

CHAPTER 12

AREA BASED SCHEME

Introduction/ Background: Model Scheme on Micro Irrigation Project for Hingoli District. The main motive of the Scheme to enhance water use efficiency in the district and to increase the productivity of crops and farmers' income.

Hingoli district falls under Western Plateau and Hilly Areas. The district comes under Godavari river basin and also in the assured rainfall zone. Average rainfall of the Hingoli district is 890 mm. The district depends heavily on monsoon for agricultural operations. Hingoli district has a geographical area of 4.82 lakh ha, of which net cropped area is around 3.60 lakh ha. .

Scheme in brief : A Centrally sponsored scheme on Micro irrigation was introduced in January, 2006 to increase the area under improved methods of irrigation for better water use efficiency to provide stimulus to agricultural growth. Government of India has decided to impart thrust to this scheme by implementing it in a mission mode as the National Mission on Micro Irrigation (NMMI).

It is expected that adoption of improved methods of irrigation such as drip & sprinkler would not only save water, power, fertilizer consumption, weeding cost, etc. but would also mitigate environmental degradation such as water logging and soil salinity.

Expenditure on the implementation of NMMI scheme shared in the ratio of 50:10:40 between central Government, State Government and the beneficiary in case of small and Marginal farmers. In other words, subsidy assistance for small and Marginal farmers is @ 45% of the cost of the drip / sprinkler irrigation system and the remaining 40% to be borne by the farmer. In case of general category farmers, subsidy assistance @ 35% of the cost of the system, which is shared in the ratio of 40:10:50 by the Central Government, State Government and the beneficiary.

Objectives : The main motive of the Scheme to enhance the water use efficiency in the district. To increase the productivity of crops and farmers' income. To increase the area under micro irrigation through improved technologies. To promote, develop and disseminate micro irrigation technology for agriculture / horticulture development with modern scientific knowledge. To create employment opportunities for skilled and unskilled person especially unemployed youth.

Area of Operation and selection of borrowers : To ensure water availability cluster of villages, where maximum farm ponds, wells, other water resources are available will be selected. The selection of area / villages will be done by financing bank and officials of Agri Deptt. Major banks are ready to finance on cluster based / area based approach.

Selection of borrowers : As per scheme guidelines "every land holder, who possesses own land or leased land for a period of at least the projected life of the irrigation system (10 years) for the purpose of growing crops and who has a water source, either own or shared is eligible". The selection will be done by financing bank and officials of Agri Deptt.

Physical (Year of implementation, year-wise number of units) and Financial Programme (TFO, Margin, bank loan, refinance)

As per Scheme guidelines 45% subsidy is available for Small and Marginal Farmers and 35% subsidy is available for other farmers. Benefit to Farmers : To overcome the water scarcity situation, to make maximum utilisation of available water, Installation of micro irrigation system viz. Drip and Sprinklers are very necessary and to avail the

subsidy. At the same time the district is experiencing drought like situation, farmers are facing financial problems, they are not able to bring their own contribution to the tune of 55% or 65% of the project cost. By bank finance they will overcome the problem.

Modality for implementation : As per the procedure, the Implementing Agency i.e. Agriculture Deptt. will receive the proposals from the farmers. The same will be scrutinised and recommended by the Implementing Agency to Banks for sanction of 90% of the project cost as loan. Beneficiaries contribution will be 10%, Banks will release 100% cost of the proposal to the Agency / company, which will be installing the Micro Irrigation system. On installation of the system, the officials of the implementing agency will undertake on site inspection, will scrutinise the claim and recommend eligible amount of subsidy. Since bankers will be extending loan, they may scrutinise the proposals as per their routine course. Bankers' adverse observations, if any, to be communicated immediately to the Implementing Agency / Agriculture Deptt. The process of communication of sanction may be completed within reasonable time i.e. not more than 15 working days. The subsidy amount, 50% or 60% of the cost of the project, as and when will be received, the same to be kept in subsidy reserve fund account and to be adjusted in last instalments. Bankers will give treatment of back ended subsidy. At the same time the borrowing farmers may be given choice to close the account by payment of balance amount i.e. loan outstanding less subsidy received. It will reduce the interest burden of farmers as well as risk of bankers from account being defaulted. Term of the loan may be kept as low as 3 to 4 years.

Say project cost is ₹ 45,000/-. Therefore, the 10% of the project cost is Rs. 4,500/-

Say the total Project cost is ₹45,000/-

10% of Project cost is ₹ 4,500/-

Bankers will finance 90% of the project ₹ 40,500/-

Amt. of 40% subsidy, say ₹ 18,000/- may be adjusted against recovery or kept as back ended subsidy.

Net bank loan on receipt of subsidy ₹ 45,000 (-) - 18,000 (subsidy received) (-)
loan instl. Received.

Unit Cost with item-wise break-up : Agri Deptt. Has arrived at indicative cost of installing Drip Irrigation System based on the crop and spacing.

Block wise proposed plan is furnished hereunder

(` in lakh)

Sr. No.	Name of the Block	Commercial Bank		Gramin Bank		Co-op. Bank		Total	
		Phy Units ha	Bank Loan	Phy Units ha	Bank Loan	Phy Units ha	Bank Loan	Phy Units ha	Bank Loan
1	Aundha	150	60.75	100	40.50	20	8.10	270	109.35
2	Vasamat	150	60.75	80	32.40	20	8.10	250	101.25
3	Hingoli	150	60.75	100	40.50	20	8.10	270	109.35
4	Kalmnuri	150	60.75	80	32.40	20	8.10	250	101.25
5	Sengaon	150	60.75	100	40.50	20	8.10	270	109.35
	Total	750	303.75	460	186.30	100	40.50	1310	530.55

As regards Backward and forward linkages including raw material availability sufficient no. of dealers of reputed brands are available in the district. They are taking care of training and capacity building, technical support services, after-care, etc.

Other aspects: Rate of interest on bank loan to ultimate borrower as per banks prevailing practice i.e @ 12% to 13%. Insurance is not required.

As regards refinance to the banks to overcome the liquidity problem and keeping in view the priority to promote micro irrigation, NABARD vide circular No. 97/DoR - 31/2014-15 dated 6th June, 2014 extended concessional refinance for Innovative / Thrust areas of various activities under Plantation & Horticulture and Area based Scheme under Banking Plan. Wherein 100% refinance, the rate of interest will be 0.5% less than the applicable rate of interest from time to time. At present as per circular dated 9th June, 2014 the interest rate for refinance for 5 years is 9.50%, as per the area based scheme it will be @ 9.00%.

Monitoring of the projects will be done by concern banker and by agriculture deptt.

Out come – Farmers will judiciously make use of available water, they will be in a position to take more than one harvest, by which farmers income and status will be increased.

Annexure I

ACTIVITY WISE / BLOCK WISE POTENTIAL LINKED PHYSICAL AND FINANCIAL ESTIMATES FOR THE YEAR 2016-17

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STATE :- Maharashtra

DISTRICT :- Hingoli

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
	% assistance								
CROP LOAN (KHARIF)									
KHRIF JOWAR	0.24	Ha.	Phy	2600	2900	1900	2500	1300	11200
		100%	FA	624.00	696.00	456.00	600.00	312.00	2688.00
TUR	0.28	Ha.	Phy	2750	3300	2100	2200	2450	12800
		100%	FA	770.00	924.00	588.00	616.00	686.00	3584.00
MOONG	0.2	Ha.	Phy	1400	900	1200	1350	1400	6250
		100%	FA	280.00	180.00	240.00	270.00	280.00	1250.00
UDID	0.2	Ha.	Phy	570	410	2120	710	300	4110
		100%	FA	114.00	82.00	424.00	142.00	60.00	822.00
SOYABEEN	0.44	Ha.	Phy	11000	17000	22100	14650	11050	75800
		100%	FA	4840.00	7480.00	9724.00	6446.00	4862.00	33352.00
COTTON (Irrigated / with Drip)	0.66	Ha.	Phy	700	800	400	750	600	3250
		100%	FA	462.00	528.00	264.00	495.00	396.00	2145.00
COTTON (Non Irrigated)	0.39	Ha.	Phy	10850	12150	7350	11300	9000	50650
		100%	FA	4231.50	4738.50	2866.50	4407.00	3510.00	19753.50
SUGARCANE (Tissue culture)	1.05	Ha.	Phy	50	650	10	150	10	870
		100%	FA	52.50	682.50	10.50	100.00	10.50	856.00
SUGARCANE (Khodava)	0.88	Ha.	Phy	100	2550	20	480	20	3170
		100%	FA	88.00	2244.00	17.60	17.60	17.60	2384.80
TURMERIC	0.88	Ha.	Phy	400	650	210	350	650	2260
		100%	FA	352.00	572.00	184.80	308.00	572.00	1988.80
BANANA	0.88	Ha.	Phy	20	30	10	30	20	110
		100%	FA	17.60	26.40	8.80	26.40	17.60	96.80
OTHER KHARIF CROPS	0.24	Ha.	Phy	150	200	250	180	120	900

		100%	FA	36.00	48.00	60.00	43.20	28.80	216.00
CROP LOAN - KHARIF				11867.60	18201.40	14844.20	13471.20	10752.50	69136.90
10% Consumption amt				1186.76	1820.14	1484.42	1347.12	1075.25	6913.69
20% Farm Implement maintenance				2373.52	3640.28	2968.84	2694.24	2150.50	13827.38
TOTAL CROP LOAN - KHARIF				15427.88	23661.82	19297.46	17512.56	13978.25	89877.97
CROP LOAN (RABI)									
WHEAT	0.33	Ha.	Phy	2000	4200	2000	4300	1100	13600
		100%	FA	660.00	1386.00	660.00	1419.00	363.00	4488.00
JOWAR	0.24	Ha.	Phy	1280	8120	190	70	160	9820
		100%	FA	307.20	1948.80	45.60	16.80	38.40	2356.80
GRAM	0.22	Ha.	Phy	740	2340	1520	3100	1200	8900
		100%	FA	162.80	514.80	334.40	682.00	264.00	1958.00
SAFFLOWER	0.17	Ha.	Phy	1950	1060	930	1200	1850	6990
		100%	FA	331.50	180.20	158.10	204.00	314.50	1188.30
OTHER CROPS	0.24	Ha.	Phy	530	360	830	660	900	3280
		100%	FA	127.20	86.40	199.20	158.40	216.00	787.20
CROP LOAN(RABI) TOTAL				1588.70	4116.20	1397.30	2480.20	1195.90	10778.30
10% Consumption amt				158.87	411.62	139.73	248.02	119.59	1077.83
20% Farm Implement maintenance				317.74	823.24	279.46	496.04	239.18	2155.66
TOTAL CROP LOAN - RABI				2065.31	5351.06	1816.49	3224.26	1554.67	14011.79
CROP LOAN TOTAL				13456.30	22317.60	16241.50	15951.40	11948.40	79915.20
10% Consumption amt				1345.63	2231.76	1624.15	1595.14	1194.84	7991.52
20% Farm Implement maintenance				2691.26	4463.52	3248.30	3190.28	2389.68	15983.04
TOTAL CROP LOAN - KHARIF + RABI				17493.19	29012.88	21113.95	20736.82	15532.92	103889.76
MINOR IRRIGATION									
DUG WELLS / NEW WELL	1.1	Nos.	Phy	10	10	10	10	10	50
		90%	FA	9.90	9.90	9.90	9.90	9.90	49.50
IP SET Elect. (7.5 hp)	0.35	Nos.	Phy	20	20	20	20	20	100
		90%	FA	6.30	6.30	6.30	6.30	6.30	31.50
IP SET Diesel (7.5 hp)	0.40	Ha	Phy	10	10	10	10	10	50
		50%	FA	2.00	2.00	2.00	2.00	2.00	10

DRIP SET	0.85	Ha	Phy	550	750	650	600	600	3150
		50%	FA	233.75	318.75	276.25	255.00	255.00	1338.75
SPRINKLER SET	0.3	Ha	Phy	400	450	400	350	400	2000
		50%	FA	60.00	67.50	60.00	52.50	60.00	300.00
LIFT IRRIGATION (SMALL)	1.00	Ha	Phy	50	30	30	30	50	190
		90%	FA	45.00	27.00	27.00	27.00	45.00	171.00
DEEP. / RENOVATION OF WELL	0.28	Nos.	Phy	50	50	50	30	50	230
		90%	FA	12.60	12.60	12.60	7.56	12.60	57.96
PIPELINE SYSTEM	0.30	100 mt u	Phy	250	250	250	250	250	1250
		90%	FA	67.50	67.50	67.50	67.50	67.50	337.50
RAIN WATER HARVESTING	0.5	Nos.	Phy	20	20	20	20	20	100
		90%	FA	9.00	9.00	9.00	9.00	9.00	45.00
ENERGISATION OF PUMP SETS	0.45	Nos.	Phy	130	130	120	80	120	580
		66%	FA	38.61	38.61	35.64	23.76	35.64	172.26
TOTAL - MINOR IRRIGATION				484.66	559.16	506.19	460.52	502.94	2513.47
FARM MECHANISATION									
TRACTORS	8.00	Nos.	Phy	65	90	80	70	80	385
		75%	FA	390.00	540.00	480.00	420.00	480.00	2310.00
POWER TILERS	1.70	Nos.	Phy	25	25	10	20	20	100
		75%	FA	31.88	31.88	12.75	25.50	25.50	127.50
THRESHER	1.6	Nos.	Phy	20	20	20	20	20	100
		75%	FA	24.00	24.00	24.00	24.00	24.00	120.00
COMBINED HARVESTER	18.00	Nos.	Phy	1	2	2	2	2	9
		75%	FA	13.50	27.00	27.00	27.00	27.00	121.50
TRAILORS	1.60	Nos.	Phy	30	25	25	30	30	140
		75%	FA	36.00	30.00	30.00	36.00	36.00	168.00
ROTAVATORS	0.8	Nos.	Phy	30	25	25	30	30	140
		75%	FA	18.00	15.00	15.00	18.00	18.00	84.00
OTHER AGRI IMPLEMENTS	0.75	Nos.	Phy	50	50	35	50	50	235
		90%	FA	33.75	33.75	23.63	33.75	33.75	158.63
TOTAL - FARM MECHANISATION				547.13	701.63	612.38	584.25	644.25	3089.63
PLANTATION /HORTICULTURE									
MANGO	1.28	Ha.	Phy	40	20	40	60	60	220

		85%	FA	43.52	21.76	43.52	65.28	65.28	239.36
MANDARIN ORANGE / SANTRA	1.4	Ha	Phy	20	0	0	60	40	120
		85%	FA	23.80	0.00	0.00	71.40	47.60	142.80
SWEET ORANGE / MOSAMBI	1.4	Ha	Phy	20	20	20	30	55	145
		85%	FA	23.80	23.80	23.80	35.70	65.45	172.55
CUSTARD APPLE	0.87	Ha	Phy	10	20	25	30	10	95
		85%	FA	7.40	14.79	18.49	22.19	7.40	70.25
POMEGRANATE	2.0	Ha	Phy	15	20	15	20	20	90
		85%	FA	25.50	34.00	25.50	34.00	34.00	153.00
10 R SHADE NET HOUSE	3.63	Ha	Phy	3	3	3	3	3	15
		85%	FA	9.26	9.26	9.26	9.26	9.26	46.28
NURSERY	1.0	Ha	Phy	6	6	4	4	6	26
		85%	FA	5.10	5.10	3.40	3.40	5.10	22.10
TAMRIND / BER / OTHER FRUITS	0.45	Ha	Phy	80	80	75	90	90	415
		85%	FA	30.60	30.60	28.69	34.43	34.43	158.74
MEDICINAL AND AROMATIC PLANTS	0.37	Ha.	Phy	10	10	8	10	9	47
		85%	FA	3.15	3.15	2.52	3.15	2.83	14.78
LOW COST POLY HOUSE	5.00	No.	Phy	4	5	5	4	7	25
		50%	FA	10.00	12.50	12.50	10.00	17.50	62.50
MULBERRY PLANTATION (MAP) - W	0.65	AC	Phy	30	20	30	20	35	135
		90%	FA	17.55	11.70	17.55	11.70	20.48	78.98
MP WITH REARING HOUSE CONSTRUCTION (20'X50'X12'(ML)X9'	2.50	No.	Phy	4	4	4	8	10	30
		90%	FA	9.00	9.00	9.00	18.00	22.50	67.50
TOTAL - PLANTATION & HORTICULTURE				208.67	175.65	194.22	318.49	331.81	1228.84
FORESTRY AND WASTE LAND DEVELOPMENT									
SOCIAL FORESTRY WASTE LAND DEV.	0.25	Ha.	Phy	40	20	20	40	30	150
		75%	FA	7.50	3.75	3.75	7.50	5.63	28.13
BIO DIESEL RELATED PLANTS / JAT	0.25	Ha	Phy	35	30	35	35	35	170
		75%	FA	6.56	5.63	6.56	6.56	6.56	31.88
BAMBOO PLANTATION	0.25	Ha	Phy	25	25	25	25	30	130

		90%	FA	5.63	5.63	5.63	5.63	6.75	29.25
TOTAL FORESTRY AND WASTE LAND DEV.				19.69	15.01	15.94	19.69	18.94	89.26
ANIMAL HUSBANDRY (DAIRY)									
FODDER CULTIVATION	0.18	Ha.	Phy	100	100	100	80	100	480
		90%	FA	16.20	16.20	16.20	12.96	16.20	77.76
COWS (CROSS BREED)	0.5	Nos.	Phy	90	85	85	85	90	435
		75%	FA	33.75	31.88	31.88	31.88	33.75	163.13
BUFFALOES	0.6	Nos.	Phy	90	90	90	80	80	430
		75%	FA	40.50	40.50	40.50	36.00	36.00	193.50
INDIGENOUS COWS	0.3	Nos.	Phy	30	30	30	30	30	150
		80%	FA	7.20	7.20	7.20	7.20	7.20	36.00
CALF REARING (20 animals unit)	2.65	Nos.	Phy	2	2	2	2	2	10
		75%	FA	3.98	3.98	3.98	3.98	3.98	19.88
MINI DAIRY UNIT (10 ANIMAL UNIT	6.00	Nos.	Phy	90	90	90	90	90	450
		75%	FA	405.00	405.00	405.00	405.00	405.00	2025.00
VETERINARY CLINICS	2.60	No.	Phy	6	6	5	6	6	29
		65%	FA	10.14	10.14	8.45	10.14	10.14	49.01
BULK COOLERS	18.00	No	Phy	2	3	3	2	2	12
		65%	FA	23.40	35.10	35.10	23.40	23.40	140.40
ESTABLISHMENT OF MILK PARLOU	1.00	No	Phy	8	8	8	6	6	36
		65%	FA	5.20	5.20	5.20	3.90	3.90	23.40
TOTAL - ANIMAL HUSBANDRY (DAIRY)				545.37	555.20	553.50	534.45	539.57	2728.08
ANIMAL HUSBANDRY(POULTRY)									
COMMERCIAL BROILER	2.25	unit	Phy	9	17	18	12	20	76
		75%	FA	15.19	28.69	30.38	20.25	33.75	128.25
COMMERCIAL LAYER	8.00	unit	Phy	11	17	17	14	17	76
		75%	FA	66.00	102.00	102.00	84.00	102.00	456.00
TRANSPORT VEHICLE	8.00	Nos.	Phy	2	4	4	4	4	18
		75%	FA	12.00	24.00	24.00	24.00	24.00	108
FEED MIXING UNIT	16.00	Nos.	Phy	0	0	0	1	0	1
		100%	FA	0.00	0.00	0.00	16.00	0.00	16
RETAIL DRESSING UNIT @@	6.00	Nos.	Phy	4	5	8	5	4	26

		75%	FA	18.00	22.50	36.00	22.50	18.00	117
TOTAL - ANIMAL HUSBANDRY (POULTRY)				111.19	177.19	192.38	166.75	177.75	825.25
ANIMAL HUSBANDRY(S G P)									
SHEEP REARING	0.06	Nos.	Phy	225	225	250	240	250	1190
		90%	FA	12.15	12.15	13.50	12.96	13.50	64.26
GOAT REARING	0.07	Nos.	Phy	950	950	850	1000	900	4650
		90%	FA	59.85	59.85	53.55	63.00	56.70	292.95
PIG REARING (3 + 1)	0.91	Nos.	Phy	5	5	5	5	5	25
		75%	FA	3.41	3.41	3.41	3.41	3.41	17.06
COMMERCIAL GOAT REARING (500+25) (Stallfed)	25.0	Nos.	Phy	2	3	2	4	2	13
		90%	FA	45.00	67.50	45.00	90.00	45.00	292.50
COMMERCIAL GOAT REARING (40+2) (Stallfed)	2.5	Nos.	Phy	35	40	35	40	40	190
		75%	FA	65.63	75.00	65.63	75.00	75.00	356.25
OTHERS AH (G)		Nos.	Phy						0
		90%	FA	0.00	0.00				0
TOTAL - ANIMAL HUSBANDRY (G)			FA	186.04	217.91	181.09	244.37	193.61	1023.02
FISHERIES - INLAND									
SEMI INTENSIVE FISH CULTURE - NEW PONDS	2.35	Ha	Phy	3	1	5	6	6	21
		90%	FA	6.35	2.12	10.58	12.69	12.69	44.42
RESERVOIR / REVERINE FISHING UNITS (A BOAT AND NET UNIT INCLUDING REPLACEMENT NEEDS)	0.35	Nos.	Phy	3	0	2	1	1	7
		90%	FA	0.95	0.00	0.63	0.32	0.32	2.21
Fingerlings	0.05	1000/WSA	Phy	375	75	50	250	300	1050.00
		90%	FA	16.88	3.38	2.25	11.25	13.50	47.25
OTHERS - Fish Nets	0.06		Phy	120	40	60	100	90	410.00
		60%	FA	4.32	1.44	2.16	3.60	3.24	14.76
TOTAL - FISHERIES - INLAND			FA	28.50	6.93	15.62	27.86	29.75	108.64
OTHERS									
BULLOCKS / OTHER DROUGHT ANIMALS	0.25	Nos.	Phy	60	60	50	60	60	290

		90%	FA	13.50	13.50	11.25	13.50	13.50	65.25
BULLOCK CARTS	0.35	Nos.	Phy	30	30	30	30	30	150
		90%	FA	9.45	9.45	9.45	9.45	9.45	47.25
FARM IMPLEMENTS SERVICE CENTER	5.00	Nos.	Phy	2	2	2	4	4	14
		90%	FA	9.00	9.00	9.00	18.00	18.00	63.00
TOTAL - OTHERS				31.95	31.95	29.70	40.95	40.95	175.50
SUB TOTAL - FARM CREDIT				19656.36	31453.51	23414.95	23134.15	18012.48	115671.45
AGRICULTURE INFRASTRUCTURE									
CONSTRUCTION OF STORAGE FACILITIES									
STORAGE UNITS	0.035	MT	Phy	20000	20000	25000	15000	22000	102000
		60%	FA	420.00	420.00	525.00	315.00	462.00	2142.00
COLD STORAGE UNITS	0.08	MT	Phy	500	0	0	0	500	1000
		75%	FA	30.00	0.00	0.00	0.00	30.00	60.00
Agri Mktng Infrastructure, SILOs, etc	200.0	No.	Phy	1	2	1	1	1	6
		60%	FA	120.00	240.00	120.00	120.00	120.00	720.00
TOTAL - STORAGE GODOWNS / M YARDS			FA	570.00	660.00	645.00	435.00	612.00	2922.00
LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT									
LAND LEVELLING AND SHAPING	0.12	Ha	Phy	250	100	100	250	250	950
		90%	FA	27.00	10.80	10.80	27.00	27.00	102.60
ORGANIC FARMING	0.40	No.	Phy	100	100	100	100	100	500
		90%	FA	36.00	36.00	36.00	36.00	36.00	180.00
NADEP COMPOST UNITS	0.12	No.	Phy	5	5	5	5	5	25
		90%	FA	0.54	0.54	0.54	0.54	0.54	2.70
VERMI COMPOST	0.40	No.	Phy	20	25	25	25	25	120
		90%	FA	7.20	9.00	9.00	9.00	9.00	43.20
SOIL AND WATER CONSERVATION	0.17	Ha	Phy	150	100	100	150	150	650
		90%	FA	22.95	15.30	15.30	22.95	22.95	99.45
POLYTHENE MULCHING	0.06	AC	Phy	50	50	50	50	50	250
		90%	FA	2.70	2.70	2.70	2.70	2.70	13.50
FARM PONDS	1.10	NO	Phy	40	30	30	30	30	160

		50%	FA	22.00	16.50	16.50	16.50	16.50	88.00
COMMERCIAL VERMICOMPOST	4.50	No.	Phy	2	2	2	2	2	10
		75%	FA	6.75	6.75	6.75	6.75	6.75	33.75
LAND DEVELOPMENT				125.14	97.59	97.59	121.44	121.44	563.20
WATERSHED PLUS ACTIVITIES									
FOUNDATION SEED (Soyabean)	0.44	No.	Phy	50	75	50	75	150	400
		75%	FA	16.50	24.75	16.50	24.75	49.50	132.00
FOUNDATION SEED (Toor))	0.28	No.	Phy	50	75	50	75	50	300
		75%	FA	10.50	15.75	10.50	15.75	10.50	63.00
PASTURE DEVELOPMENT	0.35	No.	Phy	50	50	50	50	50	250
		75%	FA	13.13	13.13	13.13	13.13	13.13	65.63
WATERSHED PLUS ACTIVITIES				40.13	53.63	40.13	53.63	73.13	260.63
FPO - W C Procurement of produce	25.00	No.	Phy	1	1	1	1	1	5
		75%	FA	18.75	18.75	18.75	18.75	18.75	93.75
FPO - W C for Agri inputs	10.00	No.	Phy	1	1	1	1	1	5
		75%	FA	7.50	7.50	7.50	7.50	7.50	37.50
Godown / Agri Mall	20	No.	Phy	1	1	0	0	1	3
		75%	FA	15.00	15.00	0.00	0.00	15.00	45.00
Total FPO Financing				41.25	41.25	26.25	26.25	41.25	176.25
WATERSHED PLUS ACTIVITIES				81.38	94.88	66.38	79.88	114.38	436.88
Total Land Dev., Soil Conser., Watershed Plus				206.52	192.47	163.97	201.32	235.82	1000.08

3.2.3 OTHERS (Bio Pesticides)

Bio Pesticides and Bio Fertilisers	160.0	No.	Phy			1			1
		75%	FA	0.00	0.00	120.00	0.00	0.00	120.00
TOTAL - OTHERS (Bio Pesticides)				0.00	0.00	120.00	0.00	0.00	120.00
SUB TOTAL - AGRI. INFRASTRUCTURE				776.52	852.47	928.97	636.32	847.82	4042.08
ANCILLARY ACTIVITIES									
FOOD AND AGRO PROCESSING									
MINI DAL MILLS	8.00	Nos.	Phy	10	10	7	10	10	47
		80%	FA	64.00	64.00	44.80	64.00	64.00	300.80
JAGGARY UNITS	3.5	Nos.	Phy	3	5	0	3	0	11
		80%	FA	8.40	14.00	0.00	8.40	0.00	30.80

TURMERIC & CHILLY POWDER UNIT	5.00	Nos.	Phy	7	7	5	7	7	33
		90%	FA	31.50	31.50	22.50	31.50	31.50	148.50
FRUIT PROCESSING UNITS	12.00	Nos.	Phy	2	2	2	3	3	12
		90%	FA	21.60	21.60	21.60	32.40	32.40	129.60
SOYA / OTHER FOOD PROCESSING	8.00	Nos.	Phy	7	7	7	7	7	35
		90%	FA	50.40	50.40	50.40	50.40	50.40	252.00
DAIRY PROCESSING / KHOYA / PAN	1.50	Nos.	Phy	11	11	11	12	12	57
		90%	FA	14.85	14.85	14.85	16.20	16.20	76.95
OIL EXTRACTION MILLS	200.0	Nos.	Phy	0	1	0	0	0	1
		90%	FA	0.00	180.00	0.00	0.00	0.00	180.00
WORKING CAPITAL FOR EXISTING UNITS	3.0	Nos.	Phy	20	20	30	20	20	110
		90%	FA	54.00	54.00	81.00	54.00	54.00	297.00
TOTAL - FOOD & AGRO PROCESSING				244.75	430.35	235.15	256.90	248.50	1415.65
<u>OTHERS - Loans to pacs, ACABC</u>									
FINANCING TO PACS	50	Nos.	Phy	1	1	1	1	1	5
		90%	FA	45.00	45.00	45.00	45.00	45.00	225.00
AGRI CLINIC AGRI BUSINESS CENTRE	20.00	Nos.	Phy	3	2	2	2	3	12
		65%	FA	39.00	26.00	26.00	26.00	39.00	156.00
TOTAL - OTHERS			FA	84.00	71.00	71.00	71.00	84.00	381.00
TOTAL - ANCILLARY ACTIVITIES				328.75	501.35	306.15	327.90	332.50	1796.65
TOTAL - AGRICULTURE				20761.63	32807.32	24650.07	24098.36	19192.80	121510.18
Credit Potential for MSME									
W C FOR MICRO INDUSTRIES	2.00		Phy	75	75	100	75	75	400
		100%	FA	150.00	150.00	200.00	150.00	150.00	800.00
W C FOR SMALL & MEDIUM INDUSTRIES	300.00		Phy	4	5	7	4	5	25
		100%	FA	1200.00	1500.00	2100.00	1200.00	1500.00	7500.00
TOTAL WORKING CAPITAL REQUIREMENT				1350.00	1650.00	2300.00	1350.00	1650.00	8300.00
INVESTMENT CREDIT - MSME									
TINY SECTOR	3.50	Nos.	Phy	100	100	100	100	100	500
		85%	FA	297.50	297.50	297.50	297.50	297.50	1487.50
RURAL COTTAGE & VILLAGE INDUSTRIES	1.50	Nos.	Phy	75	75	115	75	75	415

		90%	FA	101.25	101.25	155.25	101.25	101.25	560.25
RURAL ARTISANS/ HANDICRAFTS	1.10	Nos.	Phy	50	40	40	50	50	230
		90%	FA	49.50	39.60	39.60	49.50	49.50	227.70
OTHERS - NFS / SSI (14)	10.00	Nos.	Phy	6	6	5	6	6	29
		80%	FA	48.00	48.00	40.00	48.00	48.00	232.00
TOTAL - INVESTMENT CREDIT - MSME			FA	496.25	486.35	532.35	496.25	496.25	2507.45
TOTAL - MSME				1846.25	2136.35	2832.35	1846.25	2146.25	10807.45
EXPORT CREDIT									
EXPORT CREDIT (1000 Bales per unit)	150.00		Phy	0	2	2	0	0	4
EXPORT CREDIT		80%	FA	0.00	240.00	240.00	0.00	0.00	480.00
EDUCATION LOANS									
EDUCATION LOANS	5.00	Nos.	Phy	35	35	45	35	30	180
		80%	FA	140.00	140.00	180.00	140.00	120.00	720.00
TOTAL EDUCATION LOANS				140.00	140.00	180.00	140.00	120.00	720.00
HOUSING									
HOUSING LOANS	10.0	Nos.	Phy	55	55	100	45	50	305
		90%	FA	495.00	495.00	900.00	405.00	450.00	2745
HOUSING LOANS-Rajeev Gramin Niwara II	1.0	Nos.	Phy	75	75	75	50	50	325
		90%	FA	67.50	67.50	67.50	45.00	45.00	292.5
TOTAL - HOUSING			FA	562.50	562.50	967.50	450.00	495.00	3037.50
RENEWABLE ENERGY									
BIO-GAS PLANTS	0.12	Nos.	Phy	50	50	50	50	50	250
		90%	FA	5.40	5.40	5.40	5.40	5.40	27.00
Off-Grid Solar application Units	0.25	Nos.	Phy	20	20	25	20	20	105
		50%	FA	2.50	2.50	3.13	2.50	2.50	13.13
SOLAR WATER PUMP	5.25	Nos.	Phy	5	5	5	5	5	25
		50%	FA	13.13	13.13	13.13	13.13	13.13	65.63
SOLAR HOME LIGHT	0.22	Nos.	Phy	50	50	50	50	50	250
		50%	FA	5.50	5.50	5.50	5.50	5.50	27.50
TOTAL RENEWABLE ENERGY			FA	26.53	26.53	27.15	26.53	26.53	133.26
OTHERS - SHG, JLGs, PMJDY, STATE CORPNS.									
PMJDY	0.05	Nos.	Phy	1500	1500	1500	1500	1500	7500

		100%	FA	75.00	75.00	75.00	75.00	75.00	375.00
Loans to distress persons to repay non insti ler	0.5	Nos.	Phy	50	50	50	50	50	250
		100%	FA	25.00	25.00	25.00	25.00	25.00	125.00
State sponsored organisations	0.5	Nos.	Phy	100	100	150	100	100	550
		90%	FA	45.00	45.00	67.50	45.00	45.00	247.50
SELF HELP GROUP (REPEAT FINANCE)	2.5	Nos.	Phy	125	100	100	150	100	575
		100%	FA	312.50	250.00	250.00	375.00	250.00	1437.50
SELF HELP GROUP (NEW CR. LINKAGES)	1.0	Nos.	Phy	200	400	400	800	200	2000
		100%	FA	200.00	400.00	400.00	800.00	200.00	2000.00
Joint Liability/Activity Groups	2.5	Nos.	Phy	100	100	100	100	100	500
		100%	FA	250.00	250.00	250.00	250.00	250.00	1250.00
TRANSPORT OPERATORS	5.5	Nos.	Phy	60	50	40	40	40	230
		80%	FA	264.00	220.00	176.00	176.00	176.00	1012.00
RETAIL TRADE/SMALL BUSINESS	2.0	Nos.	Phy	50	50	50	40	50	240
		80%	FA	80.00	80.00	80.00	64.00	80.00	384.00
PROF. & SELF EMPLOYED	3.0	Nos.	Phy	25	25	40	25	25	140
		80%	FA	60.00	60.00	96.00	60.00	60.00	336.00
TOTAL - OTHERS - SHG, JLGs, PMJDY, STATE CORPN			FA	1311.50	1405.00	1419.50	1870.00	1161.00	7167.00
<u>SOCIAL INFRASTRUCTURE</u>									0.00
REVERSE OSMOSIS WATER PURIFIER	3.00		Phy	20	20	25	20	20	105.00
		90%	FA	54.00	54.00	67.50	54.00	54.00	283.50
Multi Speciality Hospital	2500.00		Phy	0	0	1	0	0	1.00
		80%	FA	0.00	0.00	2000.00	0.00	0.00	2000.00
<u>TOTAL - SOCIAL INFRASTRUCTURE</u>				54.00	54.00	2067.50	54.00	54.00	2283.50
TOTAL PRIORITY SECTOR				24702.40	37371.70	32384.08	28485.14	23195.57	146138.89

Annexure II

AN OVERVIEW OF FLOW OF GROUND LEVEL CREDIT - AGENCY WISE / SECTOR WISE

STATE : MAHARASHTRA

DISTRICT : HINGOLI

(₹ lakh)

Sr. No.	Agency / Category	2012 - 13		2013 - 14		2014 - 15		2015 - 16
1	Crop Loan	Target	Achievement	Target	Achievement	Target	Achievement	Target
	C Bs	12344.25	22398.69	32750.32	27998.42	48009.00	27594.17	55060.32
	CCB	7137.00	9520.47	11145.00	12515.35	17774.00	7904.23	16500.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	4209.00	5728.86	6169.62	6067.58	7064.00	6299.47	7500.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (A)	23690.25	37648.02	50064.94	46581.35	72847.00	41797.87	79060.32
2	Term Loan (MT + TL)							
	C Bs	5028.66	863.34	6016.99	1613.15	7904.00	2583.42	9780.90
	CCB	2222.50	0.00	2100.00	0.00	2400.00	0.02	0.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	1449.00	94.93	950.00	118.73	1200.00	481.66	3757.75
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (B)	8700.16	958.27	9066.99	1731.88	11504.00	3065.10	13538.65
3	Total Agri Credit							
	C Bs	17372.91	23262.03	38767.31	29611.57	55913.00	30177.59	64841.22
	CCB	9359.50	9520.47	13245.00	12515.35	20174.00	7904.25	16500.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	5658.00	5823.79	7119.62	6186.31	8264.00	6781.13	11257.75
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (C)	32390.41	38606.29	59131.93	48313.23	84351.00	44862.97	92598.97
	Total Agri Credit (A)+ (B) =	32390.41	38606.29	59131.93	48313.23	84351.00	44862.97	92598.97
4	Non Farm Sector / MSME							
	C Bs	1277.46	117.26	2434.00	2627.05	2680.00	3763.86	3430.90
	CCB	0.00	0.00	0.00	0.00	61.00	0.00	0.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	276.00	1.50	200.00	2.50	203.00	174.30	1320.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (E)	1553.46	118.76	2634.00	2629.55	2944.00	3938.16	4750.900
5	Other Priority Sector							
	C Bs	4471.11	4130.31	6910.00	8574.85	7134.00	12483.97	6984.78
	CCB	0.00	17.66	0.00	4.20	100.00	0.00	0.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	966.00	3761.62	200.00	643.52	203.00	965.34	2685.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (F)	5437.11	7909.59	7110.00	9222.57	7437.00	13449.31	9669.78
6	Grand Total							
	C Bs	23121.48	27509.60	48111.31	40813.47	65727.00	46425.42	75256.90
	CCB	9359.50	9538.13	13245.00	12519.55	20335.00	7904.25	16500.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	6900.00	9586.91	7519.62	6832.33	8670.00	7920.77	15262.75
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total (D + E + F)	39380.98	46634.64	68875.93	60165.35	94732.00	62250.44	107019.65

ANNEXURE - III

AGENCY WISE / SUB-SECTOR WISE DETAILS OF GROUND LEVEL CREDIT FLOW UNDER AGRICULTURE & ALLIED ACTIVITIES

STATE : MAHARASHTRA
DISTRICT : HINGOLI

(₹ lakh)

Sr. No.	Particulars Agencies/Activiites	2012-13				2013-14				2014-15			
		CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total
I.	I. Crop loans	22398.69	9520.47	5728.86	37648.02	27998.42	12515.35	6067.58	46581.35	27594.17	7904.23	6299.47	41797.87
II	II. Term Loans												
a	Minor Irrigation	95.22	0.00	82.48	177.70	495.58	0.00	114.20	609.78	46.91	0.00	118.78	165.69
b	Land Development	0.00	0.00	0.00	0.00	14.80	0.00	0.00	14.80	1.00	0.00	0.00	1.00
c	Farm Mechanisation	343.99	0.00	10.70	354.69	271.62	0.00	4.53	276.15	222.83	0.00	351.83	574.66
d	Plantation & Horticulture	0.00	0.00	0.00	0.00	144.14	0.00	0.00	144.14	128.60	0.00	0.00	128.60
e	Dairy Development	138.55	0.00	0.00	138.55	214.30	0.00	0.00	214.30	325.96	0.02	0.00	325.98
f	Poultry	0.00	0.00	0.00	0.00	51.92	0.00	0.00	51.92	0.00	0.00	0.00	0.00
g	Sheep, Goat, Piggery	0.00	0.00	0.00	0.00	35.13	0.00	0.00	35.13	27.30	0.00	11.05	38.35
h	Fisheries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00	2.00
i	Forest & Waste Land Dev.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	0.00	0.00	5.00
j	Storage & Market Yards	0.00	0.00	0.00	0.00	19.09	0.00	0.00	19.09	71.77	0.00	0.00	71.77
k	Bio Gas / Renewable Source	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	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
m	Others	285.58	0.00	1.75	287.33	366.57	0.00	0.00	366.57	1752.05	0.00	0.00	1752.05
	Sub Total II	863.34	0.00	94.93	958.27	1613.15	0.00	118.73	1731.88	2583.42	0.02	481.66	3065.10
	Grand Total (I + II)	23262.03	9520.47	5823.79	38606.29	29611.57	12515.35	6186.31	48313.23	30177.59	7904.25	6781.13	44862.97

Annexure IV
Indicative Unit Cost for major activities as fixed by NABARD for its internal
use. Unit Costs for 2016-17

(Amt in ₹)

Item of Investment	Unit	Unit Cost
Milch cow	No.	50,000
Buffalo	No.	60,000
Buck Local	No.	5,500
Buck (Recognised)	No.	7,000
Doe Local	No.	4,000
Doe (Recognised)	No.	5,500
Sheep Local	No.	4,500
Sheep (Recognised)	No.	5,000
Ram Local	No.	5,500
Ram (Recognised)	No.	6,000
Day Old Chicks Layer	No.	30
Day Old Chicks Broiler	No.	25
Bullock Non Descript	No.	25,000
Bullock Descript	No.	40,000
Plantation & Horticulture		
Mango	Ha.	1,28,000
Pomegranate	Ha.	2,00,000
Mandarin Orange / Sweet Orange / Acid Lime	Ha.	1,40,000
Sapota	Ha.	1,13,000
Custard Apple	Ha.	1,04,000
10 R Shade net	No.	3,63,100
20 R Shade net	No.	
Dri Irrigation		
	Specifications	
Mango/Chiku/Tamarind	10 x 10m	25,000
Guava, Lemon, Orange, Mosambi, Cashew	6 x 6m	39,600
Custard Apple, Pomegranate, Ber, Fig, Drumstick	5 x 5m	36,000
Banana	2.50 x 2.50m	59,000
Banana	1.50 x 1.50m	85,000
Sugarcane	1.40 x 0.60 x 0.30m	85,000
Cotton pair row, Sugarcane	2.30 x 0.75 x 1.50m	58,000
Cotton, Ginger	1 x 1m	1,00,000
Vegetable, Rose	0.75 x 0.75m	1,00,000
Pumpsets		
3 HP Submersible pump	No.	40,000
5 HP Submersible pump	No.	55,000
Farm Mechanisation		
Tractor, Trailer, Reaper, Combined Harvester, other farm implements		As per the quotations
Conventional Cart capacity 5 q	No.	15,400
Conventional Cart capacity 8 q	No.	18,000
MAIDC Steel Cart 3 MT	No.	35,000

Annexure V
SCALE OF FINANCE FOR MAJOR CROPS FIXED BY DLTC FOR 2015-16
For Major crops of Hingoli District

Name of the Crop	Scale of Finance in ₹ Per Hactor
A) Kharif	
1) Sugarcane Suru	95,000
2) Sugarcane Aadasali	1,10,000
3) Sugarcane Ratoon (Khodwa)	80,000
4) Banana	80,000
5) Banana (Tissue Culture)	1,10,000
6) Turmeric	95,000
7) Potato	60,000
B Seasonal Irrigated Crops	
1) Cotton Irrigated	45,000
2) BT Cotton	45,000
3) Cotton (with Drip)	60,000
1) Groundnut	35,000
B) Rabi	
1) Wheat	30,000
2) Sunflower	25,000
C) Un irrigated cash crops	
1) Cotton (Local variety)	35,200
2) Groundnut	30,000
5) Sunflower	22,000
6) Safflower	15,000
D) Cereals/pulses	
1) Wheat	20,000
2) Paddy	34,000
3) Jowar kharif/Rabi	22,000
4) Bajra	18,000
5) Moong/Udid	18,000
6) Tur	25,000
7) Gram	20,000
E) Hybrid Crops	
1) Paddy (Improved)	41,000
2) Hybrid Jowar	22,000
3) Bajra	18,000
4) Soyabeen	40,000
5) Maize	25,000

Annexure VI

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

Sr. No.	Name of the Block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31 st March, 2015	Balance potential as on 31 st March, 2015	No. of SHGs to be promoted and savings linked during 2015-16	No. of SHGs to be promoted and savings linked during 2016-17
1	Aundha	1796	1561	235	200	35
2	Hingoli	1829	999	830	400	430
3	Kalamnuri	2050	703	1347	800	547
4	Sengaon	2024	1707	317	200	117
5	Vasamat	2203	1482	721	400	321
	District Total	9902	6452	3450	2000	1450

Annexure VI A

Block wise potential for credit linkage of SHGs

Sr. No.	Name of the block	No of SHGs (Credit linked as on 31/03/2015)	SHGs to be credit linked during 2015-16				SHGs to be credit linked during 2016-17			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
1	Aundha	718	200	200.00	125	312.50	300	300	150	375.00
2	Hingoli	583	400	400.00	100	250.00	300	300	200	500.00
3	Kalamnuri	431	800	800.00	150	375.00	500	500	225	562.50
4	Sengaon	792	200	200.00	100	250.00	300	300	150	375.00
5	Vasamat	743	400	400.00	100	250.00	300	300	150	375.00
6	District Total	3267	2000	2000.00	575	1437.50	1700	1700	875	2187.5