Sr. No | Activity                                      | Unit | Unit Cost | Physical Units | TFO            | Bank Loan      |
|--------|-----------------------------------------------|------|-----------|----------------|----------------|----------------|
| 1      | Land Leveling / bunding                       | ha   | 0.50      | 3380           | 1690.00        | 1521.00        |
| 2      | Stone bunds / contour stone wall              | ha   | 0.50      | 970            | 485.00         | 436.50         |
| 3      | Field drainage for wet land                   | ha   | 0.30      | 1125           | 337.50         | 303.75         |
| 4      | Farm Ponds for water conservation / fisheries | No.  | 1.40      | 87             | 121.80         | 91.35          |
| 5      | Reclamation of Khar Land                      | ha   | 1.00      | 875            | 875.00         | 787.50         |
|        | <b>Total</b>                                  |      |           |                | <b>3509.30</b> | <b>3140.10</b> |

**2.2.2.4 Critical Interventions required to make definitive impact**

Farmers may be motivated to use zero budget natural farming and other techniques for soil conservation.

**2.2.2.5 Suggested action points:**➤ **State Government:**

- Awareness on Organic Farming techniques, Integrated Nutrient Management and Integrated Pest Management may be spread to reduce the dependence on chemicals in agriculture. Further, there is ready market for organic produce in Mumbai /Navi Mumbai.
- There is a need for establishing certifying laboratories and production of bio control agents for the benefit of organic farmers.

➤ **Banks :**

- There is a need to create awareness among farmers about the availability of institutional credit for various land development activities.
- Tie-up arrangements with bank finance may be made under the scheme where subsidy is available from the Departments for Land Development activities.

**2.2.2.6 Other related matters**

- The Central Government offers 25% subsidy to farmers for small projects on organic farming under Paramparagat Krishi Vikas Yojana.
- Construction of farm ponds is being undertaken under Maharashtra Rural Employment Guarantee Scheme, Magel Tyala Shet Tale scheme and Jalyukta Shivar Yojna.

### 2.2.3 Agri. Infrastructure – Others (Tissue Culture, Agri. Bio-technology, Seed production, Bio-pesticides/ fertilizer & Vermi-composting)

#### 2.2.3.1 Introduction

**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 traits such as colour, vigour, taste etc having market demand. In animal tissue culture, animal cell-lines are developed where numerous studies for effect of nutrients, heavy metals, reagents on the cells lead to studies involving animal health.

**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 true to type TCPs have the same properties/traits as that of the mother plant. Vegetative multiplication has limitations due to variability in the progeny; however through tissue culture one can ensure qualitative and quantitative plantlet production at laboratory.

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:** In Raigad district, there are 3 Taluka Seed Farm (TSF) at Lonere, Mangaon (Area 7.50 ha), Kondivate, Mahad (Area 10.12 ha) and Pargaon, Panvel (Area 40.47 ha). Kharif paddy seed production is undertaken at Lonere and Kondivate seed farm. Green gram, Double bean, Cow pea and Ground nut seed production is undertaken at Kondivate seed farm. However, this is very minimal and majority of paddy seed production is done. The Taluka Seed Farm at Pargaon, Panvel is not functional due to ingress of sea water. The cultivable area of Lonere and Kondivate Seed Farm is 7.50 ha each respectively. Out of this 6.00 ha of land at Lonere and 3.00 ha of land at Kondivate is irrigated. The SRR for gram, wheat is more than 45 percent in the State, in general.

The Seed Replacement Ration (SRR) in Raigad district in respect of different crops is Paddy (35%), Nagli (2%), Vegetables (40%) and Pulses. (2%). **(Source: Raigad CDAP).**

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

**Vermicompost:** Vermicompost is the product or process of composting using various worms usually red wigglers, white worms and other earthworms to create a heterogeneous mixture of decomposing vegetable or food waste, bedding material and vermicast. Vermicast, also called worm castings, worm humus or worm manure, is the end product of the breakdown of organic matter by an earthworm. Credit flow to animal husbandry in particular cattle may have to be used for accessing potential for vermicompost units (say 1 vermicompost unit per 10 animal unit).

#### 2.2.3.2 Infrastructure and linkage support available, planned and gaps:

- Agriculture Dept. is making efforts to increase seed replacement ration in the district.
- Agriculture and Horticulture Departments are promoting vermi-compost by providing subsidy and also propagating extensive use of bio-fertilizer to increase the efficiency and to reduce the extensive use of chemical fertilizers.

**2.2.3.3 Assessment of credit potential for 2022-23:**

The activity wise projection under PLP for the year is furnished below:

(₹ lakh)

| Sr. No. | Activity                                                                            | Unit (No. / Area) | Unit Cost | Physical Units | TFO           | Bank Loan     |
|---------|-------------------------------------------------------------------------------------|-------------------|-----------|----------------|---------------|---------------|
| 1       | Seed production plot /expansion                                                     | Ha                | 0.70      | 170            | 119.00        | 89.25         |
| 2       | Bio-fertilizer                                                                      | 150 TPA           | 4.00      | 5              | 20.00         | 15.00         |
| 3       | Vermi-Composting, micro-units of bio-pesticides/compost (Commercial Units)          | No.               | 3.1       | 22             | 68.20         | 54.56         |
| 4       | Vermi-Composting, micro-units of bio-pesticides/compost (Individual Farmer's Units) | No.               | 0.250     | 159            | 39.75         | 19.88         |
|         | <b>Total</b>                                                                        |                   |           |                | <b>246.95</b> | <b>178.69</b> |

**2.2.3.4 Critical Interventions required to make definitive impact**

Agricultural graduates are eligible for subsidy under Agri Clinic Agribusiness Centre for establishment of tissue culture lab, seed production and manufacturing units of bio-fertilisers and bio-pesticides. Awareness needs to be created among agriculture graduates for setting up units. Further, banks need to provide financial assistance to such entrepreneurs.

**2.2.3.5 Suggested action Points:**➤ **State Government**

- Farmers' Cooperatives, exclusively for promotion of organic farming which can also act as business platform for the farmers, may be promoted.
- Seed processing units - A few seed processing plants in a few select villages where Seed Village Scheme is under implementation would help in enhancing supply of certified seeds.

➤ **Banks:**

- Banks may encourage Farmers' Clubs / PACS / SHGs to take up production of quality compost/ vermicomposting, organic seeds/ planting materials and plant protection materials.
- Bankers may extend credit to seed processing, vermicomposting units and bio-fertilizer unit.

## Chapter 2.3

### Agriculture - Ancillary Activities

#### 2.3.1 Food and Agro Processing

##### 2.3.1.1 Introduction:

Raigad district offers huge potential for establishment of new processing units of rice/poha, rice bran oil, setting up of poultry feed mills, rice mills, briquette manufacturing from rice husk, extraction of Nachni Satwa, manufacturing of rice/Nachni papad, pre-cooling/ sorting /grading/packaging units for exporting mango, pulp/pickles units, coconut based by products, coir based products, processing of arecanut/cashew, vegetable dehydration/ spice processing, processing of white onion, setting up of tomato sauces/ketchup units, processing units for poultry meat, export house for eggs, processing of fish, refrigerated vans for floriculture units, setting up of pickles/chutney/jam/jelly units, etc. in the district. Raigad district is having locational advantage for setting up units for manufacturing herbal/ayurvedic products etc. for meeting the demand of metropolitan cities.

There is also huge potential available in dairy, poultry, sheep, goat and fish processed products. In the district 2842 flour mills, 94 rice husk bran mills, 219 fruit processing units, 171 cashew processing units and 95 spices processing units are existing.

##### 2.3.1.2 Infrastructure and linkage support available, planned and gaps:

- An effective, sustainable and market-oriented **end-to-end supply chain** for the food processing industry must be created to enable grading practices based on internationally accepted processing norms.
- The value of importance of cold storage facilities must be enhanced by providing **uninterrupted power supply** to preserve perishable commodities according priority status to both private and public sector players in the cold chain segment and treating them as a continuous process industry, and providing capital intensive fiscal incentives with long gestation periods for encouraging the establishment of cold chains.
- Opportunities to access the market for other packaged consumer products should be improved by recognizing **third party certification** approved by the Bureau of Indian Standards (BIS) for all the products which require mandatory certification as per the BIS. Backward linkages between farmers and industry should be promoted in order to encourage and facilitate 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 link 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 preprocessing 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 facilitate exports.

##### 2.3.1.3 Assessment of Credit Potential for year 2022-23:

In view of the priority attached to agro/food processing industries by Govt. and setting up of Navi Mumbai SEZ, new SSI/SME units may be established in the district. As per data of DIC, 851 food

products and beverages units have taken provisional acknowledgement for setting up of the units. The working capital of the new units is included along with term loan as Integrated Block Capital Loan. Considering the infrastructural facilities available & planned as also programmes of State/ Central Govt, following estimates of potential for investment credit and working capital is projected for exploitation in 2022-23:

#### I. Investment Credit of New Units:

(₹ lakh)

| Sr. No. | Activity                                  | Unit | Unit Cost | Physical Units | TFO             | Bank Loan       |
|---------|-------------------------------------------|------|-----------|----------------|-----------------|-----------------|
| 1       | Processing of Grains & Pulses             | No.  | 25.00     | 35             | 875.00          | 656.25          |
| 2       | Production of food grade packing material | No.  | 25.00     | 55             | 1375.00         | 1031.25         |
| 3       | Rice Flour & Poha Mills                   | No.  | 10.00     | 53             | 530.00          | 397.50          |
| 4       | Bakery and Confectionary Products         | No.  | 15.00     | 99             | 1485.00         | 1113.75         |
| 5       | Mango/Fruit Processing                    | No.  | 12.00     | 145            | 1740.00         | 1392.00         |
| 6       | Cashew Processing                         | No.  | 2.50      | 205            | 512.50          | 384.38          |
| 7       | Fish Processing                           | No.  | 215.00    | 67             | 14405.00        | 10803.75        |
|         | <b>Total Investment Credit</b>            |      |           |                | <b>20922.50</b> | <b>15778.88</b> |

#### II. Working Capital for Existing Units:

(₹ lakh)

| Sr. No. | Activity                                  | Unit | Unit Cost | Physical Units | TFO             | Bank Loan       |
|---------|-------------------------------------------|------|-----------|----------------|-----------------|-----------------|
| 1       | Processing of Grains & Pulses             | No.  | 5.00      | 107            | 535.00          | 401.25          |
| 2       | Production of food grade packing material | No.  | 6.00      | 125            | 750.00          | 562.50          |
| 3       | Rice Flour & Poha Mills                   | No.  | 2.50      | 165            | 412.50          | 309.38          |
| 4       | Bakery and Confectionary Products         | No.  | 5.00      | 169            | 845.00          | 633.75          |
| 5       | Mango/Fruit Processing                    | No.  | 2.50      | 150            | 375.00          | 300.00          |
| 6       | Cashew Processing                         | No.  | 1.50      | 120            | 180.00          | 135.00          |
| 7       | Fish Processing                           | No.  | 125.00    | 61             | 7625.00         | 5718.75         |
|         | <b>Total Working Capital</b>              |      |           |                | <b>10722.50</b> | <b>8060.63</b>  |
|         | <b>Total Investment + Working Capital</b> |      |           |                |                 | <b>23839.50</b> |

#### 2.3.1.4 Suggested Action Points:

##### ➤ Govt. Depts.:

- DIC may look into constraints hampering growth of these units. e.g. inadequate knowledge on preservation techniques, product diversification, inferior packaging, higher cost of packaging, poor hygienic practices, labelling norms, absence of linkage with markets other than Mumbai.

##### ➤ Banks:

- Provide loans to unemployed youth trained by MCED/MITCON for agro and fruit processing and others.
- Encourage SHGs to undertake food manufacturing activities like production of Nachni/rice papad on commercial basis.
- Encourage entrepreneurs for meat-processing/egg and fish processing activity.

### 2.3.2 Agri Ancillary Activities - Others – Loans to Coops, ACABC, MFIs

#### 2.3.2.1 Introduction

RBI has vide its circular No. RBI/FIDD/2020-21/ 72 Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated Sept 04, 2020 on targets and classification of priority sector put the following as qualifying for priority sector

- i. Loans up to ₹ 5 crore to co-operative societies of farmers for disposing of the produce of members.
- ii. Loans for setting up of Agri. Clinic and Agribusiness Centers.
- iii. Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹ 100 crore per borrower from the banking system.
- iv. Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- v. Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in paragraph IX of this circular

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

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

#### b. Loans to PACS/ FSS/ LAMPS

Primary Agricultural Cooperative Credit Societies (PACS) undertake a wide variety of operations such as lending, inputs sales, consumer goods sales, farm produce purchase and processing and deposits collections. Following the implementation of Vaidyanathan Committee reforms PACS are eligible to avail of credit facility from any financial institution other than the apex institution to which these are affiliated. PACS which are otherwise performing well but are affiliated to weaker higher financing institutions may be identified and credit linked to commercial banks for their credit needs.

Farmer's Service Society (FSS) is the sole agency for all developmental needs of weaker sections, either directly or by special arrangements with other agencies. The Large Sized Adivasi Multi-purpose Co-operative Societies (LAMPS) were set up in the tribal areas with the specific objectives; (a) to provide all types of credit, i.e., short, medium and long term loans including consumption loan (b) technical guidance for intensification and modernization of agriculture and (c) arrangements for the package of services including supply of consumer goods and marketing of agricultural produce including forest as well as other subsidiary produce. Though the number of such societies have declined over the years, these can be identified and linked to the Banks for credit especially in view of the clientele which mainly consist of weaker sections.

#### c. Loans to MFIs for on-lending to agriculture

As far as credit to agriculture is concerned, the NSSO survey reveals that 45.9 million farmer households in the country (51.4%), out of 89.3 million households do not have access to credit, either from institutional or non-institutional sources. Only 27% of total farm households are indebted to formal sources (of which one-third also borrow from informal sources). In other words, 73% of farm households do not have access to formal credit sources. To extend outreach of credit to farm households, RBI has made the loans to MFIs for on-lending eligible as priority sector in its guidelines dated 04 Sept 2020.

**d. Financing Farmers' Producers' Organizations (FPOs):**

The FPOs are being promoted in the district by ATMA and NABARD. 12 FPCs have already been registered in the district and commenced their business activities on small scale. Out of these 12 FPOs, 10 have been promoted by ATMA and 2 FPOs have been self promoted. It is expected that 12 FPOs would be able to expand the business activity for which the finance may be required in the form of term loan or working capital.

Also, other agencies & NGOs are also promoting FPOs. The activities proposed include dairy with milk route, agri inputs shop, rural godown, purchase of farm machinery for custom hiring, and other supporting needs of farmers.

**2.3.2.2 Infrastructure and linkage support available, planned and gaps:**

- Raigad district has a very good network of cooperatives/ institutions at ground level with 127 Primary Agriculture Cooperative Societies (PACS), 15 Large-sized adivasi multi-purpose societies (LAMPS), 21 milk cooperatives, 645 Non-agri cooperative societies, 126 fisheries cooperatives, etc. Hence, there is good scope for financing these institutions in view of their primary objectives of facilitating farmers' financing for agriculture and allied activities, aggregation and marketing of their produce, providing remunerative price to farmers' produce, etc.
- Agriculture graduates have immense opportunities for providing consultancy services like soil and water testing, application of appropriate seeds, fertilizers, pesticides, etc. along with sale of these agri related inputs, farm equipment's, etc. Thus, there is scope for ACABC finance.
- Government of India instituted a Special Fund in NABARD with a corpus of ₹ 2000 crore during 2014-15 for providing direct term loans to establish infrastructure in the Mega Food Parks, Agro Processing Cluster & Individual processing units to be set up in the designated Food Parks, at affordable rate of interest.
- Keeping in view the rural population and existing credit linkage of SHGs in the district, MFIs have a big role to play to cater to such a huge population for micro-finance. Further, there is ample scope for financing to existing SHGs which have been doing good work by starting their own micro-enterprises or income generating activities.

**2.3.2.3 Assessment of Credit Potential for 2022-23:**

The credit potential assessment for the year 2022-23 has been given below-

| (₹ lakh) |                     |                   |           |                |               |               |
|----------|---------------------|-------------------|-----------|----------------|---------------|---------------|
| Sr. No.  | Activity            | Unit (No. / Area) | Unit Cost | Physical Units | TFO           | Bank Loan     |
| 1        | Loans to FPOs/ FPCs | No.               | 50.00     | 12             | 600.00        | 510.00        |
| 2        | ACABC               | No.               | 11.00     | 14             | 154.00        | 130.90        |
|          | <b>Total</b>        |                   |           |                | <b>754.00</b> | <b>640.90</b> |

**2.3.2.4 Critical intervention required for creating a definitive impact in the sector:**

Micro-level survey through Cooperation Department, NGOs, BCs, etc. to identify the category wise requirement of loans of these cooperative institutions would help banks in tapping the activity wise potential and enhance their financing in the district.

**2.3.2.5 Suggested Action Points:****➤ Government Departments:**

- Cooperation Department may sensitize cooperatives (PACS/FSS/LAMPS) to identify potential business activities and avail finance from Banks as per priority sector guidelines.
- The concerned Departments may organize block / village level camps periodically to popularize their schemes for the benefit of weaker sections and minority communities.
- Govt. agencies may help the banks concerned for recovery of loans financed under sponsored programmes.
- Agricultural Universities and KVKs may help banks in identifying eligible agricultural graduates to finance setting up of AC and ABC units.
- Co-ordination is needed among banks, training centers, University and the concerned Dept.
- KVKs may extend support to the entrepreneurs who are willing to set up such units.

➤ **Banks:**

- i. Banks may consider financing viable cooperatives (PACS/FSS/LAMPS) for on-lending to their members as the new business opportunity.
- ii. Banks may organize awareness camps for financing under ACABC Scheme in view of good potential in the district.
- iii. The controlling offices of the banks may consider sensitising branch managers about the ACABC scheme and allocate suitable targets.
- iv. The FPOs are also the financial viable entities which can be financed by the banks. The SFAC is providing the gurantee cover up to loan amount of ₹ 1.00 crore.

➤ **Suggestion/Issues:**

Most of these PACS are engaged in short term finance to the members and which is not a full year business activity. There is an immense need to develop these PACS as Multi Service Societies as they are directly connected to the rural people, most of whom are still not connected to the other financial institutions. PACS can be a very effective tool for reaching the financially excluded and for better financial inclusion. Government may utilize the PACS as a delivery mechanism for various subsidy programs for rural people.

Bankers may come forward to finance ACABC subsidy scheme which is having good potential in the district.

### Chapter 3

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

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

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

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 1<sup>st</sup> 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 ₹ 1 crore for MSMEs within 59 minutes through a dedicated online portal, [www.psbloansin59minutes.com](http://www.psbloansin59minutes.com).

Retail and Wholesale trades as MSMEs - As per the Circular number 5/2 (2)/2021-E/P & G/Policy (E-19025) dt 02.07.2021 of Ministry of Micro, Small and Medium Enterprises (Policy Division) of GoI, on

the subject "Activities (NIC code) under MSMED Act, 2006 for Udyam Registration - Addition of Retail and Wholesale Trade", it has been decided to include "Retail and Wholesale trades as MSMEs" and they are allowed to be registered on Udyam Registration Portal. However, benefits to retail and wholesale MSMEs are to be restricted to Priority Sector Lending only.

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

### 3.1 Industries in Raigad district:

The district is having a large number of small, medium and large scale industries. The district is having MIDCs at Mahad, Patalganga and Roha which are employing large number of people. Petrochemical, Steel, Pharma and Chemical industries are located in Raigad district.

#### Small Scale Industries:

There are around 1194 units mainly located in Pen and Khopoli talukas which are involved in manufacturing of fabricated metal products which are employing 18145 persons. There are 524 units located in Roha and Khopoli talukas involved in manufacturing of chemicals and chemical products and employing 11936 people. There are also 567 units involved in manufacturing of food products and beverages and are employing 8536 people. (Data source- Udyami Mitra Portal)(Data as on 31.03.2021)

#### Large Scale Industries:

The large scale industries are located in the industrial areas at Patalganga, Addl. Patalganga, Roha, Mahad and Addl. Mahad, Nagothane and Vile-Bhagad of Raigad district. These industries consist mainly of Engineering, Biotech, Steel, Pharmaceuticals and Plastic Processing.

The ground level credit flow to this sector during 2018-19, 2019-20 and 2020-21 was ₹ 129176 lakh, ₹ 163216 lakh and ₹ 140133 lakh respectively.

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

- The total number of MSME units is 4662 with capital investment of ₹ 215862.52 lakh providing employment opportunities to 70177 persons. Out of the total number of 3651 enterprises, 2380 are micro, 1188 are small and 83 are medium enterprises. **(Source: DIC 2019)**
- The district has the required infrastructure for promotion of this sector as the district is well connected with Mumbai and Pune. The district is having road length of 7144 km with villages having all weather roads. Rail route of 299 km which is connected to Mumbai.

### 3.3 Assessment of Credit Potential for 2022-23:

The assessment of credit potential for 2022-23:

(₹ lakh)

| Sr. No | Activity             | Unit Cost | Physical Units | TFO      | Bank Loan       |
|--------|----------------------|-----------|----------------|----------|-----------------|
| A      | Term Loan            |           |                |          |                 |
| a      | Manufacturing Sector |           |                |          |                 |
|        | Micro Enterprises    | 30.00     | 1665           | 49950.00 | 39960.00        |
|        | Small Enterprises    | 200.00    | 188            | 37600.00 | 30080.00        |
|        | Medium Enterprises   | 2100.00   | 10             | 21000.00 | 16800.00        |
|        | <b>Sub Total</b>     |           |                |          | <b>86840.00</b> |
| b      | Services Sector      |           |                |          |                 |
|        | Micro Enterprises    | 15.00     | 1083           | 16245.00 | 12996.00        |
|        | Small Enterprises    | 100.00    | 241            | 24100.00 | 19280.00        |
|        | Medium Enterprises   | 2100.00   | 3              | 6300.00  | 5040.00         |
|        | <b>Sub Total</b>     |           |                |          | <b>37316.00</b> |
| B      | Working Capital      |           |                |          |                 |
| a      | Manufacturing Sector |           |                |          |                 |
|        | Micro Enterprises    | 10.00     | 1200           | 12000.00 | 9600.00         |
|        | Small Enterprises    | 50.00     | 838            | 41900.00 | 33520.00        |
|        | Medium Enterprises   | 175.00    | 104            | 18200.00 | 14560.00        |
|        | <b>Sub Total</b>     |           |                |          | <b>57680.00</b> |

| Sr. No | Activity           | Unit Cost | Physical Units | TFO      | Bank Loan        |
|--------|--------------------|-----------|----------------|----------|------------------|
| b      | Services Sector    |           |                |          |                  |
|        | Micro Enterprises  | 8.00      | 1366           | 10928.00 | 8742.40          |
|        | Small Enterprises  | 60.00     | 200            | 12000.00 | 9600.00          |
|        | Medium Enterprises | 180.00    | 84             | 15120.00 | 12096.00         |
|        | <b>Sub Total</b>   |           |                |          | <b>30438.40</b>  |
|        | <b>Total</b>       |           |                |          | <b>212274.40</b> |

### 3.4 Suggested Action Points

- The Government should take necessary steps to ensure uninterrupted power supply to the industrial units.
- DIC/ KVIB and other sponsoring agencies may strengthen post sanction supervision/ guidance for the units financed by the banks under various govt. sponsored programmes. Close coordination among agencies involved in promotion of NFS to be ensured particularly among DIC, KVIC, MCED, MITCON and DRDA.
- Vocational/skill up-gradation programmes with the help of master craftsmen can be arranged in collaboration with the government agencies and under CSR initiatives.
- Improvement in backward and forward linkages like raw material, transport, labour, marketing facilities, etc., to be effected for promotion of rural artisans based activities, cottage & village industries and MSME.
- Organising exhibitions cum sales outlets at periodical intervals at important places.
- SHGs & JLGs to be graduated through intensive training to take up activities under this sector.
- Cluster development concept to be ensured.
- Awareness camps of prospective entrepreneurs / educated unemployed to be organised for promotion of activities under NFS.
- Concerned agencies to compile success stories of the beneficiaries assisted under the programmes for motivational awareness among prospective entrepreneurs/ replication.

### Critical Interventions and Suggested Action Points:

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

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

## Chapter 4

### Credit Potential for Export Credit, Education & 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 centre would be the existing exporters/ importers, new aspirants, progressive farmers, FPOs, MSME in Agro food processing & commodity growers' association.

#### **Exports from Maharashtra:**

The main products exported from the State are gems & jewellery, software, textiles, readymade garments, cotton yarn, metal & metal products, agro-based products, engineering items, drugs & pharmaceuticals and plastic & plastic items. To recognize the efforts put up by the exporters and to give a boost to the exports, the State is taking initiatives like giving awards based on export performance and implementing space rent subsidy scheme for small scale industries for participation in international exhibitions.

The Ministry of Commerce & Industry, Govt. of India has set up an Agri Export Zone Project for Mangoes in 4 coastal districts of Maharashtra. Raigad has been included as one of the districts in the Agri Export Zone for export of Mangoes.

#### **District Scenario:**

The district provides export opportunities for exporting marine products. Many chemical and steel units which are present in the MIDC area in Raigad district, are exporting their products.

#### **4.1.2 Assessment of Credit Potential for 2022-23:**

The lack of granular and disaggregated data on the credit off take over the years by the export sector makes it difficult to analyze the GLC flow to the sector. However, with the revision in PSL norms and the resultant focus on the sector, should make the banking sector pay special attention to this aspect to enable realistic assessment of credit requirements.

Assuming that 50% of the existing units and the new units will avail Export credit, the block-wise projections under the sector during the year 2022-23 is given below.

(₹ lakh)

| Sr. No | Activity                              | Unit | Unit Cost | Physical Units | TFO            | Bank Loan      |
|--------|---------------------------------------|------|-----------|----------------|----------------|----------------|
| 1      | Export Credit for various commodities | No.  | 50.00     | 92             | 4600.00        | 3680.00        |
|        | <b>Total</b>                          |      |           | <b>92</b>      | <b>4600.00</b> | <b>3680.00</b> |

However, it has been observed that financing to these units is mainly done by the corporate offices of the banks and/ or by branches designated for export financing which are located in Mumbai/ Navi Mumbai area. Due to this the units financed in Raigad district do not get reflected in the ground level credit flow of the district for priority sector.

#### **4.1.3 Infrastructure and linkage support available, planned and gaps:**

Raigad district is well connected to the cities like Mumbai & Pune and thus has potential for exporting of mangoes and marine products. But local farmers/fishermen are selling their produce at APMC, Vashi and fish at Sasoon dock, Mumbai. Infrastructure like pre-cooling and cold storage, cold chain and processing plants are required to be set up within producers' approach. Further, following issues need to be addressed in the sector:

- Availability of uninterrupted power supply and road connectivity.
- Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured by banks.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.

#### **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>

## 4.2 Education Loan

### 4.2.1 Introduction:

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

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

Gol has developed a portal known as Vidya Lakshmi ([www.vidyalakshmi.co.in](http://www.vidyalakshmi.co.in)) which is a first of its kind portal for students seeking Education Loan developed by Gol. Students can view, apply and track the

education loan applications to banks anytime, anywhere by accessing the portal. The portal also provides linkages to National Scholarship Portal for the benefit of deserving students.

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

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

The Economic Survey of Maharashtra 2020-21 covers the social sector of education with the detailed scenario in the State encompassing school education, Samagra Shiksha, Inclusive Education for Divyang, schemes to encourage education, girls education, sports education, higher and technical education, self-financed Universities, Rashtriya Uchchatar Shiksha Abhiyan (RUSA), Technical Education Quality Improvement Programme (TEQIP), RCSI tuition fees scholarship scheme etc.

The Education Loan Scheme aims to provide the much needed financial support to deserving students for pursuing higher professional or technical education in India and abroad. The education loan is provided to those students who have obtained admission to career-oriented courses e.g. medicine, engineering, management etc., either at the graduate or post-graduate level. The main emphasis is that every meritorious student though poor is provided with an opportunity to pursue education with the financial support from the banking system with reasonable terms and conditions.

The credit flow to the sector during the last three years 2018-19, 2019-20 & 2020-21 was ₹ 2997.18 lakh, ₹ 3927.00 lakh & ₹ 4313.00 lakh respectively.

#### 4.2.2 Assessment of Credit Potential for 2022-23:

The credit potential for the year 2022-23 has been assessed.

(₹ lakh)

| Sr. No. | Activity          | Unit | Unit Cost | Physical Units | TFO             | Bank Loan       |
|---------|-------------------|------|-----------|----------------|-----------------|-----------------|
| 1       | Educational Loans | No   | 10.00     | 3153           | 31530.00        | 28377.00        |
|         | <b>Total</b>      |      |           |                | <b>31530.00</b> | <b>28377.00</b> |

#### 4.2.3 Infrastructure and linkage support available, planned and gaps:

Raigad district ranks 4<sup>th</sup> in the State with a HDI of 0.786. As per 2011 census, the literacy rate of the district was 79.34%. The district is having good network of Govt. and private colleges offering professional undergraduate, graduation and post-graduation courses. There are 27 colleges having student intake capacity of 7408 and offering different courses viz. Diploma in Pharmacy (300), Diploma in Engg. (2136), Bachelor in Pharmacy (500), Bachelor in Engg. (3150), Bachelor of Architecture (300), Master of Pharmacy (36), Master of Engineering (306), Master of Architecture (20), M.B.A./M.M.S (580), Masters in Business Administration(Executive) (60) & Master in Computer Application (M.C.A.) (120). Also, there is one BHMS college with a capacity of 50 students. Further, Raigad district is well connected with the neighbouring districts of Mumbai and Pune which offer good opportunity to the students for pursuing higher studies and professional courses.

#### 4.2.4 Critical interventions required for creating a definitive impact in the sector:

The sector has been hampered by larger number of defaults, primarily arising due to no placements of the students and therefore it has been advocated that 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”.

Despite having the most colleges, the State does not boast of the highest student enrolment figures. Proper extension/ motivational/ career guidance efforts need to be made by all agencies involved in

rural development. Popularizing professional and self-employment schemes for educated rural youth in the district which will help to increase the demand for education loans.

#### 4.2.5 Suggested Action Points:

##### ➤ Banks:

- i. Banks should publicize the schemes by displaying the information regarding the facility and the interest rate, etc. in their branches. Since the education process is time bound, banks need to provide timely finance to the borrowers.
- ii. Banks should tie-up with reputed education institutes in the district and provide necessary guidance and assistance to the students and their parents during the admission process.
- iii. Urban branches of the banks can organise loan mela at the beginning of academic year so that more students can be benefitted.

##### Action Points:

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

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

### 4.3 Housing

#### 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:

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

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

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

#### 4.3.2 Current Status:

As per census 2011, total population of Raigad district is 26.34 lakh comprising 6.11 lakh families, out of which 4.51 lakh are BPL families. Out of these BPL families, 20285 families are not covered under housing schemes for BPL families e.g. Indira Awas Yojna, Rajiv Gandhi Niwara Yojna etc.

(Source: District Statistical Booklet 2018).

An urban area with infrastructural expansion and the upcoming industrial establishments, Raigad is an emerging realty destination near to Mumbai. The region is catering to the housing demand of the working populace of the area. Located at a distance of 100-kms from Mumbai, it is a part of the Navi Mumbai metropolis development plan. It includes popular tourist destinations such as Alibaug, Murud and Shrivardhan. There is potential available for financing housing sector in urban areas as well as rural areas as people are shifting to places adjoining Mumbai & Navi Mumbai. Further, due to increase in tourism, there is also great demand for construction of beach side houses, home stays, etc. The ground level credit flow to the sector during 2018-19, 2019-20 and 2020-21 was ₹ 50,993 lakh, ₹ 1,05,810 lakh & ₹ 1,07,404 lakh respectively.

#### 4.3.3 Infrastructure and linkage support available, planned and gaps:

The district is near to Mumbai, Pune and Navi Mumbai. With the rapid expansion of industries, telecommunication, bank network, the infrastructural facilities in the district are well developed. The district has good road & rail connectivity which facilitates easy transportability of raw materials in the district. All the infrastructure required for housing sector is available in the district.

#### 4.3.4 Assessment of Credit Potential for 2022-23:

(₹ lakh)

| Sr.No | Activity                        | Unit | Unit Cost | Physical Units | TFO              | Bank Loan        |
|-------|---------------------------------|------|-----------|----------------|------------------|------------------|
| 1     | Rural Housing                   | No.  | 30.00     | 865            | 25950.00         | 18165.00         |
| 2     | Housing in Urban area           | No.  | 45.00     | 3634           | 163530.00        | 114471.00        |
| 3     | Repairs of Houses in rural area | No.  | 2.00      | 740            | 1480.00          | 1036.00          |
| 4     | Repairs of Houses in urban area | No.  | 5.00      | 1317           | 6585.00          | 4609.50          |
|       | <b>Total</b>                    |      |           |                | <b>197545.00</b> | <b>138281.50</b> |

#### 4.3.5 Suggested Action Points:

##### ➤ Government Dept.:

- Revenue Department may motivate people for availing credit facilities from banks under various housing sector schemes and may initiate steps for simplicity of rules for mortgage of gavan non-agricultural land, reduction in stamp duty, allotment of land pattas to rural poor people.

##### ➤ Banks:

- Raigad being a popular tourist destination, banks can explore the possibility of providing finance for construction of home stays in Alibag, Murud & Shrivardhan blocks.
- Banks should take initiatives to provide adequate credit for repairs of houses and for construction of new houses.
- Banks should provide the bridge/ gap finance to the beneficiaries of Govt. schemes for construction of houses. Also, provide housing loans under subsidy based schemes of the Govt. available for the rural poor.
- Bank should provide housing loans for construction, repairs of houses in rural/semi-urban areas.

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

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure – Public investments

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

##### 5.1.1 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 ₹2000 crore. The scheme has been continued with substantial allocations in the successive Union Budgets and NABARD has partnered with various State Governments in the creation of rural infrastructure. Initially, the mandate under the Fund was to support projects in the irrigation sector where substantial investments had been made but which could not be completed owing to resource constraints of the State Governments. In successive budget announcements, further contributions were made to the corpus and with the allocation of ₹30,000 crore for FY 2020-21 under RIDF XXVI, the cumulative allocation has reached ₹368875 crore including ₹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).

##### 5.1.2 Status of RIDF in Maharashtra

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

| Sector/ Activities/<br>Projects      | Projects<br>sanctioned (No.) | RIDF loan<br>sanctioned (₹ crore) | RIDF loan disbursed<br>(₹ crore) |
|--------------------------------------|------------------------------|-----------------------------------|----------------------------------|
| Irrigation<br>(MI, Check dams, etc.) | 872                          | 8979.50                           | 6658.06                          |
| Rural Water Supply<br>Schemes        | 240                          | 304.34                            | 279.98                           |
| Anganwadi                            | 5000                         | 170.00                            | 126.70                           |
| Salinity Reclamation<br>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<br>Management            | 21                           | 67.48                             | 47.65                            |
| <b>Total</b>                         | <b>22142</b>                 | <b>19088.28</b>                   | <b>14817.28</b>                  |

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

### 5.1.3 Status of RIDF in the district

During the year 2020-21, 9 road & bridge projects were sanctioned in the district out of the total 411 projects in the State with a cost of ₹1367.60 lakh and RIDF loan of ₹ 1094.07 lakh. These projects, when completed, are expected to strengthen connectivity network of 6.55 km, access to 7 markets, pilgrim / tourist centres.

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

(₹ Crore)

| Sl. No. | Sector                                | Sanctioned      |                 |
|---------|---------------------------------------|-----------------|-----------------|
|         |                                       | No. of Projects | Loan            |
| 1       | Roads (PWD)                           | 37              | 2292.26         |
| 2       | Bridges (PWD)                         | 36              | 4694.82         |
| 3       | Rural Roads                           | 7               | 1175.70         |
| 4       | Irrigation (WRD) and micro irrigation | 1               | 43.77           |
| 5       | Kharland Development                  | 2               | 267.57          |
| 6       | Fisheries                             | 7               | 13866.65        |
| 7       | MISS                                  | 1               | 5943.24         |
|         | <b>Total</b>                          | <b>91</b>       | <b>28284.01</b> |

### 5.1.4 Long Term Irrigation fund (LTIF)

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

### 5.1.5 Nabard Infrastructure Development Assistance (NIDA)

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

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

### 5.1.5 Rural Infrastructure in Maharashtra - Looking Ahead

#### Potential Sectors for Support in Maharashtra

Special focus needs to be given for completion of irrigation projects for bringing more land under agriculture.

## 5.2 Social Infrastructure involving Bank Credit

The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Qualitative services through public participation provide the best results in the social sector development. In addition to the public investment, the infrastructure 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 updated as on 11 June 2021, stipulated that

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

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

### 5.2.1 Current status/credit flow/recent policies, interventions:

As per census 2011, total population of the district is 26.34 lakh, 2.30 lakh families reside in urban area and 3.81 lakh families reside in rural areas. Against this, the availability of infrastructure facilities is as under:

- Electricity connections provided - 8.65 lakh
- Perennial drinking water is available to 1789 villages and 3048 hamlets. 68 villages are being provided drinking water through tanker.
- In rural area, out of 3.81 lakh families, 3.18 lakh families have access to sanitation facility.
- Total educational institutions in district are 4294 (technical institutions not included) including 3532 primary schools, 562 secondary schools, 171 higher secondary schools and 29 colleges.
- In government sector, district has 14 hospitals, 9 dispensaries, 52 PHC and 288 sub-centres and in private sector district has 202 hospitals, 17 specialised hospitals, 510 dispensaries and 89 child health care centres.
- Data about working women or girl hostels is not available.

**(Source: District statistical booklet 2018)**

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

### 5.2.2 Assessment of Credit Potential for 2022-23:

- a. Though at present most of the banks are extending loans to private individuals for establishment of schools, hospitals, etc. estimation of credit potential for the above social sectors is not easy in the absence of any specific and credible indicators.
- b. Some of the banks have even specific credit products like school+, Hospital+, etc. and are extending credit for construction of new buildings to start new schools and purchase of other infrastructure. Similarly, credit facility can also be extended for expansion of some of the existing schools/hospitals, etc. It is assumed that credit would be extended to at least one new school and expansion/renovation of one existing school in each of the blocks. There is more potential in urbanised blocks. An amount of ₹ 40 lakh for a new school building or creation of infrastructure like laboratories, equipment, etc. in existing school is assumed. Further an amount

of ₹ 40 lakh for construction of working women / girls hostel and ₹ 30 lakhs for hospital and ₹ 10 lakh for water purifying plant is assumed.

- c. In view of the subsidy being made available by the State Government to rural households for taking up construction of toilets, there is very little scope for credit flow to this sector.
- d. Keeping, therefore, the need to have some more schools/colleges/hospitals/water purifying plants in the private sector, with the above assumptions, the credit flow has been estimated.

(₹ lakh)

| Sr. No. | Activity                                                             | Unit | Unit Cost | Physical Units | TFO            | Bank loan      |
|---------|----------------------------------------------------------------------|------|-----------|----------------|----------------|----------------|
| 1       | Construction of New School buildings/Renovation of existing ones     | No.  | 40.00     | 20             | 800.00         | 680.00         |
| 2       | Construction of New Hospital buildings / Renovation of existing ones | No.  | 30.00     | 18             | 540.00         | 459.00         |
| 3       | Water Purifying RO plants                                            | No.  | 10.00     | 14             | 140.00         | 119.00         |
| 4       | Working women/ girls hostel                                          | No.  | 40.00     | 4              | 160.00         | 136.00         |
|         | <b>Total</b>                                                         |      |           |                | <b>1640.00</b> | <b>1394.00</b> |

### 5.2.3 Infrastructure and linkage support available, planned and gaps:

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

### 5.3 Action Points at District Level

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

#### 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.

### 5.3 Credit Potential for Renewable Energy

#### 5.3.1 Introduction:

Renewable energy has become a major focus area of the government with the ambitious target of achieving 40 percent cumulative electric capacity from non-fossil fuel-based energy resources by 2030. India is currently undertaking the largest renewable capacity expansion programme in the world. The 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 ₹ 15 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 ₹ 10 lakh per borrower.

#### 5.3.2 Assessment of potential for the period 2022-23:

Potential for the sector is assessed as given below:

| (₹ lakh) |                                      |                 |           |                |                |               |
|----------|--------------------------------------|-----------------|-----------|----------------|----------------|---------------|
| Sr. No.  | Activity                             | Unit (No./Area) | Unit Cost | Physical Units | TFO            | Bank Loan     |
| 1        | Biogas plant units (2 cm)            | No.             | 0.27      | 55             | 14.85          | 7.43          |
| 2        | Community Bio Gas Plants             | No.             | 0.50      | 100            | 50.00          | 25.00         |
| 3        | Compost Plant based Urban Waste      | No.             | 5.25      | 16             | 84.00          | 63.00         |
| 4        | Solar Home Light                     | No.             | 0.34      | 450            | 153.00         | 76.50         |
| 5        | Solar Water Pumping System upto 5HP  | No.             | 3.40      | 60             | 204.00         | 163.20        |
| 6        | Biomass based briquette making units | No.             | 2.25      | 10             | 22.50          | 11.25         |
|          | <b>Total</b>                         |                 |           |                | <b>1328.35</b> | <b>346.38</b> |

#### 5.3.3 Perspective plans for Development of Sector – Roadmap:

- Potential for growth of the sector needs to be identified with respect to local priorities.
- To make it mandatory to install solar energy based devices to meet at least a part of the energy requirement in all households and offices.
- To make it mandatory to install bio-gas based waste disposal system in all the households.
- Roadmap for setting up community bio gas plants, solar rooftop systems, solar lighting systems, solar cookers in schools, watershed areas, tribal development areas may be prepared.
- To ensure availability of quality devices and post-sale service.

#### 5.3.4 Stakeholders Roles and Action Point:

##### ➤ State Government / Department / other agencies

- Municipal Corporation and local bodies to consider setting up of commercial plant for converting urban waste and biogas plants based on bio-degradable waste.
- Under the CSR mode, Government Departments in association of big industries in the MIDC area should explore the possibility of setting up small solar/ wind projects in the district.
- There is need to strengthen extension machinery to popularize the sector by undertaking all precautions right from selection of beneficiaries till repairs/ maintenance of the solar units.
- Training should be provided by the Government agencies to the local youths regarding maintenance work of the solar equipment. This will help in creating employment for the youth.

- Setting up solar water heating system should be made mandatory in new housing societies and commercial establishment.
- **Banks**
- Banks need to tie up with Government Departments and agencies for providing assistance / promoting use of solar energy.
- Banks need to publicize the Government schemes and promote use of solar lights and solar water pumps in rural areas. This will also help to increase their credit flow to this sector.

## 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 10.83% 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 is given below:

| Position as on | No. of SHGs in Maharashtra | No. of SHGs in Raigad district | Share of total SHGs in Raigad district to Maharashtra position (b/a*100) |
|----------------|----------------------------|--------------------------------|--------------------------------------------------------------------------|
| 31/3/2021      | 12.13 lakh                 | 24043                          | 1.98                                                                     |

|                                                           |                              |
|-----------------------------------------------------------|------------------------------|
| Total No. of blocks in the district                       | 15                           |
| No. of blocks where SHGs exist                            | 15                           |
| Total No. of blocks where SHGs are linked                 | 15                           |
| Total No. of bank branches in the district                | CBs -453; Coops. -58 RRBs-3  |
| Of which No. of branches participating in linkage program | CBs - all, Coops. -58        |
| No. of additional branches to be roped in                 | CBs -Nil ; Coops.- Nil       |
| No. of Govt. / other agencies participating               | Govt. Depts. -3 ; Others-Nil |

#### 6.3 EShakti - Digitization of SHGs 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 mainstreaming of SHG members to 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 Gol'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](http://www.eshakti.nabard.org) created by NABARD. The various MIS reports generated have been of immense help to the bankers in taking faster credit decisions.

The number of SHGs digitized in the district is 5000. Out of these, number of SHGs credit linked are 2735 i.e. 54.70%. The number of SHGs digitized but not credit linked are 2265. By 31 Mar 2022 with the help of all stakeholders we expect to achieve 100% credit linkage for the SHGs in the district. The data regarding the digitized SHGs is available on our website [www.eshakti.nabard.org](http://www.eshakti.nabard.org). Bankers can readily access through the banker's login id and password.

#### **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 @ ₹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)**

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

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

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

| Sl. No. | Name of the block     | Total potential for promotion of SHGs | No. of SHGs savings linked on 31 March 2021 | Balance potential as on 31 March 2021 | No. of SHGs to be promoted and savings linked during 2021-22 | No. of SHGs to be promoted and savings linked during 2022-23 |
|---------|-----------------------|---------------------------------------|---------------------------------------------|---------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| 1       | Alibag                | 2016                                  | 2107                                        | 40                                    | 40                                                           | 40                                                           |
| 2       | Karjat                | 2167                                  | 2203                                        | 40                                    | 40                                                           | 40                                                           |
| 3       | Khalapur              | 2102                                  | 2386                                        | 40                                    | 40                                                           | 40                                                           |
| 4       | Mahad                 | 1485                                  | 1595                                        | 25                                    | 25                                                           | 25                                                           |
| 5       | Mangaon               | 1323                                  | 1410                                        | 35                                    | 35                                                           | 35                                                           |
| 6       | Mhasla                | 924                                   | 1035                                        | 20                                    | 20                                                           | 20                                                           |
| 7       | Murud                 | 1261                                  | 1307                                        | 35                                    | 35                                                           | 35                                                           |
| 8       | Panvel                | 2487                                  | 2518                                        | 65                                    | 65                                                           | 65                                                           |
| 9       | Pen                   | 2104                                  | 2256                                        | 40                                    | 40                                                           | 40                                                           |
| 10      | Poladpur              | 853                                   | 951                                         | 20                                    | 20                                                           | 20                                                           |
| 11      | Roha                  | 1221                                  | 1328                                        | 35                                    | 35                                                           | 35                                                           |
| 12      | Shriwardhan           | 1081                                  | 1207                                        | 30                                    | 30                                                           | 30                                                           |
| 13      | Sudhagad              | 849                                   | 938                                         | 20                                    | 20                                                           | 20                                                           |
| 14      | Tala                  | 743                                   | 981                                         | 20                                    | 20                                                           | 20                                                           |
| 15      | Uran                  | 1570                                  | 1821                                        | 35                                    | 35                                                           | 35                                                           |
|         | <b>District Total</b> | <b>22186</b>                          | <b>24043</b>                                | <b>500</b>                            | <b>500</b>                                                   | <b>500</b>                                                   |

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

| Sl. No. | Name of the block  | No. of SHGs (credit linked) as on 31 March 2021 | SHGs to be credit linked during 2021-22 |                 |            |                 | SHGs to be credit linked during 2022-23 |                 |            |                 |
|---------|--------------------|-------------------------------------------------|-----------------------------------------|-----------------|------------|-----------------|-----------------------------------------|-----------------|------------|-----------------|
|         |                    |                                                 | Fresh                                   |                 | Repeat     |                 | Fresh                                   |                 | Repeat     |                 |
|         |                    |                                                 | No.                                     | Amount (₹ lakh) | No.        | Amount (₹ lakh) | No.                                     | Amount (₹ lakh) | No.        | Amount (₹ lakh) |
| 1       | Alibag             | 1044                                            | 70                                      | 70.00           | 35         | 35.00           | 70                                      | 70.00           | 50         | 50.00           |
| 2       | Karjat             | 684                                             | 50                                      | 50.00           | 25         | 25.00           | 50                                      | 50.00           | 50         | 50.00           |
| 3       | Khalapur           | 439                                             | 50                                      | 50.00           | 25         | 25.00           | 50                                      | 50.00           | 50         | 50.00           |
| 4       | Mahad              | 435                                             | 100                                     | 100.00          | 50         | 50.00           | 100                                     | 100.00          | 75         | 75.00           |
| 5       | Mangaon            | 208                                             | 90                                      | 90.00           | 45         | 45.00           | 90                                      | 90.00           | 45         | 45.00           |
| 6       | Mhasla             | 597                                             | 90                                      | 90.00           | 45         | 45.00           | 90                                      | 90.00           | 45         | 45.00           |
| 7       | Murud              | 486                                             | 70                                      | 70.00           | 35         | 35.00           | 70                                      | 70.00           | 35         | 35.00           |
| 8       | Panvel             | 1023                                            | 100                                     | 100.00          | 50         | 50.00           | 100                                     | 100.00          | 50         | 50.00           |
| 9       | Pen                | 756                                             | 80                                      | 80.00           | 40         | 40.00           | 80                                      | 80.00           | 40         | 40.00           |
| 10      | Poladpur           | 255                                             | 50                                      | 50.00           | 25         | 25.00           | 50                                      | 50.00           | 25         | 25.00           |
| 11      | Roha               | 894                                             | 70                                      | 70.00           | 35         | 35.00           | 70                                      | 70.00           | 35         | 35.00           |
| 12      | Shriwardhan        | 315                                             | 40                                      | 40.00           | 20         | 20.00           | 40                                      | 40.00           | 20         | 20.00           |
| 13      | Sudhagad           | 411                                             | 30                                      | 30.00           | 15         | 15.00           | 30                                      | 30.00           | 25         | 25.00           |
| 14      | Tala               | 279                                             | 30                                      | 30.00           | 15         | 15.00           | 30                                      | 30.00           | 15         | 15.00           |
| 15      | Uran               | 970                                             | 80                                      | 80.00           | 40         | 40.00           | 80                                      | 80.00           | 40         | 40.00           |
|         | <b>Dist. Total</b> | <b>8796</b>                                     | <b>1000</b>                             | <b>1000.00</b>  | <b>500</b> | <b>500.00</b>   | <b>1000</b>                             | <b>1000.00</b>  | <b>600</b> | <b>600.00</b>   |

#### 6.5 Issues related to Micro finance:

- Overall the SHG movement in the district got the momentum after introduction of SHG BLP / SHG2 project in the district.
- The NPA level of SHGs formed under SGSY was a matter of concern; hence the bankers are reluctant to finance the SHGs.
- Under NRLM, the introduction of interest subvention for the BPL groups has created some comparison in the minds of the women under other SHG projects that the benefits will also come to them from govt. scheme.
- Poor training, absence of proper exposure to the groups is set back to the entrepreneur skills.
- Banks are not able to supervise the SHGs financed due to staff constraints.
- Banks are not able to rate the SHGs by themselves due to paucity of time at their end. However, they have to depend upon the rating done by NGOs. Monitoring mechanism of SHGs by NGOs has to be strengthened.
- Credit appraisal of SHGs is missing while doing the financing of NRLM cases.
- Not providing timely and adequate credit to the SHGs leads to the breaking of the SHGs or the SHGs becoming dormant.

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

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

#### 6.7 Future Strategy

While continuing with its goal of spreading its outreach, SHG-BLP needs to re-invent itself to cover more poor people so that the programme may be an effective platform to expand their economic activities and improve their income levels. This calls for identification of appropriate livelihood opportunities, improvement of their skills, mentoring, market development and many such development initiatives.

Skill development is an important tool for improving the employability and enhancing productivity of the working poor and thereby reducing poverty and exclusion. Rural poor women typically face difficulties or discrimination in accessing good quality training. Keeping the above in view, NABARD continued with Micro Enterprise Development Programme (MEDP) to nurture the entrepreneurial talents of members of mature SHGs.

NABARD has introduced another initiative viz., Livelihood and Enterprise Development Programme (LEDP) with a view to creating sustainable livelihoods among SHG members. These programmes are implemented in small batches for a maximum of 150 SHG members in a cluster of contiguous villages on a project basis covering 15 to 30 SHGs. The programme provides for livelihood creation in agricultural & allied activities as well as rural off-farm sector activities.

#### 6.8 Enhancement in credit flow – capital formation

Establishment of micro-units by SHGs members will translate into investment credit business for 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. Few of the SHGs have set up garment shop, tiffin services, etc. which have provided business opportunities to these members.

#### 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            | 26,34,000 |
| 2 | Rural population                      | 16,64,000 |
| 3 | No. of households (2 above / 5*)      | 3,32,800  |
| 4 | No. of SHGs required (3 above / 15**) | 22186     |
| 5 | No. of SHGs already linked            | 24043     |
| 6 | Balance (4-5)                         | -         |

\*average members per household

\*\*average members per SHG

Considering the total poor rural population of the district, it is estimated that there is total potential for promotion and saving linkage of 22186 SHGs in the district. So far 24043 have been promoted in the district.

#### 6.10 Assessment of credit potential for 2022-23

The credit potential assessment for the year 2022-23 is given below-

(₹ lakh)

| Sr No | Activity         | Unit | Unit Cost | Physical Units | TFO            | Bank Loan      |
|-------|------------------|------|-----------|----------------|----------------|----------------|
| 1     | Loan to SHGs     | No.  | 1.00      | 1600           | 1600.00        | 1600.00        |
| 2     | Consumption Loan | No.  | 1.00      | 600            | 600.00         | 600.00         |
| 3     | Loans to JLGs    | No.  | 2.50      | 500            | 1250.00        | 1250.00        |
| 4     | Others – Misc.   | No.  | 1.50      | 750            | 1125.00        | 1125.00        |
|       | <b>Total</b>     |      |           |                | <b>4575.00</b> | <b>4575.00</b> |

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

##### a. Available infrastructure

Livelihood training is being provided by various agencies viz. NGOs, RSETI, DRDA & MSRLM

##### b. Suggested action Points :

##### Banks

- There is scope for financing various activities under SHG/JLG. Banks may support this activity by providing credit.
- Opportunities have increased for financing trade under MUDRA scheme, banks may take advantage of the same.

**District Specific Action Points – Raigad**

- Completion of incomplete irrigation projects so that more agriculture land can be brought under assured irrigation.
- Commercial banks need to prepare banking credit plan for dairy in association with milk unions and AH Dept.
- Backyard poultry could be promoted as an income generating activity through SHGs in coordination with banks.
- Banks needs to provide credit to the fisheries sector which is second predominant activity in the district.
- Creation of cold storage & setting up of ice factory.
- As the district is a tourist destination, good roads needs to maintain so that more tourist are attracted.

## Annexure I

## Activity wise / Block wise Potential Linked Physical &amp; Financial Projections for the year 2022-23 (Raigad District)

(₹ lakh)

| Activity                                              | Unit Cost | Unit Size |             | Alibag         | Karjat         | Khalapur       | Mahad          | Mangaon        | Mhasala        | Murud          | Panvel         | Pen            | Poladpur       | Roha           | Shrivardhan    | Sudhagad       | Tala          | Uran          | TOTAL           |
|-------------------------------------------------------|-----------|-----------|-------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|-----------------|
| <b>Agriculture</b>                                    |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |               |               |                 |
| <b>Farm Credit</b>                                    |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |               |               |                 |
| <b>(a) Crop Production, maintenance and marketing</b> |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |               |               |                 |
| Paddy                                                 | 0.580     | ha.       | Phy         | 4400           | 4300           | 2700           | 4500           | 4300           | 1250           | 1450           | 2100           | 3800           | 1300           | 3800           | 1575           | 1475           | 900           | 150           | 38000           |
|                                                       |           | 130.00%   | B.L.        | 3317.60        | 3242.20        | 2035.80        | 3393.00        | 3242.20        | 942.50         | 1093.30        | 1583.40        | 2865.20        | 980.20         | 2865.20        | 1187.55        | 1112.15        | 678.60        | 113.10        | 28652.00        |
| Raggi                                                 | 0.330     | ha.       | Phy         | 0              | 175            | 0              | 825            | 1100           | 165            | 0              | 0              | 225            | 500            | 210            | 60             | 0              | 0             | 0             | 3260            |
|                                                       |           | 130.00%   | B.L.        | 0.00           | 75.08          | 0.00           | 353.93         | 471.90         | 70.79          | 0.00           | 0.00           | 96.53          | 214.50         | 90.09          | 25.74          | 0.00           | 0.00          | 0.00          | 1398.54         |
| Pulses                                                | 0.300     | ha.       | Phy         | 75             | 100            | 50             | 250            | 150            | 100            | 50             | 0              | 145            | 80             | 270            | 50             | 50             | 20            | 0             | 1390            |
|                                                       |           | 130.00%   | B.L.        | 29.25          | 39.00          | 19.50          | 97.50          | 58.50          | 39.00          | 19.50          | 0.00           | 56.55          | 31.20          | 105.30         | 19.50          | 19.50          | 7.80          | 0.00          | 542.10          |
| Spices                                                | 0.160     | ha.       | Phy         | 50             | 50             | 25             | 25             | 25             | 0              | 25             | 0              | 40             | 0              | 55             | 20             | 0              | 0             | 0             | 315             |
|                                                       |           | 130.00%   | B.L.        | 10.40          | 10.40          | 5.20           | 5.20           | 5.20           | 0.00           | 5.20           | 0.00           | 8.32           | 0.00           | 11.44          | 4.16           | 0.00           | 0.00          | 0.00          | 65.52           |
| Vegetables                                            | 0.350     | ha.       | Phy         | 200            | 150            | 100            | 200            | 250            | 75             | 150            | 75             | 300            | 50             | 300            | 75             | 75             | 50            | 0             | 2050            |
|                                                       |           | 130.00%   | B.L.        | 91.00          | 68.25          | 45.50          | 91.00          | 113.75         | 34.13          | 68.25          | 34.13          | 136.50         | 22.75          | 136.50         | 34.13          | 34.13          | 22.75         | 0.00          | 932.75          |
| Mango                                                 | 1.700     | ha.       | Phy         | 350            | 175            | 125            | 250            | 275            | 155            | 135            | 0              | 295            | 75             | 325            | 275            | 140            | 125           | 0             | 2700            |
|                                                       |           | 130.00%   | B.L.        | 773.50         | 386.75         | 276.25         | 552.50         | 607.75         | 342.55         | 298.35         | 0.00           | 651.95         | 165.75         | 718.25         | 607.75         | 309.40         | 276.25        | 0.00          | 5967.00         |
| Areca nut                                             | 1.200     | ha.       | Phy         | 0              | 0              | 0              | 0              | 0              | 150            | 150            | 0              | 0              | 0              | 0              | 200            | 0              | 0             | 0             | 500             |
|                                                       |           | 130.00%   | B.L.        | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           | 234.00         | 234.00         | 0.00           | 0.00           | 0.00           | 0.00           | 312.00         | 0.00           | 0.00          | 0.00          | 780.00          |
| <b>sub total</b>                                      |           |           | <b>B.L.</b> | <b>4221.75</b> | <b>3821.68</b> | <b>2382.25</b> | <b>4493.13</b> | <b>4499.30</b> | <b>1662.96</b> | <b>1718.60</b> | <b>1617.53</b> | <b>3815.05</b> | <b>1414.40</b> | <b>3926.78</b> | <b>2190.83</b> | <b>1475.18</b> | <b>985.40</b> | <b>113.10</b> | <b>38337.91</b> |
| <b>(b) Water Resources</b>                            |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |               |               |                 |
| Dug Well                                              | 1.200     | No.       | Phy         | 0              | 5              | 5              | 5              | 5              | 0              | 0              | 10             | 10             | 3              | 5              | 0              | 7              | 5             | 0             | 60              |
|                                                       |           | 75.00%    | B.L.        | 0.00           | 4.50           | 4.50           | 4.50           | 4.50           | 0.00           | 0.00           | 9.00           | 9.00           | 2.70           | 4.50           | 0.00           | 6.30           | 4.50          | 0.00          | 54.00           |
| Repairs of Dug Wells                                  | 0.400     | No.       | Phy         | 15             | 20             | 20             | 25             | 20             | 5              | 15             | 10             | 25             | 10             | 25             | 10             | 10             | 5             | 3             | 218             |
|                                                       |           | 75.00%    | B.L.        | 4.50           | 6.00           | 6.00           | 7.50           | 6.00           | 1.50           | 4.50           | 3.00           | 7.50           | 3.00           | 7.50           | 3.00           | 3.00           | 1.50          | 0.90          | 65.40           |
| Dug/Bore Wells with Pumpsets                          | 1.450     | No.       | Phy         | 19             | 18             | 15             | 29             | 27             | 8              | 4              | 23             | 23             | 11             | 23             | 7              | 5              | 6             | 12            | 230             |
|                                                       |           | 75.00%    | B.L.        | 20.66          | 19.58          | 16.31          | 31.54          | 29.36          | 8.70           | 4.35           | 25.01          | 25.01          | 11.96          | 25.01          | 7.61           | 5.44           | 6.53          | 13.05         | 250.13          |
| Electric Pumpset (5 HP)                               | 0.300     | No        | Phy         | 31             | 65             | 52             | 61             | 53             | 19             | 24             | 56             | 45             | 13             | 57             | 35             | 27             | 15            | 10            | 563             |
|                                                       |           | 85.00%    | B.L.        | 7.91           | 16.58          | 13.26          | 15.56          | 13.52          | 4.85           | 6.12           | 14.28          | 11.48          | 3.32           | 14.54          | 8.93           | 6.89           | 3.83          | 2.55          | 143.57          |
| Drip Set                                              | 0.400     | ha        | Phy         | 70             | 110            | 150            | 150            | 150            | 50             | 50             | 0              | 100            | 50             | 100            | 100            | 100            | 30            | 0             | 1210            |
|                                                       |           | 80.00%    | B.L.        | 22.40          | 35.20          | 48.00          | 48.00          | 48.00          | 16.00          | 16.00          | 0.00           | 32.00          | 16.00          | 32.00          | 32.00          | 32.00          | 9.60          | 0.00          | 387.20          |
| Lift Irrigation Scheme ( Small )                      | 3.500     | ha        | Phy         | 10             | 12             | 5              | 18             | 22             | 3              | 2              | 7              | 7              | 7              | 13             | 5              | 5              | 3             | 3             | 122             |
|                                                       |           | 75.00%    | B.L.        | 26.25          | 31.50          | 13.13          | 47.25          | 57.75          | 7.88           | 5.25           | 18.38          | 18.38          | 18.38          | 34.13          | 13.13          | 13.13          | 7.88          | 7.88          | 320.25          |
| Pipe line System                                      | 0.500     | mt.       | Phy         | 50             | 100            | 100            | 75             | 75             | 25             | 50             | 0              | 100            | 0              | 50             | 50             | 25             | 0             | 50            | 750             |
|                                                       |           | 90.00%    | B.L.        | 22.50          | 45.00          | 45.00          | 33.75          | 33.75          | 11.25          | 22.50          | 0.00           | 45.00          | 0.00           | 22.50          | 22.50          | 11.25          | 0.00          | 22.50         | 337.50          |
| Borewell                                              | 0.420     | No.       | Phy         | 5              | 12             | 10             | 11             | 13             | 0              | 0              | 10             | 18             | 5              | 11             | 0              | 10             | 7             | 5             | 117             |
|                                                       |           | 75.00%    | B.L.        | 1.58           | 3.78           | 3.15           | 3.47           | 4.10           | 0.00           | 0.00           | 3.15           | 5.67           | 1.58           | 3.47           | 0.00           | 3.15           | 2.21          | 1.58          | 36.86           |
| <b>sub total</b>                                      |           |           | <b>B.L.</b> | <b>105.79</b>  | <b>162.13</b>  | <b>149.35</b>  | <b>191.56</b>  | <b>196.97</b>  | <b>50.17</b>   | <b>58.72</b>   | <b>72.82</b>   | <b>154.03</b>  | <b>56.93</b>   | <b>143.64</b>  | <b>87.16</b>   | <b>81.15</b>   | <b>36.03</b>  | <b>48.45</b>  | <b>1594.90</b>  |
| <b>(c) Farm Mechanisation</b>                         |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |               |               |                 |
| Tractor with two Implements                           | 6.000     | No.       | Phy         | 6              | 8              | 6              | 15             | 12             | 5              | 7              | 10             | 12             | 5              | 10             | 5              | 6              | 2             | 0             | 109             |
|                                                       |           | 80.00%    | B.L.        | 28.80          | 38.40          | 28.80          | 72.00          | 57.60          | 24.00          | 33.60          | 48.00          | 57.60          | 24.00          | 48.00          | 24.00          | 28.80          | 9.60          | 0.00          | 523.20          |
| Power Tiller                                          | 2.000     | No.       | Phy         | 55             | 55             | 55             | 71             | 65             | 30             | 25             | 0              | 50             | 25             | 52             | 50             | 25             | 20            | 0             | 578             |
|                                                       |           | 80.00%    | B.L.        | 88.00          | 88.00          | 88.00          | 113.60         | 104.00         | 48.00          | 40.00          | 0.00           | 80.00          | 40.00          | 83.20          | 80.00          | 40.00          | 32.00         | 0.00          | 924.80          |
| Agri. Implements                                      | 0.500     | No.       | Phy         | 76             | 88             | 75             | 157            | 136            | 56             | 37             | 0              | 119            | 27             | 122            | 75             | 25             | 21            | 0             | 1014            |
|                                                       |           | 90.00%    | B.L.        | 34.20          | 39.60          | 33.75          | 70.65          | 61.20          | 25.20          | 16.65          | 0.00           | 53.55          | 12.15          | 54.90          | 33.75          | 11.25          | 9.45          | 0.00          | 456.30          |

| Activity                                         | Unit Cost | Unit Size |             | Alibag        | Karjat        | Khalapur      | Mahad         | Mangaon       | Mhasala       | Murud         | Panvel       | Pen           | Poladpur      | Roha          | Shrivardhan   | Sudhagad      | Tala          | Uran        | TOTAL          |
|--------------------------------------------------|-----------|-----------|-------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------|----------------|
| <b>sub total</b>                                 |           |           | <b>B.L.</b> | <b>151.00</b> | <b>166.00</b> | <b>150.55</b> | <b>256.25</b> | <b>222.80</b> | <b>97.20</b>  | <b>90.25</b>  | <b>48.00</b> | <b>191.15</b> | <b>76.15</b>  | <b>186.10</b> | <b>137.75</b> | <b>80.05</b>  | <b>51.05</b>  | <b>0.00</b> | <b>1904.30</b> |
| <b>(d) Plantation / Horticulture</b>             |           |           |             |               |               |               |               |               |               |               |              |               |               |               |               |               |               |             |                |
| Cashew Plantation                                | 1.000     | ha.       | Phy         | 0             | 0             | 0             | 200           | 200           | 250           | 0             | 0            | 0             | 200           | 100           | 120           | 0             | 100           | 0           | 1170           |
|                                                  |           | 75.00%    | B.L.        | 0.00          | 0.00          | 0.00          | 150.00        | 150.00        | 187.50        | 0.00          | 0.00         | 0.00          | 150.00        | 75.00         | 90.00         | 0.00          | 75.00         | 0.00        | 877.50         |
| Mango Plantation                                 | 1.640     | ha.       | Phy         | 125           | 165           | 150           | 210           | 200           | 100           | 0             | 0            | 155           | 75            | 150           | 100           | 75            | 95            | 0           | 1600           |
|                                                  |           | 75.00%    | B.L.        | 153.75        | 202.95        | 184.50        | 258.30        | 246.00        | 123.00        | 0.00          | 0.00         | 190.65        | 92.25         | 184.50        | 123.00        | 92.25         | 116.85        | 0.00        | 1968.00        |
| Coconut Plantation                               | 1.000     | ha.       | Phy         | 205           | 0             | 0             | 100           | 0             | 128           | 227           | 0            | 100           | 0             | 0             | 255           | 0             | 0             | 10          | 1025           |
|                                                  |           | 75.00%    | B.L.        | 153.75        | 0.00          | 0.00          | 75.00         | 0.00          | 96.00         | 170.25        | 0.00         | 75.00         | 0.00          | 0.00          | 191.25        | 0.00          | 0.00          | 7.50        | 768.75         |
| Areca nut Plantation                             | 0.600     | ha.       | Phy         | 90            | 0             | 0             | 0             | 0             | 0             | 160           | 0            | 0             | 0             | 0             | 250           | 0             | 50            | 0           | 550            |
|                                                  |           | 75.00%    | B.L.        | 40.50         | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 72.00         | 0.00         | 0.00          | 0.00          | 0.00          | 112.50        | 0.00          | 22.50         | 0.00        | 247.50         |
| Herbal/medicinal Plants                          | 1.500     | ha.       | Phy         | 10            | 20            | 10            | 10            | 10            | 10            | 5             | 0            | 15            | 10            | 10            | 10            | 10            | 10            | 0           | 140            |
|                                                  |           | 75.00%    | B.L.        | 11.25         | 22.50         | 11.25         | 11.25         | 11.25         | 11.25         | 5.63          | 0.00         | 16.88         | 11.25         | 11.25         | 11.25         | 11.25         | 11.25         | 0.00        | 157.50         |
| Floriculture-On Farm                             | 0.600     | ha.       | Phy         | 0             | 15            | 15            | 15            | 15            | 10            | 0             | 0            | 10            | 0             | 20            | 0             | 0             | 0             | 0           | 100            |
|                                                  |           | 75.00%    | B.L.        | 0.00          | 6.75          | 6.75          | 6.75          | 6.75          | 4.50          | 0.00          | 0.00         | 4.50          | 0.00          | 9.00          | 0.00          | 0.00          | 0.00          | 0.00        | 45.00          |
| High- tech Floriculture - Green Houses           | 5.200     | 500 Sq.Mt | Phy         | 0             | 2             | 5             | 2             | 3             | 0             | 0             | 5            | 5             | 0             | 5             | 1             | 1             | 1             | 0           | 30             |
|                                                  |           | 75.00%    | B.L.        | 0.00          | 7.80          | 19.50         | 7.80          | 11.70         | 0.00          | 0.00          | 19.50        | 19.50         | 0.00          | 19.50         | 3.90          | 3.90          | 3.90          | 0.00        | 117.00         |
| Shed Net                                         | 3.630     | 500 Sq.Mt | Phy         | 0             | 0             | 0             | 5             | 0             | 0             | 0             | 5            | 5             | 0             | 0             | 0             | 0             | 0             | 0           | 15             |
|                                                  |           | 75.00%    | B.L.        | 0.00          | 0.00          | 0.00          | 13.61         | 0.00          | 0.00          | 0.00          | 13.61        | 13.61         | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00        | 40.84          |
| Private Fruit Nursery                            | 3.100     | ha.       | Phy         | 2             | 5             | 7             | 3             | 1             | 2             | 0             | 5            | 3             | 2             | 5             | 0             | 0             | 0             | 0           | 35             |
|                                                  |           | 75.00%    | B.L.        | 4.65          | 11.63         | 16.28         | 6.98          | 2.33          | 4.65          | 0.00          | 11.63        | 6.98          | 4.65          | 11.63         | 0.00          | 0.00          | 0.00          | 0.00        | 81.38          |
| Spices Plantation                                | 0.330     | ha.       | Phy         | 60            | 40            | 40            | 25            | 20            | 25            | 30            | 0            | 25            | 25            | 20            | 20            | 15            | 0             | 0           | 345            |
|                                                  |           | 75.00%    | B.L.        | 14.85         | 9.90          | 9.90          | 6.19          | 4.95          | 6.19          | 7.43          | 0.00         | 6.19          | 6.19          | 4.95          | 4.95          | 3.71          | 0.00          | 0.00        | 85.39          |
| <b>sub total</b>                                 |           |           | <b>B.L.</b> | <b>378.75</b> | <b>261.53</b> | <b>248.18</b> | <b>535.88</b> | <b>432.98</b> | <b>433.09</b> | <b>255.30</b> | <b>44.74</b> | <b>333.30</b> | <b>264.34</b> | <b>315.83</b> | <b>536.85</b> | <b>111.11</b> | <b>229.50</b> | <b>7.50</b> | <b>4388.85</b> |
| <b>(e) Forestry &amp; Waste Land Development</b> |           |           |             |               |               |               |               |               |               |               |              |               |               |               |               |               |               |             |                |
| Wasteland dev. (Social Forestry )                | 0.418     | ha.       | Phy         | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0            | 0             | 0             | 0             | 0             | 0             | 0             | 0           | 0              |
|                                                  |           | 90.00%    | B.L.        | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00         | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00        | 0.00           |
| Farm forestry - Pvt. wasteland                   | 0.418     | ha.       | Phy         | 0             | 0             | 0             | 50            | 45            | 20            | 0             | 0            | 50            | 30            | 55            | 30            | 40            | 30            | 0           | 350            |
|                                                  |           | 90.00%    | B.L.        | 0.00          | 0.00          | 0.00          | 18.81         | 16.93         | 7.52          | 0.00          | 0.00         | 18.81         | 11.29         | 20.69         | 11.29         | 15.05         | 11.29         | 0.00        | 131.67         |
| Kisan ropvatika (Nursery)                        | 3.410     | No.       | Phy         | 5             | 5             | 5             | 5             | 5             | 3             | 3             | 2            | 5             | 0             | 5             | 5             | 5             | 4             | 0           | 57             |
|                                                  |           | 75.00%    | B.L.        | 12.79         | 12.79         | 12.79         | 12.79         | 12.79         | 7.67          | 7.67          | 5.12         | 12.79         | 0.00          | 12.79         | 12.79         | 12.79         | 10.23         | 0.00        | 145.78         |
| Bamboo Plantation                                | 0.300     | No.       | Phy         | 25            | 75            | 50            | 75            | 50            | 75            | 0             | 0            | 75            | 75            | 100           | 0             | 50            | 50            | 0           | 700            |
|                                                  |           | 90.00%    | B.L.        | 6.75          | 20.25         | 13.50         | 20.25         | 13.50         | 20.25         | 0.00          | 0.00         | 20.25         | 20.25         | 27.00         | 0.00          | 13.50         | 13.50         | 0.00        | 189.00         |
| <b>sub total</b>                                 |           |           | <b>B.L.</b> | <b>19.54</b>  | <b>33.04</b>  | <b>26.29</b>  | <b>51.85</b>  | <b>43.22</b>  | <b>35.45</b>  | <b>7.67</b>   | <b>5.12</b>  | <b>51.85</b>  | <b>31.54</b>  | <b>60.48</b>  | <b>24.07</b>  | <b>41.34</b>  | <b>35.02</b>  | <b>0.00</b> | <b>466.45</b>  |
| <b>(f) Animal Husbandry - Dairy</b>              |           |           |             |               |               |               |               |               |               |               |              |               |               |               |               |               |               |             |                |
| Cows (cross breed) (2Nos.)                       | 1.330     | No.       | Phy         | 30            | 40            | 30            | 90            | 95            | 0             | 0             | 0            | 75            | 0             | 100           | 50            | 30            | 0             | 0           | 540            |
|                                                  |           | 90.00%    | B.L.        | 35.91         | 47.88         | 35.91         | 107.73        | 113.72        | 0.00          | 0.00          | 0.00         | 89.78         | 0.00          | 119.70        | 59.85         | 35.91         | 0.00          | 0.00        | 646.38         |
| Indigenous Cows                                  | 0.560     | No.       | Phy         | 50            | 100           | 80            | 160           | 100           | 30            | 30            | 300          | 250           | 60            | 120           | 0             | 120           | 0             | 0           | 1400           |
|                                                  |           | 90.00%    | B.L.        | 25.20         | 50.40         | 40.32         | 80.64         | 50.40         | 15.12         | 15.12         | 151.20       | 126.00        | 30.24         | 60.48         | 0.00          | 60.48         | 0.00          | 0.00        | 705.60         |
| Graded Buffaloes (2 Nos.)                        | 1.540     | No.       | Phy         | 50            | 60            | 60            | 80            | 100           | 50            | 20            | 120          | 100           | 60            | 80            | 30            | 60            | 30            | 0           | 900            |
|                                                  |           | 90.00%    | B.L.        | 69.30         | 83.16         | 83.16         | 110.88        | 138.60        | 69.30         | 27.72         | 166.32       | 138.60        | 83.16         | 110.88        | 41.58         | 83.16         | 41.58         | 0.00        | 1247.40        |
| Calf Rearing (Heifer)                            | 0.250     | No.       | Phy         | 10            | 20            | 20            | 50            | 50            | 10            | 0             | 0            | 10            | 10            | 10            | 0             | 10            | 0             | 0           | 200            |
|                                                  |           | 90.00%    | B.L.        | 2.25          | 4.50          | 4.50          | 11.25         | 11.25         | 2.25          | 0.00          | 0.00         | 2.25          | 2.25          | 2.25          | 0.00          | 2.25          | 0.00          | 0.00        | 45.00          |
| Milk collection unit/ Milk booth                 | 1.000     | No.       | Phy         | 2             | 3             | 2             | 6             | 6             | 2             | 0             | 20           | 20            | 6             | 6             | 4             | 6             | 6             | 0           | 89             |
|                                                  |           | 90.00%    | B.L.        | 1.80          | 2.70          | 1.80          | 5.40          | 5.40          | 1.80          | 0.00          | 18.00        | 18.00         | 5.40          | 5.40          | 3.60          | 5.40          | 5.40          | 0.00        | 80.10          |
| Mini Dairy Unit (10 animals)                     | 6.000     | No.       | Phy         | 8             | 10            | 8             | 12            | 12            | 0             | 0             | 25           | 15            | 5             | 10            | 0             | 10            | 0             | 0           | 115            |
|                                                  |           | 90.00%    | B.L.        | 43.20         | 54.00         | 43.20         | 64.80         | 64.80         | 0.00          | 0.00          | 135.00       | 81.00         | 27.00         | 54.00         | 0.00          | 54.00         | 0.00          | 0.00        | 621.00         |
| Fodder Cultivation                               | 0.300     | ha.       | Phy         | 60            | 100           | 50            | 160           | 120           | 60            | 0             | 0            | 100           | 60            | 60            | 20            | 50            | 20            | 0           | 860            |
|                                                  |           | 90.00%    | B.L.        | 16.20         | 27.00         | 13.50         | 43.20         | 32.40         | 16.20         | 0.00          | 0.00         | 27.00         | 16.20         | 16.20         | 5.40          | 13.50         | 5.40          | 0.00        | 232.20         |

| Activity                                              | Unit Cost | Unit Size |             | Alibag        | Karjat        | Khalapur      | Mahad         | Mangaon       | Mhasala       | Murud        | Panvel         | Pen           | Poladpur      | Roha          | Shrivardhan   | Sudhagad      | Tala         | Uran          | TOTAL          |
|-------------------------------------------------------|-----------|-----------|-------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|----------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|----------------|
| Pvt. Vet Clinic                                       | 2.000     | No.       | Phy         | 1             | 2             | 1             | 2             | 2             | 0             | 0            | 3              | 2             | 1             | 2             | 1             | 2             | 1            | 0             | 20             |
|                                                       |           | 90.00%    | B.L.        | 1.80          | 3.60          | 1.80          | 3.60          | 3.60          | 0.00          | 0.00         | 5.40           | 3.60          | 1.80          | 3.60          | 1.80          | 3.60          | 1.80         | 0.00          | 36.00          |
| Working Capital - KCC Cow (1 unit)                    | 0.150     | No.       | Phy         | 20            | 25            | 25            | 35            | 40            | 15            | 0            | 50             | 50            | 25            | 35            | 25            | 55            | 0            | 0             | 400            |
|                                                       |           | 100.00%   | B.L.        | 3.00          | 3.75          | 3.75          | 5.25          | 6.00          | 2.25          | 0.00         | 7.50           | 7.50          | 3.75          | 5.25          | 3.75          | 8.25          | 0.00         | 0.00          | 60.00          |
| Working Capital - KCC Buffalo (1 unit)                | 0.200     | No.       | Phy         | 30            | 43            | 22            | 65            | 55            | 18            | 0            | 120            | 100           | 15            | 67            | 0             | 55            | 10           | 0             | 600            |
|                                                       |           | 100.00%   | B.L.        | 6.00          | 8.60          | 4.40          | 13.00         | 11.00         | 3.60          | 0.00         | 24.00          | 20.00         | 3.00          | 13.40         | 0.00          | 11.00         | 2.00         | 0.00          | 120.00         |
| <b>sub total</b>                                      |           |           |             | <b>195.66</b> | <b>273.24</b> | <b>224.19</b> | <b>427.50</b> | <b>420.17</b> | <b>104.67</b> | <b>42.84</b> | <b>475.92</b>  | <b>486.23</b> | <b>166.05</b> | <b>372.51</b> | <b>112.23</b> | <b>258.30</b> | <b>54.18</b> | <b>0.00</b>   | <b>3793.68</b> |
| <b>(g) Animal Husbandry - Poultry</b>                 |           |           |             |               |               |               |               |               |               |              |                |               |               |               |               |               |              |               |                |
| Backyard poultry-layers                               | 0.150     | bird      | Phy         | 50            | 60            | 75            | 75            | 70            | 20            | 20           | 100            | 100           | 20            | 70            | 0             | 20            | 20           | 0             | 700            |
|                                                       |           | 75.00%    | B.L.        | 5.63          | 6.75          | 8.44          | 8.44          | 7.88          | 2.25          | 2.25         | 11.25          | 11.25         | 2.25          | 7.88          | 0.00          | 2.25          | 2.25         | 0.00          | 78.75          |
| Comm. Layer - 3000 birds (Unit Cost - 500 per bird)   | 10.000    | bird      | Phy         | 4             | 8             | 12            | 12            | 10            | 0             | 0            | 12             | 15            | 0             | 6             | 0             | 3             | 0            | 3             | 85             |
|                                                       |           | 75.00%    | B.L.        | 30.00         | 60.00         | 90.00         | 90.00         | 75.00         | 0.00          | 0.00         | 90.00          | 112.50        | 0.00          | 45.00         | 0.00          | 22.50         | 0.00         | 22.50         | 637.50         |
| Comm. broiler - 1000 brids (Unit Cost - 350 Per Bird) | 3.500     | bird      | Phy         | 30            | 40            | 50            | 50            | 30            | 0             | 5            | 50             | 35            | 5             | 20            | 5             | 5             | 0            | 5             | 330            |
|                                                       |           | 75.00%    | B.L.        | 78.75         | 105.00        | 131.25        | 131.25        | 78.75         | 0.00          | 13.13        | 131.25         | 91.88         | 13.13         | 52.50         | 13.13         | 13.13         | 0.00         | 13.13         | 866.25         |
| Contract Farming - Broiler-Sheds/Equip.               | 3.500     | No.       | Phy         | 15            | 10            | 20            | 25            | 20            | 10            | 0            | 25             | 20            | 0             | 20            | 0             | 5             | 0            | 5             | 175            |
|                                                       |           | 75.00%    | B.L.        | 39.38         | 26.25         | 52.50         | 65.63         | 52.50         | 26.25         | 0.00         | 65.63          | 52.50         | 0.00          | 52.50         | 0.00          | 13.13         | 0.00         | 13.13         | 459.38         |
| Broiler Dressing Unit (300 Birds/Day)                 | 5.000     | No.       | Phy         | 10            | 15            | 10            | 15            | 5             | 0             | 0            | 25             | 15            | 0             | 0             | 0             | 0             | 0            | 15            | 110            |
|                                                       |           | 90.00%    | B.L.        | 45.00         | 67.50         | 45.00         | 67.50         | 22.50         | 0.00          | 0.00         | 112.50         | 67.50         | 0.00          | 0.00          | 0.00          | 0.00          | 0.00         | 67.50         | 495.00         |
| EOU(1.5 lakh Eggs/Day)                                | 80.000    | No.       | Phy         | 0             | 0             | 0             | 0             | 0             | 0             | 0            | 0              | 0             | 0             | 0             | 0             | 0             | 0            | 0             | 0              |
|                                                       |           | 90.00%    | B.L.        | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00         | 0.00           | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00         | 0.00          | 0.00           |
| Feed Plants godown                                    | 16.000    | No.       | Phy         | 1             | 1             | 1             | 1             | 1             | 0             | 0            | 3              | 1             | 0             | 1             | 0             | 0             | 0            | 1             | 11             |
|                                                       |           | 75.00%    | B.L.        | 12.00         | 12.00         | 12.00         | 12.00         | 12.00         | 0.00          | 0.00         | 36.00          | 12.00         | 0.00          | 12.00         | 0.00          | 0.00          | 0.00         | 12.00         | 132.00         |
| Working Capital - KCC Broiler (100 unit)              | 0.100     | No.       | Phy         | 40            | 45            | 55            | 75            | 75            | 35            | 0            | 100            | 100           | 0             | 125           | 0             | 55            | 25           | 0             | 730            |
|                                                       |           | 100.00%   | B.L.        | 4.00          | 4.50          | 5.50          | 7.50          | 7.50          | 3.50          | 0.00         | 10.00          | 10.00         | 0.00          | 12.50         | 0.00          | 5.50          | 2.50         | 0.00          | 73.00          |
| Working Capital - KCC Layer (100 unit)                | 0.200     | No.       | Phy         | 25            | 35            | 25            | 100           | 75            | 25            | 0            | 60             | 55            | 0             | 55            | 0             | 45            | 0            | 0             | 500            |
|                                                       |           | 100.00%   | B.L.        | 5.00          | 7.00          | 5.00          | 20.00         | 15.00         | 5.00          | 0.00         | 12.00          | 11.00         | 0.00          | 11.00         | 0.00          | 9.00          | 0.00         | 0.00          | 100.00         |
| <b>sub total</b>                                      |           |           | <b>B.L.</b> | <b>219.75</b> | <b>289.00</b> | <b>349.69</b> | <b>402.31</b> | <b>271.13</b> | <b>37.00</b>  | <b>15.38</b> | <b>468.63</b>  | <b>368.63</b> | <b>15.38</b>  | <b>193.38</b> | <b>13.13</b>  | <b>65.50</b>  | <b>4.75</b>  | <b>128.25</b> | <b>2841.88</b> |
| <b>(h) Animal Husbandry - Goatery</b>                 |           |           |             |               |               |               |               |               |               |              |                |               |               |               |               |               |              |               |                |
| Goat rearing (10+1)                                   | 0.780     | No.       | Phy         | 20            | 60            | 30            | 60            | 50            | 50            | 10           | 40             | 50            | 20            | 90            | 10            | 20            | 10           | 0             | 520            |
|                                                       |           | 70.00%    | B.L.        | 10.92         | 32.76         | 16.38         | 32.76         | 27.30         | 27.30         | 5.46         | 21.84          | 27.30         | 10.92         | 49.14         | 5.46          | 10.92         | 5.46         | 0.00          | 283.92         |
| Stall Fed Goat Rearing (40+2)                         | 2.120     | No.       | Phy         | 25            | 35            | 30            | 55            | 40            | 2             | 10           | 35             | 30            | 10            | 35            | 10            | 15            | 2            | 0             | 334            |
|                                                       |           | 85.00%    | B.L.        | 45.05         | 63.07         | 54.06         | 99.11         | 72.08         | 3.60          | 18.02        | 63.07          | 54.06         | 18.02         | 63.07         | 18.02         | 27.03         | 3.60         | 0.00          | 601.87         |
| Breeding Farm (100+5)                                 | 5.600     | No.       | Phy         | 0             | 3             | 1             | 3             | 2             | 0             | 0            | 3              | 3             | 0             | 2             | 0             | 1             | 0            | 0             | 18             |
|                                                       |           | 85.00%    | B.L.        | 0.00          | 14.28         | 4.76          | 14.28         | 9.52          | 0.00          | 0.00         | 14.28          | 14.28         | 0.00          | 9.52          | 0.00          | 4.76          | 0.00         | 0.00          | 85.68          |
| Sheep Rearing (20+1)                                  | 1.300     | No.       | Phy         | 0             | 5             | 2             | 5             | 5             | 2             | 0            | 0              | 3             | 0             | 5             | 0             | 3             | 0            | 0             | 30             |
|                                                       |           | 75.00%    | B.L.        | 0.00          | 4.88          | 1.95          | 4.88          | 4.88          | 1.95          | 0.00         | 0.00           | 2.93          | 0.00          | 4.88          | 0.00          | 2.93          | 0.00         | 0.00          | 29.25          |
| Working Capital - KCC for Goat rearing (10+1)         | 0.200     | No.       | Phy         | 35            | 55            | 35            | 75            | 75            | 0             | 0            | 50             | 75            | 20            | 35            | 0             | 25            | 20           | 0             | 500            |
|                                                       |           | 100.00%   | B.L.        | 7.00          | 11.00         | 7.00          | 15.00         | 15.00         | 0.00          | 0.00         | 10.00          | 15.00         | 4.00          | 7.00          | 0.00          | 5.00          | 4.00         | 0.00          | 100.00         |
| <b>sub total</b>                                      |           |           | <b>B.L.</b> | <b>62.97</b>  | <b>125.99</b> | <b>84.15</b>  | <b>166.03</b> | <b>128.78</b> | <b>32.85</b>  | <b>23.48</b> | <b>109.19</b>  | <b>113.57</b> | <b>32.94</b>  | <b>133.61</b> | <b>23.48</b>  | <b>50.64</b>  | <b>13.06</b> | <b>0.00</b>   | <b>1100.72</b> |
| <b>Total - Animal Husbandry</b>                       |           |           | <b>B.L.</b> | <b>478.38</b> | <b>688.23</b> | <b>658.03</b> | <b>995.84</b> | <b>820.07</b> | <b>174.52</b> | <b>81.70</b> | <b>1053.74</b> | <b>968.42</b> | <b>214.37</b> | <b>699.49</b> | <b>148.84</b> | <b>374.44</b> | <b>71.99</b> | <b>128.25</b> | <b>7736.27</b> |
| <b>(i) Fisheries - Inland</b>                         |           |           |             |               |               |               |               |               |               |              |                |               |               |               |               |               |              |               |                |

| Activity                                                | Unit Cost | Unit Size |             | Alibag        | Karjat       | Khalapur    | Mahad       | Mangaon      | Mhasala       | Murud         | Panvel        | Pen           | Poladpur    | Roha         | Shrivardhan   | Sudhagad    | Tala          | Uran          | TOTAL          |
|---------------------------------------------------------|-----------|-----------|-------------|---------------|--------------|-------------|-------------|--------------|---------------|---------------|---------------|---------------|-------------|--------------|---------------|-------------|---------------|---------------|----------------|
| Fish Pond / Tank                                        | 2.000     | ha.       | Phy         | 30            | 0            | 0           | 0           | 10           | 25            | 45            | 50            | 35            | 0           | 30           | 25            | 0           | 20            | 3             | 273            |
|                                                         |           | 75.00%    | B.L.        | 45.00         | 0.00         | 0.00        | 0.00        | 15.00        | 37.50         | 67.50         | 75.00         | 52.50         | 0.00        | 45.00        | 37.50         | 0.00        | 30.00         | 4.50          | 409.50         |
| Fresh Water Prawn                                       | 4.000     | ha.       | Phy         | 10            | 0            | 0           | 0           | 0            | 0             | 25            | 50            | 25            | 0           | 0            | 10            | 0           | 0             | 2             | 122            |
|                                                         |           | 75.00%    | B.L.        | 30.00         | 0.00         | 0.00        | 0.00        | 0.00         | 0.00          | 75.00         | 150.00        | 75.00         | 0.00        | 0.00         | 30.00         | 0.00        | 0.00          | 6.00          | 366.00         |
| Reservior Fishery ( Boat & Net )                        | 0.400     | No.       | Phy         | 25            | 0            | 0           | 0           | 0            | 20            | 27            | 20            | 0             | 0           | 5            | 18            | 0           | 0             | 13            | 128            |
|                                                         |           | 75.00%    | B.L.        | 7.50          | 0.00         | 0.00        | 0.00        | 0.00         | 6.00          | 8.10          | 6.00          | 0.00          | 0.00        | 1.50         | 5.40          | 0.00        | 0.00          | 3.90          | 38.40          |
| Reverine Fishery (Nets )                                | 0.250     | ha.       | Phy         | 25            | 0            | 0           | 10          | 0            | 0             | 25            | 25            | 15            | 0           | 10           | 25            | 0           | 0             | 0             | 135            |
|                                                         |           | 85.00%    | B.L.        | 5.31          | 0.00         | 0.00        | 2.13        | 0.00         | 0.00          | 5.31          | 5.31          | 3.19          | 0.00        | 2.13         | 5.31          | 0.00        | 0.00          | 0.00          | 28.69          |
| <b>sub total</b>                                        |           |           | <b>B.L.</b> | <b>87.81</b>  | <b>0.00</b>  | <b>0.00</b> | <b>2.13</b> | <b>15.00</b> | <b>43.50</b>  | <b>155.91</b> | <b>236.31</b> | <b>130.69</b> | <b>0.00</b> | <b>48.63</b> | <b>78.21</b>  | <b>0.00</b> | <b>30.00</b>  | <b>14.40</b>  | <b>842.59</b>  |
| <b>Brackish Water Prawn</b>                             |           |           |             |               |              |             |             |              |               |               |               |               |             |              |               |             |               |               |                |
| Brackish Water Prawns Culture                           | 5.000     | ha.       | Phy         | 15            | 0            | 0           | 0           | 0            | 18            | 28            | 20            | 27            | 0           | 0            | 34            | 0           | 20            | 0             | 162            |
|                                                         |           | 75.00%    | B.L.        | 56.25         | 0.00         | 0.00        | 0.00        | 0.00         | 67.50         | 105.00        | 75.00         | 101.25        | 0.00        | 0.00         | 127.50        | 0.00        | 75.00         | 0.00          | 607.50         |
| <b>sub total</b>                                        |           |           | <b>B.L.</b> | <b>56.25</b>  | <b>0.00</b>  | <b>0.00</b> | <b>0.00</b> | <b>0.00</b>  | <b>67.50</b>  | <b>105.00</b> | <b>75.00</b>  | <b>101.25</b> | <b>0.00</b> | <b>0.00</b>  | <b>127.50</b> | <b>0.00</b> | <b>75.00</b>  | <b>0.00</b>   | <b>607.50</b>  |
| <b>Fisheries - Marine</b>                               |           |           |             |               |              |             |             |              |               |               |               |               |             |              |               |             |               |               |                |
| Mechanised Boats                                        | 15.000    | No.       | Phy         | 7             | 0            | 0           | 0           | 0            | 2             | 6             | 7             | 1             | 0           | 0            | 2             | 0           | 1             | 6             | 32             |
|                                                         |           | 75.00%    | B.L.        | 78.75         | 0.00         | 0.00        | 0.00        | 0.00         | 22.50         | 67.50         | 78.75         | 11.25         | 0.00        | 0.00         | 22.50         | 0.00        | 11.25         | 67.50         | 360.00         |
| Non-Mechanised Boats                                    | 5.000     | No.       | Phy         | 5             | 0            | 0           | 0           | 0            | 3             | 7             | 10            | 1             | 0           | 0            | 8             | 0           | 1             | 5             | 40             |
|                                                         |           | 75.00%    | B.L.        | 18.75         | 0.00         | 0.00        | 0.00        | 0.00         | 11.25         | 26.25         | 37.50         | 3.75          | 0.00        | 0.00         | 30.00         | 0.00        | 3.75          | 18.75         | 150.00         |
| Out Board Engine                                        | 0.200     | No.       | Phy         | 5             | 0            | 0           | 0           | 0            | 0             | 10            | 15            | 0             | 0           | 0            | 0             | 0           | 0             | 5             | 35             |
|                                                         |           | 90.00%    | B.L.        | 0.90          | 0.00         | 0.00        | 0.00        | 0.00         | 0.00          | 1.80          | 2.70          | 0.00          | 0.00        | 0.00         | 0.00          | 0.00        | 0.00          | 0.90          | 6.30           |
| Fishing Nets/ Equipments                                | 0.300     | No.       | Phy         | 50            | 0            | 0           | 10          | 0            | 15            | 75            | 75            | 35            | 0           | 0            | 50            | 0           | 0             | 30            | 340            |
|                                                         |           | 90.00%    | B.L.        | 13.50         | 0.00         | 0.00        | 2.70        | 0.00         | 4.05          | 20.25         | 20.25         | 9.45          | 0.00        | 0.00         | 13.50         | 0.00        | 0.00          | 8.10          | 91.80          |
| In Board Engine                                         | 5.000     | No.       | Phy         | 10            | 0            | 0           | 0           | 0            | 0             | 15            | 0             | 0             | 0           | 0            | 10            | 0           | 0             | 10            | 45             |
|                                                         |           | 75.00%    | B.L.        | 37.50         | 0.00         | 0.00        | 0.00        | 0.00         | 0.00          | 56.25         | 0.00          | 0.00          | 0.00        | 0.00         | 37.50         | 0.00        | 0.00          | 37.50         | 168.75         |
| Intermediary Vessels                                    | 30.000    | No.       | Phy         | 3             | 0            | 0           | 0           | 0            | 0             | 5             | 8             | 0             | 0           | 0            | 3             | 0           | 0             | 7             | 26             |
|                                                         |           | 75.00%    | B.L.        | 67.50         | 0.00         | 0.00        | 0.00        | 0.00         | 0.00          | 112.50        | 180.00        | 0.00          | 0.00        | 0.00         | 67.50         | 0.00        | 0.00          | 157.50        | 585.00         |
| <b>sub total</b>                                        |           |           | <b>B.L.</b> | <b>216.90</b> | <b>0.00</b>  | <b>0.00</b> | <b>2.70</b> | <b>0.00</b>  | <b>37.80</b>  | <b>284.55</b> | <b>319.20</b> | <b>24.45</b>  | <b>0.00</b> | <b>0.00</b>  | <b>171.00</b> | <b>0.00</b> | <b>15.00</b>  | <b>290.25</b> | <b>1361.85</b> |
| <b>Total- Investment Credit Fishery</b>                 |           |           |             | <b>360.96</b> | <b>0.00</b>  | <b>0.00</b> | <b>4.83</b> | <b>15.00</b> | <b>148.80</b> | <b>545.46</b> | <b>630.51</b> | <b>256.39</b> | <b>0.00</b> | <b>48.63</b> | <b>376.71</b> | <b>0.00</b> | <b>120.00</b> | <b>304.65</b> | <b>2811.94</b> |
| Fishermen co ops. (working capital)                     | 215.000   | No.       | Phy         | 1             | 0            | 0           | 0           | 0            | 0             | 1             | 0             | 0             | 0           | 0            | 0             | 0           | 0             | 0             | 2              |
|                                                         |           | 90.00%    | B.L.        | 193.50        | 0            | 0           | 0           | 0            | 0             | 193.50        | 0             | 0             | 0           | 0            | 0.00          | 0           | 0             | 0             | 387.00         |
| <b>Total -Working Capital for Fishery</b>               |           |           |             | <b>193.50</b> | <b>0.00</b>  | <b>0.00</b> | <b>0.00</b> | <b>0.00</b>  | <b>0.00</b>   | <b>193.50</b> | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b> | <b>0.00</b>  | <b>0.00</b>   | <b>0.00</b> | <b>0.00</b>   | <b>0.00</b>   | <b>387.00</b>  |
| Working Capital - KCC for Fish pond & Shrimp            | 2.000     | No.       | Phy         | 7             | 0            | 0           | 0           | 0            | 8             | 5             | 2             | 3             | 0           | 0            | 8             | 0           | 0             | 3             | 36             |
|                                                         |           | 100.00%   | B.L.        | 14.00         | 0.00         | 0.00        | 0.00        | 0.00         | 16.00         | 10.00         | 4.00          | 6.00          | 0.00        | 0.00         | 16.00         | 0.00        | 0.00          | 6.00          | 72.00          |
| Working Capital - KCC for Non mech boats & sale of fish | 0.500     | No.       | Phy         | 100           | 25           | 0           | 0           | 0            | 150           | 250           | 150           | 125           | 0           | 0            | 85            | 0           | 0             | 125           | 1010           |
|                                                         |           | 100.00%   | B.L.        | 50.00         | 12.50        | 0.00        | 0.00        | 0.00         | 75.00         | 125.00        | 75.00         | 62.50         | 0.00        | 0.00         | 42.50         | 0.00        | 0.00          | 62.50         | 505.00         |
| Working Capital - KCC for Jitada Pond Fishery           | 0.620     | No.       | Phy         | 75            | 0            | 0           | 0           | 0            | 30            | 50            | 100           | 100           | 0           | 20           | 75            | 0           | 30            | 50            | 530            |
|                                                         |           | 100.00%   | B.L.        | 46.50         | 0.00         | 0.00        | 0.00        | 0.00         | 18.60         | 31.00         | 62.00         | 62.00         | 0.00        | 12.40        | 46.50         | 0.00        | 18.60         | 31.00         | 328.60         |
| <b>Total - KCC</b>                                      |           |           |             | <b>110.50</b> | <b>12.50</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b>  | <b>109.60</b> | <b>166.00</b> | <b>141.00</b> | <b>130.50</b> | <b>0.00</b> | <b>12.40</b> | <b>105.00</b> | <b>0.00</b> | <b>18.60</b>  | <b>99.50</b>  | <b>905.60</b>  |
| <b>Total Fisheries</b>                                  |           |           | <b>B.L.</b> | <b>664.96</b> | <b>12.50</b> | <b>0.00</b> | <b>4.83</b> | <b>15.00</b> | <b>258.40</b> | <b>904.96</b> | <b>771.51</b> | <b>386.89</b> | <b>0.00</b> | <b>61.03</b> | <b>481.71</b> | <b>0.00</b> | <b>138.60</b> | <b>404.15</b> | <b>4104.54</b> |
| <b>(j) Agriculture Others</b>                           |           |           |             |               |              |             |             |              |               |               |               |               |             |              |               |             |               |               |                |
| Bullocks (non-discript )                                | 0.250     | No.       | Phy         | 10            | 20           | 0           | 20          | 20           | 0             | 10            | 0             | 20            | 10          | 20           | 10            | 10          | 0             | 0             | 150            |
|                                                         |           | 85.00%    | B.L.        | 2.13          | 4.25         | 0.00        | 4.25        | 4.25         | 0.00          | 2.13          | 0.00          | 4.25          | 2.13        | 4.25         | 2.13          | 2.13        | 0.00          | 0.00          | 31.88          |
| Conventional bullockcarts                               | 0.170     | No.       | Phy         | 2             | 3            | 0           | 5           | 2            | 2             | 2             | 0             | 2             | 0           | 3            | 3             | 1           | 2             | 0             | 27             |
|                                                         |           | 85.00%    | B.L.        | 0.29          | 0.43         | 0.00        | 0.72        | 0.29         | 0.29          | 0.29          | 0.00          | 0.29          | 0.00        | 0.43         | 0.43          | 0.14        | 0.29          | 0.00          | 3.90           |

| Activity                                                               | Unit Cost | Unit Size |             | Alibag         | Karjat         | Khalapur       | Mahad          | Mangaon        | Mhasala        | Murud          | Panvel         | Pen            | Poladpur       | Roha           | Shrivardhan    | Sudhagad       | Tala           | Uran           | TOTAL           |
|------------------------------------------------------------------------|-----------|-----------|-------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| Two wheeler                                                            | 0.800     | No.       |             | 50             | 50             | 60             | 50             | 40             | 30             | 50             | 85             | 50             | 25             | 40             | 25             | 40             | 25             | 80             | 700             |
|                                                                        |           | 70.00%    |             | 28.00          | 28.00          | 33.60          | 28.00          | 22.40          | 16.80          | 28.00          | 47.60          | 28.00          | 14.00          | 22.40          | 14.00          | 22.40          | 14.00          | 44.80          | 392.00          |
| <b>sub total</b>                                                       |           |           | <b>B.L.</b> | <b>30.41</b>   | <b>32.68</b>   | <b>33.60</b>   | <b>32.97</b>   | <b>26.94</b>   | <b>17.09</b>   | <b>30.41</b>   | <b>47.60</b>   | <b>32.54</b>   | <b>16.13</b>   | <b>27.08</b>   | <b>16.56</b>   | <b>24.67</b>   | <b>14.29</b>   | <b>44.80</b>   | <b>427.78</b>   |
| <b>Total Farm Credit</b>                                               |           |           |             | <b>6050.59</b> | <b>5177.78</b> | <b>3648.24</b> | <b>6562.29</b> | <b>6257.27</b> | <b>2728.88</b> | <b>3147.61</b> | <b>3661.04</b> | <b>5933.22</b> | <b>2073.84</b> | <b>5420.42</b> | <b>3623.77</b> | <b>2187.93</b> | <b>1561.88</b> | <b>746.25</b>  | <b>58960.99</b> |
| <b>Agriculture Infrastructure</b>                                      |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                 |
| <b>Storage Facilities</b>                                              |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                 |
| Godown (upto 1000 MT)                                                  | 40.000    | MT        | Phy         | 5              | 5              | 10             | 10             | 15             | 5              | 5              | 30             | 20             | 0              | 10             | 2              | 3              | 0              | 20             | 140             |
|                                                                        |           | 80.00%    | B.L.        | 160.00         | 160.00         | 320.00         | 320.00         | 480.00         | 160.00         | 160.00         | 960.00         | 640.00         | 0.00           | 320.00         | 64.00          | 96.00          | 0.00           | 640.00         | 4480.00         |
| Cold Storage (500 MT)                                                  | 50.000    | MT        | Phy         | 1              | 0              | 3              | 3              | 3              | 1              | 2              | 30             | 5              | 0              | 5              | 2              | 1              | 0              | 15             | 71              |
|                                                                        |           | 75.00%    | B.L.        | 37.50          | 0.00           | 112.50         | 112.50         | 112.50         | 37.50          | 75.00          | 1125.00        | 187.50         | 0.00           | 187.50         | 75.00          | 37.50          | 0.00           | 562.50         | 2662.50         |
| Cold Chain (Refrig. Van, bulk milk cooler, etc.)                       | 20.000    | No.       | Phy         | 1              | 1              | 1              | 1              | 1              | 0              | 1              | 1              | 1              | 0              | 1              | 0              | 0              | 0              | 0              | 9               |
|                                                                        |           | 75.00%    | B.L.        | 15.00          | 15.00          | 15.00          | 15.00          | 15.00          | 0.00           | 15.00          | 15.00          | 15.00          | 0.00           | 15.00          | 0.00           | 0.00           | 0.00           | 0.00           | 135.00          |
| Market Yards                                                           | 5.000     | No.       | Phy         | 1              | 1              | 1              | 1              | 1              | 1              | 0              | 1              | 1              | 0              | 1              | 0              | 0              | 0              | 0              | 9               |
|                                                                        |           | 75.00%    | B.L.        | 3.75           | 3.75           | 3.75           | 3.75           | 3.75           | 0.00           | 3.75           | 3.75           | 3.75           | 0.00           | 3.75           | 0.00           | 0.00           | 0.00           | 0.00           | 33.75           |
| <b>sub total</b>                                                       |           |           | <b>B.L.</b> | <b>216.25</b>  | <b>178.75</b>  | <b>451.25</b>  | <b>451.25</b>  | <b>611.25</b>  | <b>201.25</b>  | <b>250.00</b>  | <b>2103.75</b> | <b>846.25</b>  | <b>0.00</b>    | <b>526.25</b>  | <b>139.00</b>  | <b>133.50</b>  | <b>0.00</b>    | <b>1202.50</b> | <b>7311.25</b>  |
| <b>Land Development, Soil Conservation &amp; Watershed Development</b> |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                 |
| Land levelling & bunding                                               | 0.500     | ha        | Phy         | 145            | 165            | 150            | 300            | 235            | 75             | 100            | 750            | 275            | 100            | 225            | 130            | 100            | 130            | 500            | 3380            |
|                                                                        |           | 90.00%    | B.L.        | 65.25          | 74.25          | 67.50          | 135.00         | 105.75         | 33.75          | 45.00          | 337.50         | 123.75         | 45.00          | 101.25         | 58.50          | 45.00          | 58.50          | 225.00         | 1521.00         |
| Stone bunds/contour stone walls                                        | 0.500     |           | Phy         | 50             | 75             | 50             | 125            | 100            | 75             | 85             | 0              | 110            | 50             | 100            | 50             | 50             | 50             | 0              | 970             |
|                                                                        |           | 90.00%    | B.L.        | 22.50          | 33.75          | 22.50          | 56.25          | 45.00          | 33.75          | 38.25          | 0.00           | 49.50          | 22.50          | 45.00          | 22.50          | 22.50          | 22.50          | 0.00           | 436.50          |
| Field drainage for wet lands                                           | 0.300     | ha        | Phy         | 75             | 25             | 25             | 150            | 150            | 150            | 100            | 0              | 150            | 0              | 100            | 100            | 0              | 100            | 0              | 1125            |
|                                                                        |           | 90.00%    | B.L.        | 20.25          | 6.75           | 6.75           | 40.50          | 40.50          | 40.50          | 27.00          | 0.00           | 40.50          | 0.00           | 27.00          | 27.00          | 0.00           | 27.00          | 0.00           | 303.75          |
| Farm Ponds for water conservation / fisheries                          | 1.400     | No.       | Phy         | 5              | 4              | 3              | 5              | 7              | 13             | 8              | 5              | 12             | 0              | 8              | 7              | 0              | 7              | 3              | 87              |
|                                                                        |           | 75.00%    | B.L.        | 5.25           | 4.20           | 3.15           | 5.25           | 7.35           | 13.65          | 8.40           | 5.25           | 12.60          | 0.00           | 8.40           | 7.35           | 0.00           | 7.35           | 3.15           | 91.35           |
| Reclamation/treatment of Khar Land                                     | 1.000     | ha        | Phy         | 105            | 0              | 0              | 130            | 0              | 0              | 115            | 0              | 200            | 0              | 150            | 110            | 0              | 65             | 0              | 875             |
|                                                                        |           | 90.00%    | B.L.        | 94.50          | 0.00           | 0.00           | 117.00         | 0.00           | 0.00           | 103.50         | 0.00           | 180.00         | 0.00           | 135.00         | 99.00          | 0.00           | 58.50          | 0.00           | 787.50          |
| <b>sub total</b>                                                       |           |           | <b>B.L.</b> | <b>207.75</b>  | <b>118.95</b>  | <b>99.90</b>   | <b>354.00</b>  | <b>198.60</b>  | <b>121.65</b>  | <b>222.15</b>  | <b>342.75</b>  | <b>406.35</b>  | <b>67.50</b>   | <b>316.65</b>  | <b>214.35</b>  | <b>67.50</b>   | <b>173.85</b>  | <b>228.15</b>  | <b>3140.10</b>  |
| <b>Others</b>                                                          |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                 |
| Seed Production – paddy                                                | 0.700     | ha        | Phy         | 0.00           | 30.00          | 0.00           | 25.00          | 30.00          | 0.00           | 0.00           | 0.00           | 25.00          | 0.00           | 50.00          | 10.00          | 0.00           | 0.00           | 0.00           | 170             |
|                                                                        |           | 75.00%    | B.L.        | 0.00           | 15.75          | 0.00           | 13.13          | 15.75          | 0.00           | 0.00           | 0.00           | 13.13          | 0.00           | 26.25          | 5.25           | 0.00           | 0.00           | 0.00           | 89.25           |
| Bio pesticides/ fertilisers mfg.units                                  | 4.000     | No.       | Phy         | 0.00           | 1.00           | 0.00           | 0.00           | 1.00           | 0.00           | 0.00           | 1.00           | 1.00           | 0.00           | 1.00           | 0.00           | 0.00           | 0.00           | 0.00           | 5               |
|                                                                        |           | 75.00%    | B.L.        | 0.00           | 3.00           | 0.00           | 0.00           | 3.00           | 0.00           | 0.00           | 3.00           | 3.00           | 0.00           | 3.00           | 0.00           | 0.00           | 0.00           | 0.00           | 15.00           |
| Vermi Compost (Comm.units)                                             | 3.100     | No.       | Phy         | 2              | 2              | 1              | 3              | 2              | 0              | 1              | 0              | 2              | 1              | 5              | 1              | 1              | 1              | 0              | 22              |
|                                                                        |           | 80.00%    | B.L.        | 4.96           | 4.96           | 2.48           | 7.44           | 4.96           | 0.00           | 2.48           | 0.00           | 4.96           | 2.48           | 12.40          | 2.48           | 2.48           | 2.48           | 0.00           | 54.56           |
| Vermi compost (Individual farmer"s Units)                              | 0.250     | No.       | Phy         | 10             | 12             | 5              | 23             | 20             | 11             | 10             | 10             | 20             | 5              | 16             | 7              | 5              | 5              | 0              | 159             |
|                                                                        |           | 50.00%    | B.L.        | 1.25           | 1.50           | 0.63           | 2.88           | 2.50           | 1.38           | 1.25           | 1.25           | 2.50           | 0.63           | 2.00           | 0.88           | 0.63           | 0.63           | 0.00           | 19.88           |
| <b>sub total</b>                                                       |           |           |             | <b>6.21</b>    | <b>25.21</b>   | <b>3.11</b>    | <b>23.44</b>   | <b>26.21</b>   | <b>1.38</b>    | <b>3.73</b>    | <b>4.25</b>    | <b>23.59</b>   | <b>3.11</b>    | <b>43.65</b>   | <b>8.61</b>    | <b>3.11</b>    | <b>3.11</b>    | <b>0.00</b>    | <b>178.69</b>   |
| <b>Total Agriculture Infrastructure</b>                                |           |           |             | <b>430.21</b>  | <b>322.91</b>  | <b>554.26</b>  | <b>828.69</b>  | <b>836.06</b>  | <b>324.28</b>  | <b>475.88</b>  | <b>2450.75</b> | <b>1276.19</b> | <b>70.61</b>   | <b>886.55</b>  | <b>361.96</b>  | <b>204.11</b>  | <b>176.96</b>  | <b>1430.65</b> | <b>10630.04</b> |
| <b>Ancillary Activities</b>                                            |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                 |
| <b>(I) Food &amp; Agro Processing</b>                                  |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                 |
| <b>Investment Credit</b>                                               |           |           |             |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                 |
| Processing of Grains & Pulses                                          | 25.000    | No.       | Phy         | 1              | 2              | 2              | 5              | 4              | 2              | 2              | 5              | 3              | 0              | 3              | 2              | 2              | 2              | 0              | 35              |
|                                                                        |           | 75.00%    | B.L.        | 18.75          | 37.50          | 37.50          | 93.75          | 75.00          | 37.50          | 37.50          | 93.75          | 56.25          | 0.00           | 56.25          | 37.50          | 37.50          | 37.50          | 0.00           | 656.25          |

| Activity                                    | Unit Cost | Unit Size |             | Alibag         | Karjat         | Khalapur       | Mahad          | Mangaon        | Mhasala        | Murud          | Panvel          | Pen            | Poladpur       | Roha           | Shrivardhan    | Sudhagad       | Tala           | Uran           | TOTAL           |
|---------------------------------------------|-----------|-----------|-------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| Production of food grade packing material   | 25.000    | No.       | Phy         | 5              | 2              | 5              | 7              | 7              | 1              | 2              | 10              | 8              | 0              | 4              | 0              | 1              | 0              | 3              | 55              |
|                                             |           | 75.00%    | B.L.        | 93.75          | 37.50          | 93.75          | 131.25         | 131.25         | 18.75          | 37.50          | 187.50          | 150.00         | 0.00           | 75.00          | 0.00           | 18.75          | 0.00           | 56.25          | 1031.25         |
| Rice Flour & Poha Mills                     | 10.000    | No.       | Phy         | 2              | 3              | 5              | 7              | 7              | 2              | 3              | 10              | 7              | 2              | 4              | 1              | 0              | 0              | 0              | 53              |
|                                             |           | 75.00%    | B.L.        | 15.00          | 22.50          | 37.50          | 52.50          | 52.50          | 15.00          | 22.50          | 75.00           | 52.50          | 15.00          | 30.00          | 7.50           | 0.00           | 0.00           | 0.00           | 397.50          |
| Bakery and Confectionary Products           | 15.000    | No.       | Phy         | 10             | 5              | 10             | 5              | 7              | 5              | 0              | 25              | 10             | 5              | 10             | 0              | 2              | 0              | 5              | 99              |
|                                             |           | 75.00%    | B.L.        | 112.50         | 56.25          | 112.50         | 56.25          | 78.75          | 56.25          | 0.00           | 281.25          | 112.50         | 56.25          | 112.50         | 0.00           | 22.50          | 0.00           | 56.25          | 1113.75         |
| Mango/Other Fruit Processing                | 12.000    | No.       | Phy         | 10             | 7              | 10             | 15             | 20             | 15             | 5              | 20              | 15             | 2              | 11             | 9              | 1              | 5              | 0              | 145             |
|                                             |           | 80.00%    | B.L.        | 96.00          | 67.20          | 96.00          | 144.00         | 192.00         | 144.00         | 48.00          | 192.00          | 144.00         | 19.20          | 105.60         | 86.40          | 9.60           | 48.00          | 0.00           | 1392.00         |
| Cashew Processing                           | 2.500     | No.       | Phy         | 0              | 0              | 0              | 45             | 25             | 30             | 0              | 0               | 0              | 50             | 20             | 35             | 0              | 0              | 0              | 205             |
|                                             |           | 75.00%    | B.L.        | 0.00           | 0.00           | 0.00           | 84.38          | 46.88          | 56.25          | 0.00           | 0.00            | 0.00           | 93.75          | 37.50          | 65.63          | 0.00           | 0.00           | 0.00           | 384.38          |
| Fish Processing                             | 215.000   | No.       | Phy         | 2              | 0              | 2              | 0              | 0              | 5              | 10             | 22              | 5              | 0              | 1              | 5              | 0              | 0              | 15             | 67              |
|                                             |           | 75.00%    | B.L.        | 322.50         | 0.00           | 322.50         | 0.00           | 0.00           | 806.25         | 1612.50        | 3547.50         | 806.25         | 0.00           | 161.25         | 806.25         | 0.00           | 0.00           | 2418.75        | 10803.75        |
| <b>C)Total -Agro Proc.- Inv. Credit</b>     |           |           | <b>B.L.</b> | <b>658.50</b>  | <b>220.95</b>  | <b>699.75</b>  | <b>562.13</b>  | <b>576.38</b>  | <b>1134.00</b> | <b>1758.00</b> | <b>4377.00</b>  | <b>1321.50</b> | <b>184.20</b>  | <b>578.10</b>  | <b>1003.28</b> | <b>88.35</b>   | <b>85.50</b>   | <b>2531.25</b> | <b>15778.88</b> |
| <b>Agro Processing - Working Capital</b>    |           |           |             |                |                |                |                |                |                |                |                 |                |                |                |                |                |                |                |                 |
| Processing of Grains & Pulses               | 5.000     | small     | Phy         | 5              | 5              | 6              | 13             | 12             | 5              | 5              | 15              | 15             | 2              | 12             | 5              | 5              | 0              | 2              | 107             |
|                                             |           | 75.00%    | B.L.        | 18.75          | 18.75          | 22.50          | 48.75          | 45.00          | 18.75          | 18.75          | 56.25           | 56.25          | 7.50           | 45.00          | 18.75          | 18.75          | 0.00           | 7.50           | 401.25          |
| Production of food grade packing material   | 6.000     | Micro     | Phy         | 5              | 8              | 10             | 10             | 10             | 5              | 3              | 25              | 20             | 2              | 15             | 5              | 2              | 2              | 3              | 125             |
|                                             |           | 75.00%    | B.L.        | 22.50          | 36.00          | 45.00          | 45.00          | 45.00          | 22.50          | 13.50          | 112.50          | 90.00          | 9.00           | 67.50          | 22.50          | 9.00           | 9.00           | 13.50          | 562.50          |
| Rice Flour & Poha Mills                     | 2.500     | Small     | Phy         | 12             | 11             | 13             | 15             | 17             | 12             | 9              | 20              | 13             | 4              | 10             | 3              | 11             | 5              | 10             | 165             |
|                                             |           | 75.00%    | B.L.        | 22.50          | 20.63          | 24.38          | 28.13          | 31.88          | 22.50          | 16.88          | 37.50           | 24.38          | 7.50           | 18.75          | 5.63           | 20.63          | 9.38           | 18.75          | 309.38          |
| Bakery and Confectionary Products           | 5.000     | Micro     | Phy         | 5              | 5              | 10             | 20             | 15             | 10             | 6              | 30              | 15             | 3              | 5              | 10             | 5              | 5              | 25             | 169             |
|                                             |           | 75.00%    | B.L.        | 18.75          | 18.75          | 37.50          | 75.00          | 56.25          | 37.50          | 22.50          | 112.50          | 56.25          | 11.25          | 18.75          | 37.50          | 18.75          | 18.75          | 93.75          | 633.75          |
| Mango/Other fruit Processing                | 2.500     | Micro     | Phy         | 16             | 12             | 10             | 22             | 21             | 7              | 2              | 6               | 14             | 0              | 8              | 22             | 5              | 5              | 0              | 150             |
|                                             |           | 80.00%    | B.L.        | 32.00          | 24.00          | 20.00          | 44.00          | 42.00          | 14.00          | 4.00           | 12.00           | 28.00          | 0.00           | 16.00          | 44.00          | 10.00          | 10.00          | 0.00           | 300.00          |
| Cashew Processing                           | 1.500     | Micro     | Phy         | 5              | 0              | 0              | 21             | 18             | 17             | 0              | 10              | 0              | 15             | 14             | 20             | 0              | 0              | 0              | 120             |
|                                             |           | 75.00%    | B.L.        | 5.63           | 0.00           | 0.00           | 23.63          | 20.25          | 19.13          | 0.00           | 11.25           | 0.00           | 16.88          | 15.75          | 22.50          | 0.00           | 0.00           | 0.00           | 135.00          |
| Fish Processing                             | 125.000   | Small     | Phy         | 5              | 0              | 2              | 0              | 1              | 7              | 6              | 15              | 5              | 0              | 0              | 5              | 0              | 0              | 15             | 61              |
|                                             |           | 75.00%    | B.L.        | 468.75         | 0.00           | 187.50         | 0.00           | 93.75          | 656.25         | 562.50         | 1406.25         | 468.75         | 0.00           | 0.00           | 468.75         | 0.00           | 0.00           | 1406.25        | 5718.75         |
| <b>D)Total -Agro Proc.- Working Capital</b> |           |           | <b>B.L.</b> | <b>588.88</b>  | <b>118.13</b>  | <b>336.88</b>  | <b>264.50</b>  | <b>334.13</b>  | <b>790.63</b>  | <b>638.13</b>  | <b>1748.25</b>  | <b>723.63</b>  | <b>52.13</b>   | <b>181.75</b>  | <b>619.63</b>  | <b>77.13</b>   | <b>47.13</b>   | <b>1539.75</b> | <b>8060.63</b>  |
| <b>sub total</b>                            |           |           |             | <b>1247.38</b> | <b>339.08</b>  | <b>1036.63</b> | <b>826.63</b>  | <b>910.50</b>  | <b>1924.63</b> | <b>2396.13</b> | <b>6125.25</b>  | <b>2045.13</b> | <b>236.33</b>  | <b>759.85</b>  | <b>1622.90</b> | <b>165.48</b>  | <b>132.63</b>  | <b>4071.00</b> | <b>23839.50</b> |
| <b>(II)Others</b>                           |           |           |             |                |                |                |                |                |                |                |                 |                |                |                |                |                |                |                |                 |
| Farmers Producer Organisation               | 50.000    | No.       | Phy         | 3              | 1              | 1              | 1              | 1              | 0              | 0              | 0               | 2              | 0              | 2              | 0              | 1              | 0              | 0              | 12              |
|                                             |           | 85.00%    | B.L.        | 127.50         | 42.50          | 42.50          | 42.50          | 42.50          | 0.00           | 0.00           | 0.00            | 85.00          | 0.00           | 85.00          | 0.00           | 42.50          | 0.00           | 0.00           | 510.00          |
| Agri-business center                        | 11.000    | No.       | Phy         | 1              | 2              | 0              | 3              | 2              | 0              | 0              | 1               | 2              | 0              | 2              | 1              | 0              | 0              | 0              | 14              |
|                                             |           | 85.00%    | B.L.        | 9.35           | 18.70          | 0.00           | 28.05          | 18.70          | 0.00           | 0.00           | 9.35            | 18.70          | 0.00           | 18.70          | 9.35           | 0.00           | 0.00           | 0.00           | 130.90          |
| <b>Total</b>                                |           |           |             | <b>136.85</b>  | <b>61.20</b>   | <b>42.50</b>   | <b>70.55</b>   | <b>61.20</b>   | <b>0.00</b>    | <b>0.00</b>    | <b>9.35</b>     | <b>103.70</b>  | <b>0.00</b>    | <b>103.70</b>  | <b>9.35</b>    | <b>42.50</b>   | <b>0.00</b>    | <b>0.00</b>    | <b>640.90</b>   |
| <b>Total Ancilliary activities</b>          |           |           |             | <b>1384.23</b> | <b>400.28</b>  | <b>1079.13</b> | <b>897.18</b>  | <b>971.70</b>  | <b>1924.63</b> | <b>2396.13</b> | <b>6134.60</b>  | <b>2148.83</b> | <b>236.33</b>  | <b>863.55</b>  | <b>1632.25</b> | <b>207.98</b>  | <b>132.63</b>  | <b>4071.00</b> | <b>24480.40</b> |
| <b>Total Agriculture</b>                    |           |           |             | <b>7865.02</b> | <b>5900.96</b> | <b>5281.62</b> | <b>8288.16</b> | <b>8065.03</b> | <b>4977.78</b> | <b>6019.62</b> | <b>12246.39</b> | <b>9358.23</b> | <b>2380.77</b> | <b>7170.52</b> | <b>5617.97</b> | <b>2600.01</b> | <b>1871.46</b> | <b>6247.90</b> | <b>94071.42</b> |
| <b>MSME</b>                                 |           |           |             |                |                |                |                |                |                |                |                 |                |                |                |                |                |                |                |                 |
| <b>Term Loan - Manufacturing sector</b>     |           |           |             |                |                |                |                |                |                |                |                 |                |                |                |                |                |                |                |                 |
| Micro Enterprises                           | 30.000    | No.       | Phy         | 50             | 50             | 100            | 150            | 75             | 25             | 30             | 450             | 150            | 20             | 200            | 50             | 10             | 5              | 300            | 1665            |
|                                             |           | 80.00%    | B.L.        | 1200.00        | 1200.00        | 2400.00        | 3600.00        | 1800.00        | 600.00         | 720.00         | 10800.00        | 3600.00        | 480.00         | 4800.00        | 1200.00        | 240.00         | 120.00         | 7200.00        | 39960.00        |
| Small Enterprises                           | 200.000   | No.       | Phy         | 2              | 1              | 9              | 7              | 1              | 0              | 0              | 109             | 7              | 0              | 2              | 0              | 0              | 0              | 50             | 188             |

| Activity                                          | Unit Cost | Unit Size |      | Alibag         | Karjat         | Khalapur        | Mahad           | Mangaon        | Mhasala       | Murud          | Panvel           | Pen             | Poladpur      | Roha           | Shrivardhan    | Sudhagad      | Tala          | Uran            | TOTAL            |
|---------------------------------------------------|-----------|-----------|------|----------------|----------------|-----------------|-----------------|----------------|---------------|----------------|------------------|-----------------|---------------|----------------|----------------|---------------|---------------|-----------------|------------------|
|                                                   |           | 80.00%    | B.L. | 320.00         | 160.00         | 1440.00         | 1120.00         | 160.00         | 0.00          | 0.00           | 17440.00         | 1120.00         | 0.00          | 320.00         | 0.00           | 0.00          | 0.00          | 8000.00         | 30080.00         |
| Medium Enterprises                                | 2100.000  | No.       | Phy  | 0              | 0              | 1               | 0               | 0              | 0             | 0              | 8                | 0               | 0             | 0              | 0              | 0             | 0             | 1               | 10               |
|                                                   |           | 80.00%    | B.L. | 0.00           | 0.00           | 1680.00         | 0.00            | 0.00           | 0.00          | 0.00           | 13440.00         | 0.00            | 0.00          | 0.00           | 0.00           | 0.00          | 0.00          | 1680.00         | 16800.00         |
| <b>Total Manufacturing sector</b>                 |           |           |      | <b>1520.00</b> | <b>1360.00</b> | <b>5520.00</b>  | <b>4720.00</b>  | <b>1960.00</b> | <b>600.00</b> | <b>720.00</b>  | <b>41680.00</b>  | <b>4720.00</b>  | <b>480.00</b> | <b>5120.00</b> | <b>1200.00</b> | <b>240.00</b> | <b>120.00</b> | <b>16880.00</b> | <b>86840.00</b>  |
| <b>Term Loan - Service sector</b>                 |           |           |      |                |                |                 |                 |                |               |                |                  |                 |               |                |                |               |               |                 |                  |
| Micro Enterprises                                 | 15.000    | No.       | Phy  | 30             | 50             | 150             | 150             | 75             | 10            | 25             | 225              | 125             | 15            | 56             | 20             | 15            | 12            | 125             | 1083             |
|                                                   |           | 80.00%    | B.L. | 360.00         | 600.00         | 1800.00         | 1800.00         | 900.00         | 120.00        | 300.00         | 2700.00          | 1500.00         | 180.00        | 672.00         | 240.00         | 180.00        | 144.00        | 1500.00         | 12996.00         |
| Small Enterprises                                 | 100.000   |           | Phy  | 1              | 0              | 2               | 5               | 2              | 0             | 0              | 200              | 10              | 0             | 1              | 0              | 0             | 0             | 20              | 241              |
|                                                   |           | 80.00%    | B.L. | 80.00          | 0.00           | 160.00          | 400.00          | 160.00         | 0.00          | 0.00           | 16000.00         | 800.00          | 0.00          | 80.00          | 0.00           | 0.00          | 0.00          | 1600.00         | 19280.00         |
| Medium Enterprises                                | 2100.000  | No.       | Phy  | 0              | 0              | 0               | 0               | 0              | 0             | 0              | 2                | 0               | 0             | 0              | 0              | 0             | 0             | 1               | 3                |
|                                                   |           | 80.00%    | B.L. | 0.00           | 0.00           | 0.00            | 0.00            | 0.00           | 0.00          | 0.00           | 3360.00          | 0.00            | 0.00          | 0.00           | 0.00           | 0.00          | 0.00          | 1680.00         | 5040.00          |
| <b>Total Service sector Term Loan</b>             |           |           |      | <b>440.00</b>  | <b>600.00</b>  | <b>1960.00</b>  | <b>2200.00</b>  | <b>1060.00</b> | <b>120.00</b> | <b>300.00</b>  | <b>22060.00</b>  | <b>2300.00</b>  | <b>180.00</b> | <b>752.00</b>  | <b>240.00</b>  | <b>180.00</b> | <b>144.00</b> | <b>4780.00</b>  | <b>37316.00</b>  |
| <b>Working Capital - Manufacturing sector</b>     |           |           |      |                |                |                 |                 |                |               |                |                  |                 |               |                |                |               |               |                 |                  |
| Micro Enterprises                                 | 10.000    | No.       | Phy  | 25             | 25             | 50              | 150             | 75             | 10            | 45             | 300              | 100             | 10            | 55             | 10             | 27            | 18            | 300             | 1200             |
|                                                   |           | 80.00%    | B.L. | 200.00         | 200.00         | 400.00          | 1200.00         | 600.00         | 80.00         | 360.00         | 2400.00          | 800.00          | 80.00         | 440.00         | 80.00          | 216.00        | 144.00        | 2400.00         | 9600.00          |
| Small Enterprises                                 | 50.000    | No.       |      | 5              | 10             | 45              | 50              | 37             | 0             | 10             | 350              | 32              | 1             | 27             | 1              | 0             | 0             | 270             | 838              |
|                                                   |           | 80.00%    | B.L. | 200.00         | 400.00         | 1800.00         | 2000.00         | 1480.00        | 0.00          | 400.00         | 14000.00         | 1280.00         | 40.00         | 1080.00        | 40.00          | 0.00          | 0.00          | 10800.00        | 33520.00         |
| Medium Enterprises                                | 175.000   | No.       | Phy  | 1              | 1              | 7               | 4               | 2              | 0             | 0              | 50               | 5               | 0             | 3              | 0              | 0             | 0             | 31              | 104              |
|                                                   |           | 80.00%    | B.L. | 140.00         | 140.00         | 980.00          | 560.00          | 280.00         | 0.00          | 0.00           | 7000.00          | 700.00          | 0.00          | 420.00         | 0.00           | 0.00          | 0.00          | 4340.00         | 14560.00         |
| <b>Total manufacturing sector working capital</b> |           |           |      | <b>540.00</b>  | <b>740.00</b>  | <b>3180.00</b>  | <b>3760.00</b>  | <b>2360.00</b> | <b>80.00</b>  | <b>760.00</b>  | <b>23400.00</b>  | <b>2780.00</b>  | <b>120.00</b> | <b>1940.00</b> | <b>120.00</b>  | <b>216.00</b> | <b>144.00</b> | <b>17540.00</b> | <b>57680.00</b>  |
| <b>Working capital - Service Sector</b>           |           |           |      |                |                |                 |                 |                |               |                |                  |                 |               |                |                |               |               |                 |                  |
| Micro Enterprises                                 | 8.000     | No.       |      | 25             | 35             | 57              | 59              | 30             | 10            | 27             | 543              | 150             | 5             | 75             | 15             | 15            | 20            | 300             | 1366             |
|                                                   |           | 80.00%    |      | 160.00         | 224.00         | 364.80          | 377.60          | 192.00         | 64.00         | 172.80         | 3475.20          | 960.00          | 32.00         | 480.00         | 96.00          | 96.00         | 128.00        | 1920.00         | 8742.40          |
| Small Enterprises                                 | 60.000    | No.       |      | 0              | 1              | 5               | 13              | 1              | 0             | 10             | 100              | 20              | 0             | 0              | 0              | 0             | 0             | 50              | 200              |
|                                                   |           | 80.00%    |      | 0.00           | 48.00          | 240.00          | 624.00          | 48.00          | 0.00          | 480.00         | 4800.00          | 960.00          | 0.00          | 0.00           | 0.00           | 0.00          | 0.00          | 2400.00         | 9600.00          |
| Medium Enterprises                                | 180.000   | No.       | Phy  | 2              | 1              | 9               | 5               | 3              | 0             | 0              | 32               | 4               | 0             | 2              | 0              | 0             | 0             | 26              | 84               |
|                                                   |           | 80.00%    | B.L. | 288.00         | 144.00         | 1296.00         | 720.00          | 432.00         | 0.00          | 0.00           | 4608.00          | 576.00          | 0.00          | 288.00         | 0.00           | 0.00          | 0.00          | 3744.00         | 12096.00         |
| <b>Total Working capital - Service Sector</b>     |           |           |      | <b>448.00</b>  | <b>416.00</b>  | <b>1900.80</b>  | <b>1721.60</b>  | <b>672.00</b>  | <b>64.00</b>  | <b>652.80</b>  | <b>12883.20</b>  | <b>2496.00</b>  | <b>32.00</b>  | <b>768.00</b>  | <b>96.00</b>   | <b>96.00</b>  | <b>128.00</b> | <b>8064.00</b>  | <b>30438.40</b>  |
| <b>Total MSME</b>                                 |           |           |      | <b>2948.00</b> | <b>3116.00</b> | <b>12560.80</b> | <b>12401.60</b> | <b>6052.00</b> | <b>864.00</b> | <b>2432.80</b> | <b>100023.20</b> | <b>12296.00</b> | <b>812.00</b> | <b>8580.00</b> | <b>1656.00</b> | <b>732.00</b> | <b>536.00</b> | <b>47264.00</b> | <b>212274.40</b> |
| <b>Export Credit</b>                              |           |           |      |                |                |                 |                 |                |               |                |                  |                 |               |                |                |               |               |                 |                  |
| Export Credit for various commodities             | 50.000    | No        | Phy  | 0              | 0              | 2               | 0               | 0              | 0             | 0              | 60               | 0               | 0             | 0              | 0              | 0             | 0             | 30              | 92               |
|                                                   |           | 80.00%    | B.L. | 0.00           | 0.00           | 80.00           | 0.00            | 0.00           | 0.00          | 0.00           | 2400.00          | 0.00            | 0.00          | 0.00           | 0.00           | 0.00          | 0.00          | 1200.00         | 3680.00          |
| <b>Total Export Credit</b>                        |           |           |      | <b>0.00</b>    | <b>0.00</b>    | <b>80.00</b>    | <b>0.00</b>     | <b>0.00</b>    | <b>0.00</b>   | <b>0.00</b>    | <b>2400.00</b>   | <b>0.00</b>     | <b>0.00</b>   | <b>0.00</b>    | <b>0.00</b>    | <b>0.00</b>   | <b>0.00</b>   | <b>1200.00</b>  | <b>3680.00</b>   |
| <b>Educational Loans</b>                          | 10.000    | No.       | Phy  | 93             | 53             | 174             | 107             | 65             | 18            | 34             | 1627             | 205             | 10            | 83             | 30             | 15            | 12            | 627             | 3153             |
|                                                   |           | 90.00%    | B.L. | <b>837.00</b>  | <b>477.00</b>  | <b>1566.00</b>  | <b>963.00</b>   | <b>585.00</b>  | <b>162.00</b> | <b>306.00</b>  | <b>14643.00</b>  | <b>1845.00</b>  | <b>90.00</b>  | <b>747.00</b>  | <b>270.00</b>  | <b>135.00</b> | <b>108.00</b> | <b>5643.00</b>  | <b>28377.00</b>  |
| <b>Housing</b>                                    |           |           |      |                |                |                 |                 |                |               |                |                  |                 |               |                |                |               |               |                 |                  |
| Rural Housing                                     | 30.000    | No.       | Phy  | 50             | 50             | 25              | 120             | 120            | 75            | 100            | 25               | 100             | 25            | 110            | 25             | 25            | 15            | 0               | 865              |
|                                                   |           | 70.00%    | B.L. | 1050.00        | 1050.00        | 525.00          | 2520.00         | 2520.00        | 1575.00       | 2100.00        | 525.00           | 2100.00         | 525.00        | 2310.00        | 525.00         | 525.00        | 315.00        | 0.00            | 18165.00         |
| Urban Housing                                     | 45.000    | No.       | Phy  | 70             | 75             | 140             | 35              | 34             | 0             | 0              | 1575             | 115             | 0             | 65             | 0              | 0             | 0             | 1525            | 3634             |
|                                                   |           | 70.00%    | B.L. | 2205.00        | 2362.50        | 4410.00         | 1102.50         | 1071.00        | 0.00          | 0.00           | 49612.50         | 3622.50         | 0.00          | 2047.50        | 0.00           | 0.00          | 0.00          | 48037.50        | 114471.00        |
| Repairs to Houses in rural area                   | 2.000     | No.       | Phy  | 50             | 25             | 25              | 250             | 125            | 55            | 75             | 10               | 20              | 5             | 25             | 50             | 15            | 10            | 0               | 740              |
|                                                   |           | 70.00%    | B.L. | 70.00          | 35.00          | 35.00           | 350.00          | 175.00         | 77.00         | 105.00         | 14.00            | 28.00           | 7.00          | 35.00          | 70.00          | 21.00         | 14.00         | 0.00            | 1036.00          |
| Repairs to Houses in urban area                   | 5.000     | No.       | Phy  | 50             | 50             | 75              | 10              | 5              | 0             | 0              | 500              | 50              | 0             | 77             | 0              | 0             | 0             | 500             | 1317             |

| Activity                                                             | Unit Cost | Unit Size |             | Alibag         | Karjat         | Khalapur       | Mahad          | Mangaon         | Mhasala        | Murud          | Panvel          | Pen            | Poladpur       | Roha           | Shrivardhan    | Sudhagad       | Tala           | Uran            | TOTAL           |
|----------------------------------------------------------------------|-----------|-----------|-------------|----------------|----------------|----------------|----------------|-----------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|
|                                                                      |           | 70.00%    | B.L.        | 175.00         | 175.00         | 262.50         | 35.00          | 17.50           | 0.00           | 0.00           | 1750.00         | 175.00         | 0.00           | 269.50         | 0.00           | 0.00           | 0.00           | 1750.00         | 4609.50         |
| <b>Total Housing</b>                                                 |           |           |             | <b>3500.00</b> | <b>3622.50</b> | <b>5232.50</b> | <b>4007.50</b> | <b>3783.50</b>  | <b>1652.00</b> | <b>2205.00</b> | <b>51901.50</b> | <b>5925.50</b> | <b>532.00</b>  | <b>4662.00</b> | <b>595.00</b>  | <b>546.00</b>  | <b>329.00</b>  | <b>49787.50</b> | <b>13828150</b> |
| <b>Renewable Energy</b>                                              |           |           |             |                |                |                |                |                 |                |                |                 |                |                |                |                |                |                |                 |                 |
| Bio Gas Plants                                                       | 0.270     | No.       | Phy         | 5              | 10             | 5              | 10             | 10              | 0              | 5              | 0               | 5              | 0              | 5              | 0              | 0              | 0              | 0               | 55              |
|                                                                      |           | 50.00%    | B.L.        | 0.68           | 1.35           | 0.68           | 1.35           | 1.35            | 0.00           | 0.68           | 0.00            | 0.68           | 0.00           | 0.68           | 0.00           | 0.00           | 0.00           | 0.00            | 7.43            |
| Community Bio Gas Plants                                             | 0.500     | No.       | Phy         | 8              | 7              | 8              | 10             | 10              | 8              | 8              | 0               | 10             | 5              | 10             | 10             | 3              | 3              | 0               | 100             |
|                                                                      |           | 50.00%    | B.L.        | 2.00           | 1.75           | 2.00           | 2.50           | 2.50            | 2.00           | 2.00           | 0.00            | 2.50           | 1.25           | 2.50           | 2.50           | 0.75           | 0.75           | 0.00            | 25.00           |
| Compost Plant based on Urban Waste                                   | 5.250     | No.       | Phy         | 0              | 1              | 1              | 1              | 1               | 0              | 1              | 5               | 2              | 0              | 2              | 0              | 0              | 0              | 2               | 16              |
|                                                                      |           | 75.00%    | B.L.        | 0.00           | 3.94           | 3.94           | 3.94           | 3.94            | 0.00           | 3.94           | 19.69           | 7.88           | 0.00           | 7.88           | 0.00           | 0.00           | 0.00           | 7.88            | 63.00           |
| Solar Home Light                                                     | 0.340     | No.       | Phy         | 25             | 10             | 35             | 50             | 55              | 20             | 35             | 100             | 20             | 5              | 15             | 10             | 10             | 5              | 55              | 450             |
|                                                                      |           | 50.00%    | B.L.        | 4.25           | 1.70           | 5.95           | 8.50           | 9.35            | 3.40           | 5.95           | 17.00           | 3.40           | 0.85           | 2.55           | 1.70           | 1.70           | 0.85           | 9.35            | 76.50           |
| Solar Water Pumping System upto 5 HP                                 | 3.400     | No.       | Phy         | 3              | 3              | 5              | 7              | 4               | 1              | 1              | 13              | 5              | 2              | 2              | 2              | 2              | 0              | 10              | 60              |
|                                                                      |           | 80.00%    | B.L.        | 8.16           | 8.16           | 13.60          | 19.04          | 10.88           | 2.72           | 2.72           | 35.36           | 13.60          | 5.44           | 5.44           | 5.44           | 5.44           | 0.00           | 27.20           | 163.20          |
| Biomass based briquette making unit                                  | 2.250     | No.       | Phy         | 0              | 1              | 0              | 1              | 1               | 1              | 0              | 0               | 2              | 0              | 1              | 1              | 1              | 1              | 0               | 10              |
|                                                                      |           | 50.00%    | B.L.        | 0.00           | 1.13           | 0.00           | 1.13           | 1.13            | 1.13           | 0.00           | 0.00            | 2.25           | 0.00           | 1.13           | 1.13           | 1.13           | 1.13           | 0.00            | 11.25           |
| <b>Total Non-Conventional Energy</b>                                 |           |           | <b>B.L.</b> | <b>15.09</b>   | <b>18.02</b>   | <b>26.16</b>   | <b>36.45</b>   | <b>29.14</b>    | <b>9.25</b>    | <b>15.28</b>   | <b>72.05</b>    | <b>30.30</b>   | <b>7.54</b>    | <b>20.17</b>   | <b>10.77</b>   | <b>9.02</b>    | <b>2.73</b>    | <b>44.43</b>    | <b>346.38</b>   |
| <b>Others</b>                                                        |           |           |             |                |                |                |                |                 |                |                |                 |                |                |                |                |                |                |                 |                 |
| Loan to SHGs                                                         | 1.000     | No.       | Phy         | 100            | 100            | 125            | 100            | 110             | 115            | 100            | 250             | 125            | 50             | 100            | 75             | 75             | 25             | 150             | 1600            |
|                                                                      |           | 100.00%   | B.L.        | 100.00         | 100.00         | 125.00         | 100.00         | 110.00          | 115.00         | 100.00         | 250.00          | 125.00         | 50.00          | 100.00         | 75.00          | 75.00          | 25.00          | 150.00          | 1600.00         |
| Consumption Loan                                                     | 1.000     | No.       | Phy         | 45             | 25             | 35             | 40             | 55              | 25             | 25             | 125             | 55             | 15             | 45             | 30             | 25             | 20             | 35              | 600             |
|                                                                      |           | 100.00%   | B.L.        | 45.00          | 25.00          | 35.00          | 40.00          | 55.00           | 25.00          | 25.00          | 125.00          | 55.00          | 15.00          | 45.00          | 30.00          | 25.00          | 20.00          | 35.00           | 600.00          |
| Loan to JLGs                                                         | 2.500     | No.       | Phy         | 20             | 20             | 25             | 30             | 35              | 10             | 25             | 110             | 50             | 25             | 40             | 10             | 25             | 25             | 50              | 500             |
|                                                                      |           | 100.00%   | B.L.        | 50.00          | 50.00          | 62.50          | 75.00          | 87.50           | 25.00          | 62.50          | 275.00          | 125.00         | 62.50          | 100.00         | 25.00          | 62.50          | 62.50          | 125.00          | 1250.00         |
| Others - Misc                                                        | 1.500     | No.       | Phy         | 50             | 35             | 45             | 50             | 55              | 45             | 40             | 120             | 75             | 25             | 35             | 45             | 40             | 25             | 65              | 750             |
|                                                                      |           | 100.00%   | B.L.        | 75.00          | 52.50          | 67.50          | 75.00          | 82.50           | 67.50          | 60.00          | 180.00          | 112.50         | 37.50          | 52.50          | 67.50          | 60.00          | 37.50          | 97.50           | 1125.00         |
| <b>(P) Total Others</b>                                              |           |           | <b>B.L.</b> | <b>270.00</b>  | <b>227.50</b>  | <b>290.00</b>  | <b>290.00</b>  | <b>335.00</b>   | <b>232.50</b>  | <b>247.50</b>  | <b>830.00</b>   | <b>417.50</b>  | <b>165.00</b>  | <b>297.50</b>  | <b>197.50</b>  | <b>222.50</b>  | <b>145.00</b>  | <b>407.50</b>   | <b>4575.00</b>  |
| <b>Social Infrastructure involving bank credit</b>                   |           |           |             |                |                |                |                |                 |                |                |                 |                |                |                |                |                |                |                 |                 |
| Construction of New School buildings/Renovation of existing ones     | 40.000    | No.       | Phy         | 1              | 1              | 1              | 1              | 1               | 0              | 0              | 6               | 2              | 0              | 2              | 0              | 0              | 0              | 5               | 20              |
|                                                                      |           | 85.00%    | B.L.        | 34.00          | 34.00          | 34.00          | 34.00          | 34.00           | 0.00           | 0.00           | 204.00          | 68.00          | 0.00           | 68.00          | 0.00           | 0.00           | 0.00           | 170.00          | 680.00          |
| Construction of New Hospital buildings / Renovation of existing ones | 30.000    | No.       | Phy         | 1              | 1              | 1              | 2              | 2               | 0              | 0              | 4               | 1              | 0              | 2              | 1              | 0              | 0              | 3               | 18              |
|                                                                      |           | 85.00%    | B.L.        | 25.50          | 25.50          | 25.50          | 51.00          | 51.00           | 0.00           | 0.00           | 102.00          | 25.50          | 0.00           | 51.00          | 25.50          | 0.00           | 0.00           | 76.50           | 459.00          |
| Water Purifying RO plants                                            | 10.000    | No.       | Phy         | 1              | 2              | 2              | 1              | 1               | 0              | 0              | 3               | 1              | 0              | 1              | 0              | 0              | 0              | 2               | 14              |
|                                                                      |           | 85.00%    | B.L.        | 8.50           | 17.00          | 17.00          | 8.50           | 8.50            | 0.00           | 0.00           | 25.50           | 8.50           | 0.00           | 8.50           | 0.00           | 0.00           | 0.00           | 17.00           | 119.00          |
| Working women/ girls hostel                                          | 40.000    | No.       | Phy         | 0              | 0              | 0              | 0              | 0               | 0              | 0              | 2               | 0              | 0              | 0              | 0              | 0              | 0              | 2               | 4               |
|                                                                      |           | 85.00%    | B.L.        | 0.00           | 0.00           | 0.00           | 0.00           | 0.00            | 0.00           | 0.00           | 68.00           | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           | 68.00           | 136.00          |
| <b>Total Social Infrastructure</b>                                   |           |           |             | <b>68.00</b>   | <b>76.50</b>   | <b>76.50</b>   | <b>93.50</b>   | <b>93.50</b>    | <b>0.00</b>    | <b>0.00</b>    | <b>399.50</b>   | <b>102.00</b>  | <b>0.00</b>    | <b>127.50</b>  | <b>25.50</b>   | <b>0.00</b>    | <b>0.00</b>    | <b>331.50</b>   | <b>1394.00</b>  |
| <b>GRAND TOTAL</b>                                                   |           |           |             | <b>1550311</b> | <b>1343848</b> | <b>2511358</b> | <b>2608021</b> | <b>18943.17</b> | <b>7897.52</b> | <b>1122620</b> | <b>18251564</b> | <b>2997453</b> | <b>3987.31</b> | <b>2160468</b> | <b>8372.74</b> | <b>4244.52</b> | <b>2992.18</b> | <b>11092583</b> | <b>48299970</b> |

## Annexure II

## An Overview of Ground Level Credit Flow – Agency wise and Sector wise – 2018-19, 2019-20, 2020-21 and targets for 2021-22

(₹ lakh)

| Particulars                  | 2018-19          |                  | 2019-20          |                  | 2020-21          |                  | 2021-22          |
|------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                              | Target           | Achievement      | Target           | Achievement      | Target           | Achievement      | Target           |
| <b>Crop Loans</b>            | <b>24600.00</b>  | <b>19991.00</b>  | <b>26000.00</b>  | <b>22279.00</b>  | <b>28000.00</b>  | <b>25025.00</b>  | <b>31000.00</b>  |
| Com. Banks                   | 13070.00         | 8029.00          | 13970.00         | 10098.00         | 15610.00         | 12139.00         | 18128.20         |
| RDCCB                        | 11500.00         | 11959.00         | 12000.00         | 12175.00         | 12360.00         | 12884.00         | 12834.10         |
| MGB                          | 30.00            | 3.00             | 30.00            | 6.00             | 30.00            | 2.00             | 37.70            |
| <b>Agril.Term Loans</b>      | <b>23100.00</b>  | <b>32859.00</b>  | <b>26500.00</b>  | <b>36087.00</b>  | <b>30004.00</b>  | <b>49095.00</b>  | <b>33000.00</b>  |
| Com. Banks                   | 21919.00         | 32852.00         | 24150.00         | 34604.00         | 27466.00         | 48437.00         | 30277.99         |
| RDCCB                        | 1181.00          | 0.00             | 2350.00          | 1446.00          | 2480.00          | 562.00           | 2663.63          |
| MGB                          | 0.00             | 7.00             | 0.00             | 37.00            | 58.00            | 96.00            | 58.38            |
| <b>Total Agril. Credit</b>   | <b>47700.00</b>  | <b>52850.00</b>  | <b>52500.00</b>  | <b>58366.00</b>  | <b>58004.00</b>  | <b>74120.00</b>  | <b>64000.00</b>  |
| Com. Banks                   | 34989.00         | 40881.00         | 38120.00         | 44702.00         | 43076.00         | 60576.00         | 48406.19         |
| RDCCB                        | 12681.00         | 11959.00         | 14350.00         | 13621.00         | 14840.00         | 13446.00         | 15497.73         |
| MGB                          | 30.00            | 10.00            | 30.00            | 43.00            | 88.00            | 98.00            | 96.08            |
| <b>MSME</b>                  | <b>149580.00</b> | <b>129176.00</b> | <b>164500.00</b> | <b>163216.00</b> | <b>178572.00</b> | <b>140133.00</b> | <b>196094.00</b> |
| Com. Banks                   | 132292.00        | 129135.00        | 146240.00        | 160308.00        | 159395.00        | 132355.00        | 175030.46        |
| RDCCB                        | 16974.00         | 0.00             | 17900.00         | 2863.00          | 18800.00         | 7714.00          | 20648.19         |
| MGB                          | 314.00           | 41.00            | 360.00           | 45.00            | 377.00           | 64.00            | 415.35           |
| <b>Other Priority Sector</b> | <b>130938.00</b> | <b>77236.00</b>  | <b>139000.00</b> | <b>126312.00</b> | <b>152973.00</b> | <b>55738.00</b>  | <b>162799.00</b> |
| Com. Banks                   | 115547.75        | 77188.00         | 125180.00        | 124940.00        | 137968.00        | 54412.00         | 150973.26        |
| RDCCB                        | 14793.25         | 0.00             | 13060.00         | 1205.00          | 14180.00         | 1206.00          | 10849.08         |
| MGB                          | 597.00           | 48.00            | 760.00           | 167.00           | 825.00           | 120.00           | 976.66           |
| <b>GRAND TOTAL</b>           | <b>328218.00</b> | <b>259262.00</b> | <b>356000.00</b> | <b>347894.00</b> | <b>389549.00</b> | <b>269991.00</b> | <b>422893.00</b> |
| Com. Banks                   | 282828.75        | 247204.00        | 309540.00        | 329950.00        | 340439.00        | 247343.00        | 374409.91        |
| RDCCB                        | 44448.25         | 11959.00         | 45310.00         | 17689.00         | 47820.00         | 22366.00         | 46995.00         |
| MGB                          | 941.00           | 99.00            | 1150.00          | 255.00           | 1290.00          | 282.00           | 1488.09          |

## Annexure III

## An Overview of Ground Level Credit Flow – Agency wise and Sector wise – 2018-19, 2019-20, 2020-21 and targets for 2021-22

(₹ lakh)

| Sl. No. | Particulars of Agency/Activity | 2018-19  |          |       |          | 2019-20  |          |       |          | 2020-21  |          |       |          | 2021-22  |          |        |          |
|---------|--------------------------------|----------|----------|-------|----------|----------|----------|-------|----------|----------|----------|-------|----------|----------|----------|--------|----------|
|         |                                | CBs      | RDCCB    | MGB   | Total    | CBs      | RDCCB    | MGB   | Total    | CBs      | RDCCB    | MGB   | Total    | CBs      | RDCCB    | MGB    | Total    |
| I       | Crop loans                     | 8029.00  | 11959.00 | 3.00  | 19991.00 | 10098.00 | 12175.00 | 6.00  | 22279.00 | 12139.00 | 12884.00 | 2.00  | 25025.00 | 18128.20 | 12834.10 | 37.70  | 31000.00 |
|         |                                |          |          |       |          |          |          |       |          |          |          |       |          |          |          |        |          |
| II      | Term loans                     |          |          |       |          |          |          |       |          |          |          |       |          |          |          |        |          |
| a       | MI                             | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 1391.74  | 585.01   | 13.72  | 1990.47  |
| b       | LD                             | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 895.94   | 190.74   | 4.06   | 1090.74  |
| c       | FM                             | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 1753.23  | 258.76   | 5.95   | 2017.94  |
| d       | P & H                          | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 2331.81  | 162.68   | 7.57   | 2502.06  |
| e       | F/WLD                          | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 5320.46  | 79.82    | 0.00   | 5400.28  |
| f       | DD                             | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 1623.37  | 191.49   | 8.56   | 1823.42  |
| g       | Poultry                        | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 1099.35  | 70.05    | 0.00   | 1169.40  |
| h       | S/G/P                          | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 851.66   | 125.24   | 3.92   | 980.82   |
| i       | Fisheries                      | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 1201.21  | 126.67   | 0.00   | 1327.88  |
| j       | SG/MY                          | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 1307.33  | 15.27    | 0.34   | 1322.94  |
| k       | BG/RSE                         | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00   | 0.00     |
| l       | Agro- processing               | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00   | 0.00     |
| m       | Sericulture                    | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00   | 0.00     |
| n       | Others                         | 32852.00 | 0.00     | 7.00  | 32859.00 | 34604.00 | 1446.00  | 37.00 | 36087.00 | 48437.00 | 562.00   | 96.00 | 49095.00 | 12773.13 | 580.65   | 20.27  | 13374.05 |
| II      | Sub-Total - II                 | 32852.00 | 0.00     | 7.00  | 32859.00 | 34604.00 | 1446.00  | 37.00 | 36087.00 | 48437.00 | 562.00   | 96.00 | 49095.00 | 30549.23 | 2386.38  | 64.39  | 33000.00 |
|         | Of which under SGSY            | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00  | 0.00     | 0.00     | 0.00     | 0.00   | 0.00     |
|         | Agri. Grand Total (I+II)       | 40881.00 | 11959.00 | 10.00 | 52850.00 | 44702.00 | 13621.00 | 43.00 | 58366.00 | 60576.00 | 13446.00 | 98.00 | 74120.00 | 48677.43 | 15220.48 | 102.09 | 64000.00 |

**Annexure IV**

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

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

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

## Annexure V

**Scale of Finance for different crops grown in Raigad district approved in DLTC meeting dated 07.01.2021**

| Sr. No | Name of crop                       | SoF as advised by State Agriculture Commissioner, Pune for Konkan region | SoF 2021-22 (Max) |
|--------|------------------------------------|--------------------------------------------------------------------------|-------------------|
| A      |                                    |                                                                          |                   |
| 1      | Paddy (Ordinary Variety )          | --                                                                       | 58,000            |
| 2      | Paddy (High Yielding Variety )     | 53,000                                                                   | 58,000            |
| 3      | Paddy (Basmati )                   | 55,100                                                                   | 58,000            |
| 4      | Nagli vari                         | --                                                                       | 33,000            |
| 5      | Groundnut                          | 40,000                                                                   | 40,000            |
| 6      | Urid                               | 20,000                                                                   | 25,000            |
| 7      | Wal                                | 25,000                                                                   | 50,000            |
| 8      | Moong                              | 20,000                                                                   | 25,000            |
| 9      | Sesame                             | 25,000                                                                   | 25,000            |
| 10     | Tur                                | 40,000                                                                   | 35,000            |
| 11     | Sunflower                          | 27,000                                                                   | 30,000            |
| B      | Vegetables                         |                                                                          |                   |
| 1      | White Onion                        | 80,000                                                                   | 100,000           |
| 2      | Chillies                           | 75,500                                                                   | 100,000           |
| 3      | Kundru (Tondali)                   | --                                                                       | 150/PER RING      |
| 4      | Tomato                             | 80,000                                                                   | 100,000           |
| 5      | Snake Gourd (Padval)               | 25,000                                                                   | 100,000           |
| 6      | Ghewada                            | 15,000                                                                   | 25,000            |
| 7      | Brinjal (Vaangi)                   | 30,000                                                                   | 80,000            |
| 8      | Laddy's Fingure (Bhedi)            | 25,000                                                                   | 100,000           |
| 9      | Bitter Gourd (Karle)               | 30,000                                                                   | 100,000           |
| 10     | Cucumber (Kakdi)                   | 25,000                                                                   | 100,000           |
| 11     | Cauliflower                        | 42,000                                                                   | 50,000            |
| 12     | Watermelon (Kalingad)              | 40,000                                                                   | 120,000           |
| C      | Field Crops                        |                                                                          |                   |
| 1      | Coconut (₹ 1000/- per tree)        | 100,000                                                                  | 175,000           |
| 2      | Arecanut (₹ 600/- per tree)        | 60,000                                                                   | 120,000           |
| 3      | Mango (₹ 1500/- per tree)          | 150,000                                                                  | 170,000           |
| 4      | Cashewnut                          | 100,000                                                                  | 110,000           |
| 5      | Banana                             | 100,000                                                                  | 250,000           |
| 6      | Guava                              | 60,000                                                                   | 66,000            |
| 7      | Spices - blackpepper for 10 guntha | 10,000                                                                   | 45,000            |
| D      | Flowers                            |                                                                          |                   |
| 1      | Marigold                           | 41,000                                                                   | 50,000            |
| E      | Fodder                             |                                                                          |                   |
| 1      | Gajraj Grass                       | 32,000                                                                   | 50,000            |
| 2      | Lasun Grass                        | 75,000                                                                   | 80,000            |
| 3      | Pawna Grass                        | 75,000                                                                   | 80,000            |

**List of the District Development Managers of Maharashtra**

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

## NABARD's successful interventions in the district

Provided marketing opportunities to SHGs to sell their products through Rural Mart at Alibag, Raigad



**Rural Mart**



**Spring Shed**

Spring shed project being implemented in Thakurwadi village, Khalapur block. The project has provided water to 200 families in the wadi.

Skill Development Programme was implemented in Pen block of Raigad district. Under this programme rural youth were provided training in skill trades. viz. Electrician, Beauty Parlour, etc.



**Skill Development Programme**



## NABVENTURES Limited

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### Investment Focus

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

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

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

✉ e-mail : nabventure@nabard.org

☎ Phone: 91-22-26539357



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

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Ph: 022- 26539486/9693

✉ e-mail: nabsamruddhi@nabard.org

› **MSME**

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› **Small Business**

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### Registered Office:

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

🌐 Website: www.nabsamruddhi.in



## NABFOUNDATION

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

### What does NABFOUNDATION want from you ?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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- › Need Based Grant support.
- › Financing FPOs through.
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  - Pledge Financing (eNWR)
- › Term lending for Corporates/ NBFCs/ MFIs.
- › Soft loans for Agri Startups.

### Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

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🌐 Web-portal- krishimanch.nabkisan.org



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- › Horticulture
- › Forestry
- › Corporate Social Responsibility
- › Watershed Development
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- › Socio-economic Development
- › Natural Resource Management
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- › Infrastructure Monitoring
- › Climate Change

### Registered Office

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## NABFINS Limited

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

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

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Trustee Private Limited

### Corporate Office

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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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