



संभाव्यता युक्त ऋण योजना 2019-20

Potential Linked Credit Plan 2019-20

होशियारपुर जिला HOSHIARPUR DISTRICT

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

पंजाब क्षेत्रीय कार्यालय, चण्डीगढ़
PUNJAB REGIONAL OFFICE, CHANDIGARH



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.

संभाव्यतायुक्त ऋण योजना 2019-20
Potential Linked Credit Plan 2019-20

जिला - होशियारपुर
District - Hoshiarpur



राष्ट्रीय कृषि और ग्रामीण विकास बैंक

पंजाब क्षेत्रीय कार्यालय, चण्डीगढ़

National Bank for Agriculture and Rural Development

Punjab Regional Office, Chandigarh

प्रस्तावना

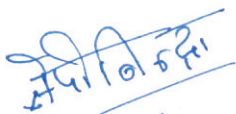
नाबार्ड प्रत्येक जिले के लिए सम्भाव्यतायुक्त ऋण योजना (पीएलपी) तैयार करने के माध्यम से ढाई दशक से अधिक समय से ग्रामीण ऋण योजना बनाने में एक महत्वपूर्ण भूमिका निभा रहा है. नाबार्ड के जिला विकास प्रबंधक द्वारा तैयार पीएलपी, जिले में बुनियादी ढांचे और इसके लिए विभिन्न क्षेत्रों में अपेक्षित अन्य सहायता सेवाओं के साथ-साथ बैंक क्रेडिट क्षमताओं का व्यापक मूल्यांकन दर्शाती हैं. यह एक योजनाबद्ध प्रक्रिया है जिसमें कृषि और ग्रामीण विकास से जुड़े सभी हितधारकों के साथ परस्पर विचार-विमर्श से ऋण संभाव्यताओं का आकलन किया जाता है ताकि विकास की योजना तथा ऋण योजना प्रक्रिया के बीच सार्थक सम्बन्ध स्थापित किया जा सके.

वर्ष 2019-20 के लिए पीएलपी अनुमानों को भारतीय रिजर्व बैंक के प्राथमिकता क्षेत्र के दिशा निर्देशों, विभिन्न निवेश गतिविधियों की इकाई लागत, वित्तमान, भारत सरकार और राज्य सरकार की प्राथमिकताओं, जिले की विकास योजना की पहलों और अन्य प्रासंगिक कारकों को ध्यान में रखते हुए तैयार किया गया है. पीएलपी शाखा स्तर पर ऋण योजना तैयार करने में एवं उसे संचयी रूप में ब्लॉक स्तरीय ऋण योजना एवं जिला स्तरीय ऋण योजना तैयार करने में आधार के रूप में कार्य करेगी.

इस दस्तावेज़ में जिलों में किए जाने वाले कार्यों और सम्भावित ऋण संवितरण की पहचान करने का प्रयास किया गया है जिससे वर्ष 2022 तक किसानों की आय को दोगुना करके भारत सरकार के राष्ट्रीय उद्देश्य को पूरा किया जाएगा.

प्राथमिकता क्षेत्र के तहत वर्ष 2019-20 के लिए होशियारपुर जिले में ₹ 1291234.35 लाख की कुल ऋण सम्भाव्यता अनुमानित है. पीएलपी में विभिन्न गतिविधियों के लिए ब्लॉक स्तरीय ऋण अनुमानों को भी दर्शाया गया है.

हमारे जिला विकास प्रबंधक को इस दस्तावेज़ को तैयार करने में मार्गदर्शन प्रदान करने के लिए मैं उपायुक्त का आभार व्यक्त करता हूं. मैं एडीसी (विकास), भारतीय रिजर्व बैंक, अग्रणी जिला प्रबंधक, बैंकर्स, सम्बन्धित विभागों, कृषि विज्ञान केन्द्रों (केवीके) गैर सरकारी संगठनों और अन्य हितधारकों का भी शुक्रिया अदा करना चाहूंगा जिन्होंने जिले की भौतिक तथा ऋण सम्बन्धी सम्भाव्यताओं का आकलन करने के लिए आवश्यक सूचनाएं उपलब्ध करवाई हैं. मुझे पूर्ण विश्वास है कि सभी सम्बन्धित एजेंसियों के संगठित प्रयासों से इस दस्तावेज़ में दर्शाई गई जिले की दोहन-योग्य सम्भाव्यताओं को पूर्णतः वास्तविकता में बदला जा सकेगा.



जे.पी.एस. बिंद्रा

मुख्य महाप्रबंधक

नाबार्ड, पंजाब क्षेत्रीय कार्यालय चंडीगढ़

FOREWORD

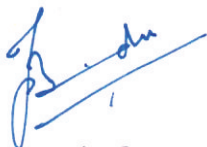
NABARD has been playing a pivotal role in rural credit planning for more than two and a half decade by way of preparing Potential Linked Credit Plan (PLP) for each district. The PLP prepared by the District Development Manager of NABARD provides a comprehensive assessment of bank credit potential in the district alongwith infrastructure and other support services considered necessary to realize the same under various sectors. This is a systematic exercise carried out by adopting participative and consultative approach involving all stakeholders in agriculture and rural development so as to provide a meaningful link between the development planning and credit planning process.

PLP projections for 2019-20 have been prepared keeping in view priority sector guidelines of Reserve Bank of India, unit cost of various investment activities, scale of finance, priorities of Govt. of India/State Government, initiatives in the development plan of the district and other relevant factors. The PLP will serve as the basis for preparation of branch credit plan cumulating into Block Credit Plan at block level and District Credit Plan at district level.

An attempt has been made in the document to identify the interventions and probable credit disbursements to enhance farmers' income so as to achieve the national goal of doubling of farmers' income by 2022.

Total credit potential under priority sector for 2019-20 has been estimated at ₹ 1291234.35 lakh for Hoshiarpur district. The PLP also reflects block level projections for various activities.

I am grateful to the Deputy Commissioner for guiding our District Development Manager in bringing out the document. I would also like to thank ADC (Dev.), Reserve Bank of India, Lead District Manager, Bankers, officials of line department, KVKs, NGOs and other stakeholders in the district for providing relevant information for mapping out the potential for the district. I am sure that all the concerned agencies would make concerted efforts to realize the exploitable potential of the district as mentioned in this document.



J.P.S. Bindra
Chief General Manager
NABARD, Punjab Regional Office
Chandigarh

POTENTIAL LINKED CREDIT PLAN FOR 2019-20
HOSHIARPUR DISTRICT
I N D E X

Chapter	Particulars	Page No
	Executive Summary	i-iii
	Sector/Sub Sector-wise Projections – 2019-20 (Appendix A & B)	iv-v
	District Profile	vi-ix
	Banking Profile	x-xi
	Methodology of Preparation of Potential Linked Credit Plans (PLP)	xii-xiv
1	Important Policies & Developments	1-8
2	Credit Potentials for Agriculture	
2.1	Farm Credit	
2.1.1	Crop production, maintenance and marketing	9-11
2.1.2	Water Resources	11-13
2.1.3	Farm Mechanization	13-14
2.1.4	Plantation and Horticulture including Sericulture	15-17
2.1.5	Forestry and Waste land Development	17-18
2.1.6	Animal Husbandry - Dairy	18-20
2.1.7	Animal Husbandry - Poultry	20-21
2.1.8	Animal Husbandry - Sheep, Goat, Piggery	22-23
2.1.9	Fisheries	23-24
2.1.10	Farm Credit - Others – Bullocks, carts, two wheelers	24-24
2.2	Agriculture Infrastructure	
2.2.1	Construction of Storage and Marketing Infrastructure	25-26
2.2.2	Land Development, Soil conservation and Watershed Development	26-27
2.2.3	Agriculture Infrastructure - Others (tissue culture, agri-biotechnology, seed production, Bio- pesticides/fertilisers and Vermi-composting etc.)	27-29
2.3	Agriculture - Ancillary Activities	
2.3.1	Food and agro Processing	29-31
2.3.2	Agriculture Ancillary Activities - Others	31-34

POTENTIAL LINKED CREDIT PLAN FOR 2019-20
HOSHIARPUR DISTRICT
I N D E X

3	Credit Potential for Micro, Small and Medium Enterprises (MSME)	35-38
4	Credit Potential for Export Credit, Education and Housing	39-42
5	Credit Potential for Infrastructure	
5.1	Infrastructure – Public Investment	43-47
5.2	Infrastructure - Involving bank credit (2019-20)	47-48
5.3	Renewable Energy	48-50
6	Informal Credit Delivery System	51-55
	ANNEXURES	
Annexure I	Activity-wise & Block-wise Physical and Financial Projections- 2019-20	56-68
Annexure II	An overview of Ground Level Credit Flow – Agency-wise and Sector-wise – 2015-16 , 2016-17, 2017-18 and target for 2018-19	69
Annexure III	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities – 2015-16 , 2016-17, 2017-18 and target for 2018-19	70
Annexure IV	Indicative unit costs (for major activities of the district) as arrived at by NABARD for its internal use.	71-74
Annexure V	Scale of Finance for major crops fixed by District Level Technical Committee (DLTC) for 2018-19	75

EXECUTIVE SUMMARY

Potential Linked Credit Plan (PLP) is a comprehensive document of the potential of district for rural economic activities, both in physical and financial terms. The PLP has been prepared after consultation with all the stakeholders and incorporating information of possible economic activities which can be taken up with the help of bank credit. The factors such as latest changes in infrastructure, policy changes and economic scenario in the district have also been taken care of. The valuable views of the state and district authorities responsible in ensuring and facilitating the development of the district were taken into consideration. Suitable importance has also been given to the banking and other financial institutions keeping in view the fact that Potential Linked Credit Plan is primarily a Plan which is to be implemented with the active support and cooperation of the banking system. PLP as a potential linked document has taken deep roots in facilitating and guiding while preparing District Credit Plans.

Paddy is cultivated in 2.8 m ha area in Punjab resulting in generation of about 20 million tonnes of paddy straw (Source: PAU). Except for Basmati rice which is generally harvested manually and straw thereof is used as cattle feed and for rope making, other varieties of paddy are harvested mechanically, leaving considerable stubble in the field which is burnt by farmers to prepare their farms for sowing of next Rabi crop.

The burning of paddy straw leads to loss of precious nutrients as nearly 25% nitrogen and phosphorus, 50% sulfur and 75% of potassium uptake from soil and retained in the crop residues. It has been estimated that burning of 1 tonne of paddy straw accounts for loss of 5.5 kg nitrogen, 2.3 kg phosphorus, 25 kg potassium and 1.2 kg sulfur, besides organic carbon (Source: PAU). Further, heat generated by paddy straw burning penetrates into the soil, leading to loss of moisture and useful microbes, thus, adversely affecting soil properties. High cost of collection and lack of economically viable options to utilize this valuable bio-resource are identified as major factors, compelling the farmers to burn it.

With the Union Government allocating Rs 685 crore for the in situ utilisation of paddy straw in Punjab, the state Agriculture Department had constitute advisory groups to suggest ways to stop stubble burning. The Agriculture Societies, FPOs and individual farmers have been provided machinery on subsidy ranging from 40% to 80%.

NABARD has created awareness amongst farmers about the ill effects of burning and in-situ management of paddy straw all over Punjab under its Climate Change Programme.

District at a glance

Hoshiarpur lies in the North-East of Punjab and is sub-mountainous and has stretches of river Beas in the north-west. The District is characterized by semi-arid to dry sub-humid climate and clay loam soils. About one-half of the total area of the district falls in Shivalik Hills or Himalayan foothills region known as 'Kandi Area'. The ground water level is very deep in this region. It faces high incidence of soil erosion also. The surface is undulating and the soil is of poor quality.

Total geographical area of the district is 3.39 lakh Ha. The net sown area in the district is 1.99 lakh Ha and gross cropped area is 3.48 lakh Ha with 75773 operational land holdings. There are 39568 small farmers (SF)/ marginal farmers (MF) who form 52% of the total farmers in the district. They own 31% of the total cultivated area. Only 3% holdings fall in the size group of 10 Ha. and above. Average land holding in the district is 2.51 ha. which is a limiting factor for the introduction of mechanized agriculture. The cropping intensity in the district is 174 %.

The total population of the district is 15.87 lakh with a rural population of 12.52 lakh. Literacy rate of the district, highest in the state, is 85.40%, compared to 81.00% of 2001. Male literacy is 89.90%, and female literacy is 80.80%.

Banking Network

The district has a network of 35 banks and 444 bank branches as at the end of March, 2018. The Punjab National Bank (PNB) is the lead bank of the district. The CD ratio of the district as on 31 March 2018 stood at 29.95% against the National goal of 60%. The district has been divided into 313 SSAs covering 1366 Gram Panchayats. All the Gram Panchayats have been covered through 313 Points of Sales (PoS) consisting of 176 Brick & Mortar branches and 137 BCAs.

Economic activities

The predominant economic activity in the district is Agriculture. Other activities include dairy, poultry farming, horticulture, mushroom cultivation, bee keeping and other village & cottage industries, handicrafts, transport, service activities and trade and business.

Achievements under Annual Credit Plan

The Broad Sector wise GLC disbursements under priority sector during the last three years are given as under:

Sr. No.	Sectors	2015-16		2016-17		2017-18		(₹ lakh)
		Targets	Achievement	Targets	Achievement	Targets	Achievement	2018-19 Target
1	Crop Production	380010.00	600200.20	517700.00	295056.02	670000.00	338976.69	600000.00
2	Term Investment for Agriculture and Allied Activities	55990.00	89031.34	77300.00	49953.88	90000.00	80564.24	281600.00
	Total Investment under Agriculture & Allied Activities (1+2)	436000.00	689231.54	595000.00	345009.90	760000.00	419540.93	881600.00
3	MSME Sector - Investment and Working Capital	44340.00	89066.13	60000.00	125853.83	75000.00	321289.27	87000.00
4	Other Priority Sector	12400.00	163259.41	85000.00	47565.43	90316.10	59437.79	105400.00
	Total Priority Sector	604340.00	941557.08	740000.00	518429.16	925316.10	800267.99	1074000.00

It is evident from the above table that the banks achieved the targets in the years 2015-16 but in the year 2016-17 and 2017-18, the banks were not able to achieve the targets fixed under crop production, term investment and other priority sectors except MSME sector. The total achievement under priority sector was 70% and 86% during the 2016-17 and 2017-18 respectively which can be attributed to the Govt. policies such as demonetization and debt waiver announcements.

The decline in the capital formation in agricultural sector is a matter of concern. To make agriculture socially and economically viable and to promote inclusive growth, adequate capital investment is needed for agriculture and rural development and to provide non-farm

income generation and employment opportunities. In the above context, private investment together with public investment in infrastructure is the solution to address the declining trend in capital formation in agriculture sector. The improved availability of credit from financial institutions for agriculture and related activities should enhance private investment in agriculture resulting in capital formation. Reserve Bank of India under its Priority sector guidelines, 8 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher is prescribed for Small and Marginal Farmers.

Central Govt., State Governments, Reserve Bank of India and NABARD have reoriented their interventions in the farm and non-farm sectors to double the income of the farmers by 2022. As we are aware, that the productivity of crops can be increased only marginally. Possible drivers for doubling of Farmers' income may be diversification of farm activities towards high-value crops and enterprises, optimum use of irrigation, better price realisation for farmers through competitive markets, value chains and improved linkage between field and fork, improvement in the terms of trade for agriculture, technology upgradation, shift of cultivators from farming to non-farm occupations, availability of better quality seeds, promotion of ancillary activities like poultry, bee-keeping, dairy, fisheries, proper implementation of crop insurance scheme, capital formation in agriculture, etc.

Keeping in view the importance of agriculture sector, doubling of farmers' income by 2022, importance of MSME in income generation, revised unit costs, scale of finance, Govt. policies, the credit potential for the year 2019-20 has been mapped at ₹1291234.35 lakh. Broad sector-wise and sub sector-wise projections are given as **Appendix A and Appendix B** at the end of this chapter.

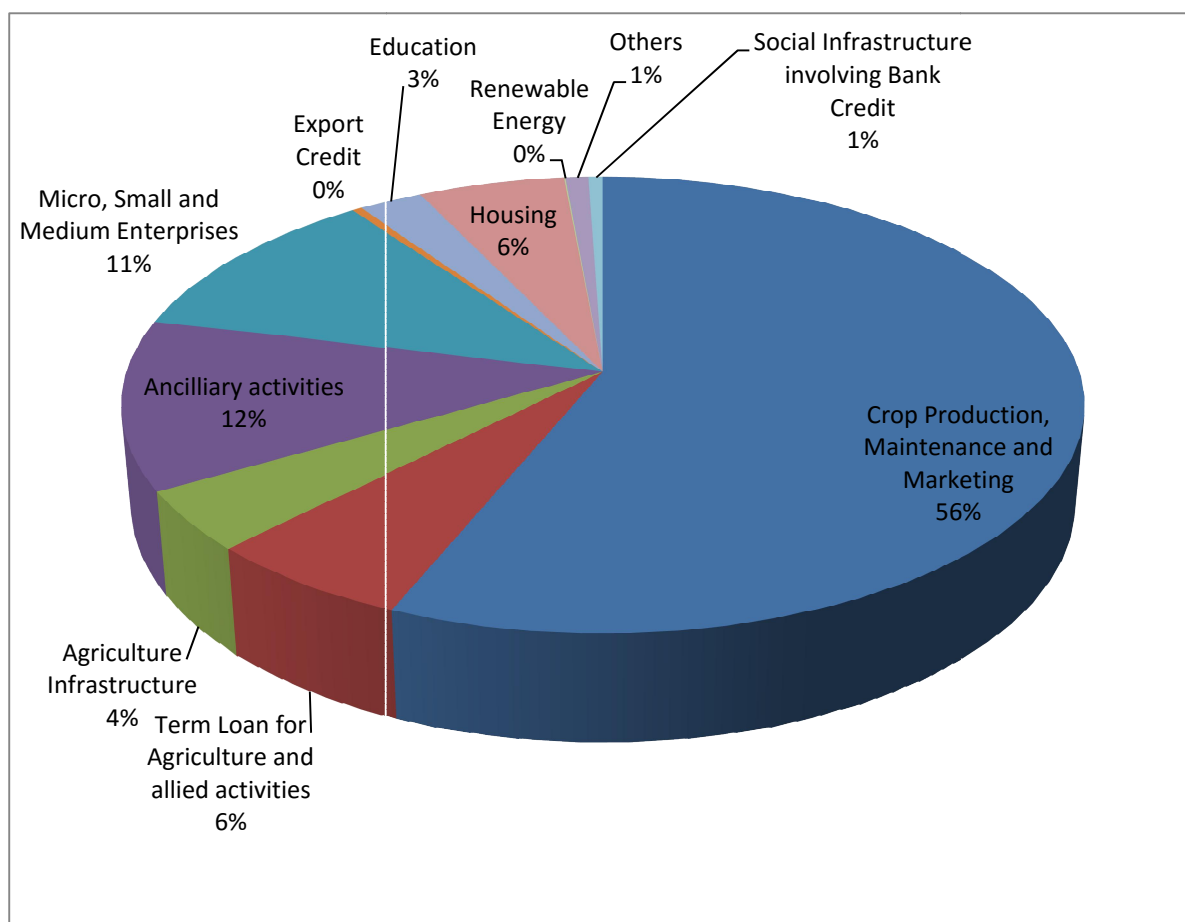
Thrust areas

1. The district is showing a shift pattern from wheat paddy to fruits and vegetables but still more has to be done in the area. There is a need to educate the farmers about prudent water management, organic farming and regulated use of Chemical fertilizers / Pesticides.
2. The district has been identified for implementation of GoI schemes i.e. National Food Security Mission" on wheat, pulses and maize in order to enhance the production & productivity of the crops and also to provide the better farm implements at subsidised rates.
3. There are 39568 small and marginal farmers in the district. The cost of cultivation per hectare is high on small and marginal farms than on medium and large farms and net farm income per hectare in small holdings is lower than large holdings. Therefore, to reap the benefits of Govt. schemes and to fetch better prices these small and marginal farmers may form Producers' Organisations to increase bargaining power and to get better prices of their produce.
4. Hoshiarpur district has 106000 ha. area under forests. The forests are rich in medicinal plants and other wild fruit trees which are very good for apiculture. Honey prepared in this area has medicinal value and farmers can fetch good income. KVK is also providing training to the farmers for bee-keeping and Horticulture Department is providing subsidy. Concerted efforts such as awareness camps and on location trainings are required to motivate the farmers to undertake the activity.
5. In Hoshiarpur district 236 irrigation projects have been sanctioned under RIDF with credit support of ₹56832.23 lakh. All the departments should come forward to educate the farmers to make use of the infrastructure so that the potential created may be exploited.
6. Public and private investment is very critical for increasing capital formation in agriculture sector for sustainable agriculture.
7. There is a potential of 200 and 440 for promotion and credit linkage of SHGs respectively during 2018-19. Promotion and credit linkage of Women Self Help Groups, their capacity building, graduating them to a level of federation, Producers' Organisation is very important to make them a productive and assertive asset of the society.

APPENDIX-A
BROAD SECTOR-WISE PLP PROJECTIONS – YEAR 2019-20

(₹ lakh)

Sr. No.	Particulars	PLP projections for 2019-20
A	Farm Credit	
i)	Crop Production, Maintenance and Marketing	726405.36
ii)	Term Loan for Agriculture and allied activities	80074.96
	Sub-Total	806480.32
B	Agriculture Infrastructure	55231.73
C	Ancilliary activities	154989.43
I	Credit Potential for Agriclutrue (A+B+C)	1016701.47
II	Micro, Small and Medium Enterprises	145200.00
III	Export Credit	4878.75
IV	Education	32215.00
V	Housing	73100.00
VI	Renewable Energy	656.63
VII	Others	11442.50
VIII	Social Infrastructure involving Bank Credit	7040.00
	Total Priority Sector	1291234.35

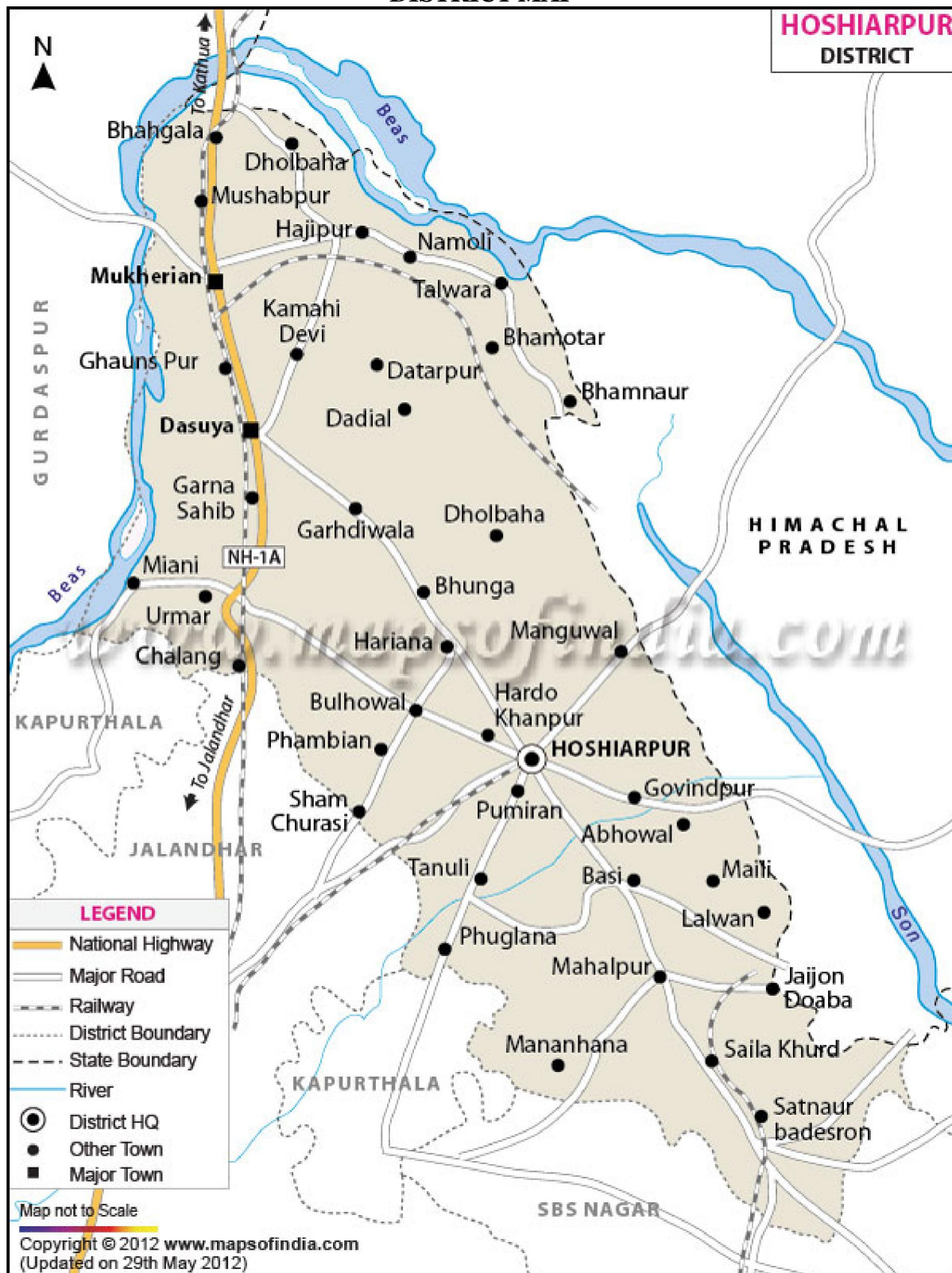


APPENDIX-B
SUB-SECTOR WISE PLP PROJECTIONS – 2019-20

(₹ lakh)

Sr. No.	Particulars	PLP projections for 2019-20
I	Credit Potential for Agriculture	
A	Farm Credit	
i)	Crop Production, Maintenance and Marketing	726405.36
ii)	Water Resources	9980.70
iii)	Farm Mechanisation	20805.03
iv)	Plantation and Horticulture	8754.30
v)	Forestry and Wasteland Development	3096.98
vi)	Animal Husbandry – Dairy	22364.35
vii)	Animal Husbandry - Poultry	10010.15
viii)	Animal Husbandry – Dairy Sheep, Goat, Piggery etc.	804.95
ix)	Fisheries	1814.75
x)	Others	2443.75
	Sub-Total	806480.32
B	Agriculture Infrastructure	
i)	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ chains)	24480.00
ii)	Land Development, Soil Conservation, Watershed Development	24550.13
iii)	Tissue culture, Agri Bio-technology, Seed production, Bio pesticides/fertilisers, Vermin Composting	6201.60
	Sub-Total	55231.73
C	Ancilliary Activities	
i)	Food and Agro Processing	12121.43
ii)	Others	142868.00
	Sub-Total	154989.43
	Total Agriculture	1016701.47
II	Micro, Small and Medium Enterprises	
	MSME - Term Loan	66825.00
	MSME - Working Capital	78375.00
	Total MSME	145200.00
III	Export Credit	4878.75
IV	Education	32215.00
V	Housing	73100.00
VI	Renewable Energy	656.63
VII	Others (Loans to SHGs/JLGs,etc.) Priority Sector	11442.50
VIII	Social Infrastructure involving Bank Credit	7040.00
	Total Priority Sector	1291234.35

DISTRICT MAP



District Profile												
District – Hoshiarpur					State – Punjab							
1. PHYSICAL & ADMINISTRATIVE FEATURES ('000 Ha)					2. SOIL & CLIMATE							
Total Geographical Area (Sq.km)		340			Agro-climatic Zone							
No. of Sub Divisions		4			Trans Gangetic Plains Foothill of Shivalik(9 Zone-6)							
No. of Blocks		10			Loamy to Sandy Loam with erosion							
No. of Villages (Inhabited)		1385			Climate							
No. of Panchayats		1372			Semi-Arid							
					dry sub-humid							
3. LAND UTILISATION [Ha]					4. RAINFALL & GROUND WATER							
Total Area Reported		339			Rainfall [in mm]		Actual		2010			
Forest Land		105							2013			
Area Not Available for Cultivation		19							2014			
Permanent Pasture and Grazing Land		1							Variation from Normal			
Land under Miscellaneous Tree Crops		1			Availability of Ground Water [Ham]		Net annual recharge		Net annual draft			
Cultivable Wasteland		-					NA		Balance			
Current Fallow		5							NA			
Other Fallow		4							NA			
Net Sown Area		199							NA			
Total or Gross Cropped Area		348							NA			
Area Cultivated More than Once		149							NA			
Cropping Intensity [GCA/NSA]		174%							NA			
6. WORKERS PROFILE [in '000]					5. DISTRIBUTION OF LAND HOLDING							
Cultivators		83			Classification of Holding		Holding		Area			
Of the above, Small/Marginal Farmers		40					Nos.		Ha.			
Agricultural Labourers		50					% to Total		% to Total			
Workers engaged in Household Industries		12			<= 1 Ha		21360		36718			
Workers engaged in Allied Agro-activities		7			>1 to <=2 Ha		18208		26721			
Other workers		307			>2 Ha		36205		140561			
					Total		75773		204000			
8. HOUSEHOLDS [in '000]					7. DEMOGRAPHIC PROFILE [in '000]							
Total Households		330			Category		Total		Male			
Rural Households		259			Population		1587		809			
BPL Households		23			Scheduled Caste		557		778			
					Scheduled Tribe		-		1252			
					Literate		1200		274			
					BPL		23		465			
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]					9. HOUSEHOLD AMENITIES [Nos. in '000 Households]							
Villages Electrified		1385			Having brick/stone/concrete houses		337		Having electricity supply			
Villages having Agriculture Power Supply		1385			Having source of drinking water		334		Having independent toilets			
Villages having Post Offices		357			Having access to banking services		337		Having radio/tv sets			
Villages having Banking Facilities		1385							348			
Villages having Primary Schools		1322										
Villages having Primary Health Centres		125										
Villages having Potable Water Supply		1380										
Villages connected with Paved Approach Roads		1385										
13. IRRIGATION COVERAGE [Ha]					11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
Total Area Available for Irrigation (NIA + Fallow)		204			Anganwadis		1878		Dispensaries			
Irrigation Potential Created		NA			Primary Health Centres		31		Hospitals			
Net Irrigated Area(Total area irrigated at least once)		196			Primary Health Sub-Centres		9		Hospital Beds			
Area irrigated by Canals / Channels		7										
Area irrigated by Wells		189										
Area irrigated by Tanks		NA										
Area irrigated by Other Sources		NA										
Irrigation Potential Utilized (Gross Irrigated Area)		337										
15. AGRO-PROCESSING UNITS					12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE							
Type of Processing Activity		No of units		Cap.[MT]	Fertiliser/Seed/Pesticide Outlets [Nos]		965		Agriculture Pumpsets [Nos]			
Food (Rice/Flour/Dal/Oil)		562		NA	Total N/P/K Consumption [MT]		74		Pumpsets Energised [Nos]			
Sugarcane (Gur/Khandsari/Sugar)		2		NA	Certified Seeds Supplied [MT]		NA		Agro Service Centres			
Fruit (Pulp/Juice/Fruit drink)		3		NA	Pesticides Consumed [MT]		NA		Soil Testing Centres [Nos]			
Spices (Turmeric Powders/Pastes)		1		NA	Agriculture Tractors [Nos]		24403		Plantation nurseries [Nos]			
Honey (Honey Processing)		1		NA	Harvester combines		68		Farmers' Clubs [Nos]			
Cotton (Ginning/Spinning/Weaving)		NA		NA	Threshers/Cutters [Nos]		23415		Krishi Vigyan Kendras [Nos]			
Milk (Chilling/Cooling/Processing)		3		NA								
Meat (Chicken/Motton/Pork/Dryfish)		NA		NA								
Animal feed (Cattle/Poultry/Fishmeal)		NA		NA								
17. ANIMAL POPULATION AS PER CENSUS 2012 [in 'No]					14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
Category of animal		Total		Male	Female	Rural/Urban Mandi/Haat [Nos]		29		Wholesale Market [Nos]		
Cattle - Cross bred		148800		21990	126810	Length of Pucca Road [Km]		4952		Godown [Nos]		
Cattle - Indigenous		11360		4800	6560	Length of Railway Line [Km]		NA		Godown Capacity[MT]		
Buffaloes		248640		27000	221640	Public Transport Vehicle [Nos]		450105		Cold Storage [Nos]		
Sheep - Cross bred		NA		NA	NA	Goods Transport Vehicle [Nos]		12529		Cold Store Capacity[MT]		
Sheep - Indigenous		1255		414	841							
Goat		17397		3382	14015							
Pig - Cross bred		NA		NA	NA							
Pig - Indigenous		532		234	298							
Horse/Donkey/Camel		2328		1498	830							
Poultry - Cross bred		882389		NA	NA							
Poultry - Indigenous		NA		NA	NA							
Sources (if not mentioned against the respective item):					16. AREA, PRODUCTION & YIELD OF MAJOR CROPS							
					Crop		2015-16		2016-17		2017-18	
							Area (Ha)		Yield(Kg/ Ha)		Prod. (MT)	
							Area (Ha)		Yield(Kg/ Ha)		Prod. (MT)	
					Wheat		145000		4078		591	
					Paddy		72000		3539		255	
					Maize		56000		3683		206	
					Sugarcane		22000		6962		153	

DISTRICT PROFILE

Hoshiarpur lies in the North-East of Punjab and shares common boundaries with Nawanshahar, Jalandhar and Kapurthala districts in south-west and Gurdaspur and Pathankot districts in the north-west and Kangra and Una districts of Himachal Pradesh in the north east. The district is sub-mountainous and stretches of river Beas in the north-west. Topographically, the district can be broadly divided into three regions viz.

Region-I- is the most fertile area and comprises Dasuya, Tanda and Mukerian blocks; and covers one-fourth of the geographical area. It has wide spread irrigational facilities. Paddy, wheat, maize and sugarcane are the main crops of this region.

Region-II- is the Kandi-belt comprising Hoshiarpur-II, Bhunga, Talwara blocks and part of Dasuya block and constitutes about more than half of the total geographical area of the district of which two-thirds area is sown under rain fed conditions. The region is plagued by soil-erosion caused by the rivulets passing through it which are flooded during the rainy season. Maize and wheat are the major crops of this region.

Region III- comprises Hoshiarpur-I, Mahilpur and Garhshankar blocks. This belt also faces water shortage due to sandy soil. This area is suitable for maize, sugarcane and paddy crops. Of late, potato-sunflower, maize cropping pattern has emerged in a vast area of this region

Major economic activities prevalent in the District

The predominant economic activities in the district include agricultural farming, dairying, poultry farming, horticulture, mushroom cultivation, food processing and other village & cottage industries, handicrafts and export thereof, transport, service activities and trade and business. People are shifting from farming traditional crops such as wheat and paddy to cash crops of kinnow, sunflower, potato, floriculture etc. There is an increasing demand for new activities such as Vermi-culture, Beekeeping, Turmeric cultivation, Aonla cultivation, food processing etc. The district is also emerging as a honey bowl of India.

Major Food / Commercial / Horticulture Crops

The major food and commercial crops are Wheat, Paddy, Maize, Sunflower, Sugarcane, Potato and Peas. Kinnow and other citrus fruits, Mango, Guava, Litchi, Peach and Grapes etc. are the major horticulture crops grown in the district.

Profile of the Major Commodity

Wheat is the main crop sown by farmers in the Rabi season October to April. Out of the net sown area of 199000 ha., wheat is sown on 146000 ha. During 2017-18, 610000 MT of wheat was produced in the district. The present average yield of the crop is 41.80 quintal per ha as compared to the State average of 50.46 quintal per ha. Productivity in the district is low due to small land holdings and also due to technological gaps. The inputs such as planting material, fertilizer, pesticides and other inputs are easily available through Co-operative Societies or MARKFED and also with private dealers. The farm machinery such as tractors and Harvester Combines are well available with farmers and manual labour from outside the state is available. Extension services are available through Agriculture Department, MARKFED and Punjab Agro. KVK is providing guidance to the farmers as also the latest techniques. ATMA and other private sector agencies are also providing extension facilities to the farmers. Institutional credit is available through banks in the district and around 60 to 70 % credit goes to crop loan out of total priority sector.

Panchayati Raj Institutions

At present, Punjab continues to have a three-tier panchayat system with Gram Panchayats at the village level, Panchayat Samiti at the intermediate (block) level and Zila Parishad at the district level. Additionally, there is Gram Sabha, which is the basic unit in the Panchayati Raj mechanism. There are 1372 panchayats functioning in the district.

However, though these institutions of local self-governance have been set up, in practice they do not exert administrative or legal powers of any consequence. The State Government has not completed the devolution of powers to PRIs to raise revenue and conduct their affairs autonomously. Unlike in states such as Karnataka or Maharashtra, local self-governance is not highly developed in Punjab. However, the Government of Punjab has decided to devolve powers to PRIs for social security, development of women and children, welfare of SCs/BCs, public health and rural development.

Sansad Adarsh Gram Yojana (SAGY)

Sansad Adarsh Gram Yojana (SAGY) is a village development project launched by Government of India in October 2014, under which each Member of Parliament will take the responsibility of developing physical and institutional infrastructure in three villages by 2019. The goal is to develop three Adarsh Grams or model villages by March 2019. In Hoshiarpur, Budhabarh village of Mukerian block has been adopted by Sh. Vijay Sampla, Minister of State for Social Justice and Empowerment.

Pradhan Mantri Adarsh Gram Yojana (PMAGY)

1. Government of India has approved implementation of a new Centrally-sponsored Pilot Scheme called Pradhan Mantri Adarsh Gram Yojana (PMAGY) from the financial year, 2009-10, for integrated development of 1,000 villages in the country, each with more than 50% Scheduled Castes (SC) population, in a time span of 03 years.
2. PMAGY, in its pilot phase had taken up in five States i.e. Himachal Pradesh (replaced Uttar Pradesh in Feb. 2011), Bihar, Rajasthan, Tamil Nadu (225 villages in each state) and Assam (100 villages). In the second phase, Punjab State (100 villages) has also been selected and out of these 100 villages 50 villages are from Hoshiarpur.

RuRban Mission

Large parts of rural areas in the country are not stand-alone settlements but part of a cluster of settlements, which are relatively proximate to each other. These clusters typically illustrate potential for growth, have economic drivers and derive locational and competitive advantages. These clusters once developed can then be classified as 'Rurban' (Rural Urban). Hence taking cognizance of this, the Government of India, has proposed the Shyama Prasad Mukherji Rurban Mission (SPMRM), aimed at developing such rural areas by provisioning of economic, social and physical infrastructure facilities. In Hoshiarpur, Sansarpur Cluster in Dasuya block has been identified both from an economic point of view as well as to optimize benefits of infrastructure provision. The cluster will be strengthened with the required amenities, for which it is proposed that resources be mobilized through convergence of various schemes of the Government, over and above Critical Gap Funding (CGF) would be provided under this Mission, for focused development of these clusters.

Tandrust Punjab

The Punjab Govt. has launched 'Tandrust Punjab' having focused and integrated approach by involving all the stakeholders to work towards creating a 'Tandrust Punjab'. Also any attempt to pollute the air, contaminate water and adulterate food will be seen as a crime against humanity. The mission aims at achieving human excellence in a sustainable manner by providing clean drinking water, improving Ambient Air Quality, ensuring to grow and consume unadulterated food products and improving both physical and mental health of the people of Punjab.

BANKING PROFILE											
District - Hoshiarpur		State - Punjab				Lead Bank - Punjab National Bank					
1. NETWORK & OUTREACH (As on 31.03.2018)											
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach		
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	35	331	190	81	60	-	2321	141	NA	NA	
Regional Rural Bank	1	39	36	2	1	-	1418	2	NA	NA	
District Central Coop. Bank	1	67	55	5	6	-	679	-	NA	NA	
Coop. Agr. & Rural Dev. Bank	1	5	1	3	1	-	-	-	NA	NA	
Primary Agr. Coop. Society	286	286	286	-	-	-	-	-	NA	NA	
Citizen Urban Coop. Bank	1	2	-	-	3	-	-	-	NA	NA	
All Agencies	325	730	568	91	71	-	4418	143	NA	NA	
2. DEPOSITS OUTSTANDING											
Agency	No. of accounts					Amount of Deposit ['000]					
	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)	
Commercial Banks	N.A	N.A	N.A	N.A	N.A	196019300	225897300	242041500	7.1	90.5	
Regional Rural Bank	N.A	N.A	N.A	N.A	N.A	6880800	8028200	8532800	6.3	3.2	
District Central Coop. Bank	N.A	N.A	N.A	N.A	N.A	14872300	16479300	16442119	-0.2	6.2	
Coop. Agr. & Rural Dev. Bank	N.A	N.A	N.A	N.A	N.A	0	0	0	0.0	0.0	
Citizen Urban Coop. Bank	N.A	N.A	N.A	N.A	N.A	179700	276100	308181	11.6	0.1	
All Agencies	N.A	N.A	N.A	N.A	N.A	217952100	250680900	267324600	6.6	100.0	
3. LOANS & ADVANCES OUTSTANDING											
Agency	No. of accounts					Amount of Advances ['000]					
	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)	
Commercial Banks	N.A	N.A	N.A	N.A	N.A	56273200	59716300	66051500	10.6	82.5	
Regional Rural Bank	N.A	N.A	N.A	N.A	N.A	3682400	4346500	4920700	13.2	6.1	
District Central Coop. Bank	N.A	N.A	N.A	N.A	N.A	7561900	7407600	7329258	-1.1	9.2	
Coop. Agr. & Rural Dev. Bank	N.A	N.A	N.A	N.A	N.A	970800	944800	906100	-4.1	1.1	
Citizen Urban Coop. Bank	N.A	N.A	N.A	N.A	N.A	621400	736600	860542	16.8	1.1	
All Agencies	N.A	N.A	N.A	N.A	N.A	69109700	73151800	80068100	9.5	100.0	
4. CD-RATIO				5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)							
Agency	CD Ratio			Pradhan Mantri Jan Dhan Yojna				Social Security Schemes			
	31-Mar-16	31-Mar-17	31-Mar-18	No. of PMJDY A/cs opened	No. of debit cards issued	No. of cards activated	No. of /acs aadhar seeded	PMSBY	PMJJBY	Atal Pension Yojna	
Commercial Banks	28.71	26.44	28.32	269675	254851	226575	219586	160896	33153	7775	
Regional Rural Bank	53.52	54.14	57.67	11300	11289	11269	11269	28543	7496	7109	
District Central Coop. Bank	50.85	44.95	44.59	0	0	0	0	9652	1180	513	
Coop. Agr. & Rural Dev. Bank	0.00	0.00	0.00	0	0	0	0	0	0	0	
Citizen Urban Coop. Bank	345.80	266.79	279.20	0	0	0	0	196	72	0	
All Agencies	31.71	29.15	29.95	280975	266140	237844	230855	199091	41829	15397	
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31.03.2018)											
Agency	Priority Sector Loans		Loans to Agr. 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	37203041	71.8	21980643	63.7	150668	70.2	14237	100.0	586422	81.4	
Regional Rural Bank	2797567	5.4	2385149	6.9	26086	12.2	0	0.0	43465	6.0	
District Central Coop. Bank	11703400	22.6	10024029	29.1	35243	16.4	0	0.0	74076	10.3	
Coop. Agr. & Rural Dev. Bank	96558	0.2	42350	0.1	2548	1.2	0	0.0	9448.0	1.3	
Citizen Urban Coop. Bank	42350	0.1	68819	0.2	5	0.0	0	0.0	7366	1.0	
All Agencies	51842916	100	34500990	100	214550	100	14237.00	100	720777	100	
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
Agency	2015-16			2016-17			2017-18			Average Ach[%] in last 3 years	
	Target ('000)	Achievement ('000)	Achievement [%]	Target ('000)	Achievement ('000)	Achievement [%]	Target ('000)	Achievement ('000)	Achievement [%]		
Commercial Banks	34997500	46846454	133.86	42129080	37203041.0	88.31	53331000	70640604.0	132.46	118.58	
Regional Rural Bank	1886210	4533499	240.35	2430120	2797567.0	115.12	2978060	4902484.0	164.62	167.71	
District Central Coop. Bank	21957250	42501533	193.56	28128370	11703400.0	41.61	33183292	4385589.0	13.22	70.36	
Coop. Agr. & Rural Dev. Bank	1559120	129888	8.33	1185360	96558.0	8.15	3035060	95792.0	3.16	5.58	
Citizen Urban Coop. Bank	33920	144334	425.51	127070	42350.0	33.33	4200	2330.0	55.48	34.04	
All Agencies	60434000	94155708	155.80	74000000	51842916.0	70.06	92531612	80026799.0	86.49	99.59	
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
Broad Sector	2015-16			2016-17			2017-18			Average Ach [%] in last 3 years	
	Target ('000)	Achievement ('000)	Achievement [%]	Target ('000)	Achievement ('000)	Achievement [%]	Target ('000)	Achievement ('000)	Achievement [%]		
Crop Loan	38001000.0	60020020.0	157.94	51770000.0	29505602.0	56.99	67000000.0	33897669.0	50.59	78.73	
Term Loan (Agr)	5599000.0	8903134.0	159.01	7730000.0	4995388.0	64.62	9000000.0	8056424.0	89.52	98.32	
Total Agri. Credit	43600000.0	68923154.0	158.08	59500000.0	34500990.0	94.30	76000000.0	41954093.0	94.30	81.17	
Non-Farm Sector	4434000.0	8906613.0	200.87	6000000.0	12585383.0	209.76	7500000.0	32128927.0	428.39	298.99	
Other Priority Sector	12400000.0	16325941.0	131.66	8500000.0	4756543.0	55.96	9031610.0	5943779.0	65.81	90.29	
Total Priority Sector	60434000.0	94155708.0	155.80	74000000.0	51842916.0	70.06	92531610.0	80026799.0	86.49	99.59	
9. RECOVERY POSITION											
Agency	2015-16			2016-17			2017-18			Average Rec. [%] in last 3 years	
	Demand ('000)	Recovery ('000)	Recovery [%]	Demand ('000)	Recovery ('000)	Recovery [%]	Demand ('000)	Recovery ('000)	Recovery [%]		
Commercial Banks	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	
Regional Rural Bank	3773100.0	3619200.0	95.9	5731500.0	5501200.0	95.98	N.A	N.A	N.A	#VALUE!	
District Central Coop. Bank	11050356	10075194	91.2	8955312	4771893	53.29	5971940	3540700	59.29	70.8	
Coop. Agr. & Rural Dev. Bank	564557	284307	50.4	594991	235708	39.62	-	-	-	44.8	
Citizen Urban Coop. Bank	-	-	-	-	-	-	-	-	-	-	
All Agencies	-	-	-	-	-	-	-	-	-	-	

BANKING PROFILE

Banking Network

The district has a network of 35 banks and 444 bank branches as at the end of March, 2018. The Punjab National Bank (PNB) is the lead bank of the district.

Progress under Financial Inclusion

In a bid to take the financial inclusion programme to the next level and ensure coverage of all the unbanked with a safety net, the GOI launched the Pradhan Mantri Jan-DhanYojana (PMJDY) on 15 August 2014. Every account holder under the scheme was entitled to get a RuPay Debit Card, accidental cover of ₹ 2 lakh besides and overdraft facility of ₹ 5000/- subject to satisfactory operation of the SB account.

Social Security Schemes:

Hon'ble Finance Minister announced three Social Security Schemes in the Union Budget of 2015-16. These initiatives are aimed at providing affordable universal access to essential social security protection in a convenient manner linked to auto- debit facility from bank accounts. All the three Social Security Schemes were launched by Hon'ble Prime Minister of India on 09th May, 2015 from Kolkatta. The three Schemes announced are:

- i. Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY) for life insurance cover
- ii. Pradhan Mantri Suraksha Bima Yojna (PMSBY) for accidental/ death insurance
- iii. Atal Pension Yojna (APY)

The progress relating to providing of banking services in Gram Panchayats as per Sub Service Area (SSA) Approach as on 31.03.2017 is as under:

Particulars	Sub Service Areas (SSAs)	Gram Panchayats (GPs)
Total No. SSAs/GPs	313	1366
Out of which Existing Coverage through		
Existing Branches	176	1021
Existing Functional BCAs	137	345
Total Coverage	313	1366

The feedback received form BCAs has revealed that there is problem of connectivity in remote areas, especially in Kandi Belt, due to which they are unable to provide uninterrupted customer service to the residents. 14 FLCs at the block level have been established in the district out of which 11 have been set up with grant assistance under Financial Inclusion Fund of NABARD.

Status of CBS in Cooperatives

In one of the biggest initiatives towards institution building, NABARD has facilitated the process of bringing the Co-operative Sector onto Core Banking Solution (CBS) platform. A total of 21 State and Central Co-operative Banks with 6818 branches have joined "NABARD initiated Project on CBS in Co-operatives". The roll out process has been completed and branches have been migrated fully on CBS platform and are fully at par with the technological platform of the Commercial Banks and also Regional Rural Banks and match up with these institutions in providing similar kind of services in the hinterlands of the country. Now they are in a position to receive various Government incentives/ subsidies and also other financial inputs directly in their accounts maintained with the co-operative banks. All the branches of the Hoshiarpur Central Cooperative Bank are now fully on CBS.

Methodology for Preparation of Potential Linked Credit Plans (PLP)

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"> • Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern

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

Sr. No.	Sector	Methodology of estimation of credit potential
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

Following important announcements have been made in Union Budget 2018-19 for agriculture and farmers' welfare:

- Agriculture production in the country during the year 2016-17 achieved a record food grain production of around 275 million tonnes and around 300 million tonnes of fruits and vegetables.
- For the year 2018-19, the target set for agriculture credit is Rs.11 lakh crore.
- An Agri-Market Infrastructure Fund with a corpus of Rs.2000 crore will be set up for developing and upgrading agricultural marketing infrastructure in the 22000 Grameen Agricultural Markets and 585 APMCs.
- GoI will be setting up a Fisheries and Aquaculture Infrastructure Development Fund for fisheries sector and an Animal Husbandry Infrastructure Development Fund for financing infrastructure requirement of animal husbandry sector. Total Corpus of these two new Funds would be Rs.10,000 crore.
- Government has decided to keep Minimum Support Price for the all unannounced crops of kharif at least at one and half times of their production cost.
- Organic farming by Farmer Producer Organizations (FPOs) and Village Producers' Organizations (VPOs) in large clusters, preferably of 1000 hectares each, will be encouraged. Women Self Help Groups (SHGs) will also be encouraged to take up organic agriculture in clusters under National Rural Livelihood Programme.
- "Operation Greens" shall promote FPOs, agri-logistics, processing facilities and professional management.
- To realize the agri-export potential, export of agri-commodities will be liberalized. Government will also set up state-of-the-art testing facilities in all the forty-two Mega Food Parks.
- GoI will launch a Re-structured National Bamboo Mission with an outlay of Rs.1290 crore to promote bamboo sector in a holistic manner.
- GoI has now allowed hundred per cent deduction to the companies registered as Farmer Producer Companies and having annual turnover up to Rs.100 crores in respect of their profit derived from such activities for a period of five years from financial year 2018-19.
- Under Prime Minister Awas Scheme (Rural), 51 lakh houses in year 2017-18 and 51 lakh houses during 2018-19 which is more than one crore houses will be constructed exclusively in rural areas.
- Ground water irrigation scheme under Prime Minister Krishi Sinchai Yojna- Har Khet ko Pani will be taken up in 96 deprived irrigation districts where less than 30% of the land holdings get assured irrigation presently.

(For detailed paper 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 RBI:

- Compendium of Guidelines on Financial Inclusion and Development issued to all Small Finance Banks vide circular dated July 6, 2017.
- National Rural Livelihoods Mission (DAY-NRLM) - Aajeevika - Interest Subvention Scheme addressed to all Public and Private Sector Banks vide circular dated October 18, 2017.
- Action Points for SLBC Convenor Banks/ Lead Bank addressed to all Lead Banks vide circular dated April 6, 2018 so that Lead Banks go the extra mile to provide facilities over and above the bare minimum to these critical field functionaries.

- Action Points for SLBC Convenor Banks/ Lead Bank addressed to all Lead Banks vide circular dated April 6, 2018 to focus on policy issues.
- Revised guidelines on lending to Priority Sector for Primary (Urban) Co-operative Banks issued, vide circular dated May 10, 2018.
- Instructions issued vide circular dated June 6, 2018 to all banks and NBFCs regulated by the Reserve Bank of India to temporarily allow banks and NBFCs to classify their exposure, as per the 180 days past due criterion, to all MSMEs, including those not registered under GST, as a 'standard' asset, subject to the certain conditions.
- Circular dated June 19, 2018 issued to all Scheduled Commercial Banks (Excluding Regional Rural Banks and Small Finance Banks) prescribing eligibility criteria of housing loans for classification under priority sector.
- Master Circular – Lead Bank Scheme - Issued to all the SLBC Convenor Banks/Lead Banks vide circular dated July 02, 2018.
- Master Circular- Credit Facilities to Minority Communities addressed to All Scheduled Commercial Banks & Small Finance Banks (Excluding RRBs and Foreign banks with less than 20 branches) issued vide circular dated July 02, 2018.
- Master Circular on SHG-Bank Linkage Programme issued to all Scheduled Commercial Banks - Issued vide circular dated July 02, 2018.
- Master Circular - Kisan Credit Card (KCC) Scheme - Issued to All Scheduled Commercial Banks (including Small Finance Banks and excluding RRBs) vide circular dated July 4, 2018. The scheme provides broad guidelines to banks for operationalizing the KCC scheme. Implementing banks will have the discretion to adopt the same to suit institution/location specific requirements.

(For detailed paper visit <https://www.nabard.org/plp-guide.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 agriculture sector NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs. 15,000 crore has been allocated for the year 2018-19.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund has been set up in NABARD to provide Short Term refinance to Cooperatives for their crop loan lending. The allocation for the year 2018-19 is Rs.45,000 crore.

Short Term RRB (Refinance) Fund has been set up in NABARD to provide Short Term refinance to RRBs for their crop loan lending. The allocation for the year 2018-19 is Rs.10,000 crore.

1.3.3 Rural Infrastructure Development Fund (RIDF)

The corpus under RIDF is announced every year by GoI/RBI and for the year 2018-19, a corpus of Rs. 28,000 crore has been allocated.

1.3.4 Long-Term Irrigation Fund (LTIF)

The Long-Term Irrigation Fund (LTIF) set up in NABARD with an initial corpus of Rs.20,000 crore for funding 99 irrigation projects during 2016-17 following announcement in the Union Budget, was further supplemented with additional allocation of Rs.20,000 crore in 2017-18 and Rs.15,000 crore in 2018-19.

In addition to the 99 projects, two more projects namely Polavaram National Project from Andhra Pradesh and North Koel Reservoir Project from Bihar and Jharkhand were included for funding under LTIF.

1.3.5 Dairy Processing and Infrastructure Development Fund (DIDF)

In the Union Budget 2017-18, Government of India announced creation of Dairy Processing and Infrastructure Development Fund (DIDF) with a total corpus of Rs.8000 crore over a period of 3 years (2017-18 to 2019-20). The Operational Guidelines were issued by GoI on 21 December 2017.

1.3.6 Digitization of SHGs under EShakti project

The project is in operation in 100 districts spread over 22 States and one UT as on 31 March 2018 and is expected to digitise 4.5 lakh SHGs benefiting around 54 lakh rural poor. As on 31 March 2018, a total of 3,49,432 SHGs were digitized involving 38,36,014 members across the country.

1.3.7 Financial Inclusion

A Financial Inclusion Fund (FIF) has been set up in NABARD with a view to take up developmental and promotional interventions to secure greater financial inclusion and support suitable technology and innovations. Many new initiatives are taken under the Fund.

- Supporting Banks for obtaining Membership of Authentication User Agency (AUA) / KYC User Agency (KUA) facilities of UIDAI and setting up infrastructure.
- Support for deployment of mobile signal booster in grey areas SSAs in lieu of VSAT sanctioned earlier.
- BHIM Aadhaar Merchant Incentive Scheme
- BHIM Cash Back Scheme for Individuals
- Dual Authentication at BC points for SHG transactions
- Support to RCB's for on-boarding Public Financial Management System" (PFMS): - Guidelines have been issued to RCBs extending support under FIF for on-boarding PFMS platform.
- Deployment of 20 lakh BHIM Aadhaar Pay Devices
- Aadhaar Enrolment and Update Centres
- Support for on-boarding to BHIM UPI Platform to RRBs and RCBs to provide better services while making banking transactions.

1.3.8 Climate Change

✓ Adaptation Fund - NABARD was recredited as the National Implementing Entity (NIE) by the Adaptation Fund under UNCCC, the recreditation would be valid up to December 2022.

✓ Green Climate Fund - India's first Private sector facility proposal "Line of credit for Solar Rooftop Segment for commercial, industrial and residential housing sectors" with an outlay of USD 250 million and GCF loan of USD 100 million was sanctioned. One project on 'Ground Water Resurgence and Solar Pumping System to ensure food security and enhance resilience in vulnerable tribal areas of Odisha" with outlay of USD 34.357 million was sanctioned.

✓ National Adaptation Fund for Climate Change - During 2017-18 the National Steering Committee on Climate Change (NSCCC) of MoEFCC accorded sanction to 06 projects including one regional project on "Crop Residue Management" developed by NABARD covering Punjab, Haryana, Rajasthan and Uttar Pradesh to address the crop residue burning and co sequential negative impacts. In order to make available information on projects being implemented, NABGREEN was developed as portal linked to the website of NABARD.

1.3.9 Farm Sector Policy - improvements

✓ National Level Farmers' Consultative Group was instituted during 2017-18 as a forum for interaction with farmers at the national level. First meeting of the NLFCG was held on 09 February 2018 with participation of farmer members from 20 states.

- ✓ A consultation workshop with Commodity Boards was organized to facilitate coordinated efforts towards enhancing income of farmers.
- ✓ In order to facilitate revival of millets especially as part of climate resilient agriculture for dry lands action research projects was initiated in the states of Karnataka and Madhya Pradesh.
- ✓ Krishak Sarathi portal for digitisation of Farmers' clubs was initiated to facilitate development of a database of farmers, aid in monitoring activities of the Farmers' clubs and ensure their sustainability in the long run. Over 23,000 Farmers' Clubs have been digitized during the year.
- ✓ Krishak Samridhi- an income enhancement initiative - Five action research projects on enhancing income of farmers were initiated in five states viz. Gujarat, Haryana, Odisha, Bihar and Assam.

1.3.10 Off Farm Sector Initiatives

- ✓ The corpus of Gramya Vikas Nidhi has since been enhanced to Rs.40 crore during the year 2017-18.
- ✓ NABARD took the initiative of providing financial assistance and other need based support in establishment of 'new' Agri Business Incubation Centres (ABICs) in Government Agriculture Universities/Government Agriculture Colleges across India.
- ✓ With a view to generating fresh ideas for invigorating the handloom sector, NABARD held a "National Seminar on Handloom" at Head Office in Mumbai on 19 January 2018.

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

1.4 Government of India Sponsored Programmes with Bank Credit

The Administrative approval conveying the continuation of the following subsidy schemes for 2018-19 has been received from GoI:

- Agri Clinics and Agri Business Centres Scheme
- Dairy Entrepreneurship Development Scheme
- National Livestock Mission
- Stand Up India Scheme

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

1.5 Sustainable Agricultural Practices

1.5.1 Major Adaptation and Mitigation Strategies

- ✓ Generation for Renewable Energy of 175 GW by 2022.
- ✓ National Solar Mission scaled up by 100 GW by 2022.
- ✓ National Smart Grid Mission launched for efficient T & D network.
- ✓ Launched Smart Cities Mission to develop new generation cities by building a clean and sustainable environment.
- ✓ Atal Mission for Rejuvenation and Urban Transformation (AMRUT) is a new urban renewal mission for 500 cities across India.
- ✓ Launched one-of-its kind 'Swachh Bharat Mission' (Clean India Mission)
- ✓ Formulated Green Highways (Plantation & Maintenance) Policy to develop long "tree-line" along both sides of national highways.
- ✓ Launched Soil Health Card Scheme to all farmers.
- ✓ Paramparagat Krishi Vikas Yojana launched to promote organic farming practices.
- ✓ Pradhan Mantri Krishi Sinchayee Yojana launched to promote efficient irrigation practices.

1.5.2 Sustainable Agriculture – Meaning and Key Principles: Sustainable agriculture is the production of food, fibre or other plant or animal products using farming techniques that protect the environment, public health, human communities and animal

welfare. In other words, Sustainable agriculture can be understood as an ecosystem approach to agriculture. The most important factors for agriculture farm are sun, air, soil, nutrients, and water. The water and soil quality and quantity are most amenable to human intervention through time and labour. Sustainable agriculture means those farming practices which are sustainable for longer time period for identified location and developed by understanding of ecosystem services, relationships between organisms and their environment.

1.5.3 Sustainable Agriculture Practices

- ❖ Improvement in soil fertility through crop residue management, green manuring, crop rotation and mixed cropping
- ❖ Adoption of Integrated Farming System (Dairy + Crop Production + Horticulture, etc.) for efficient use of natural resources
- ❖ Adoption of water management practices as per water availability and increase in output productivity on per unit basis.
- ❖ Adoption of Sustainable agricultural practices such as conservation agriculture (zero tillage), crop rotation, mixed cropping, mulching, etc.
- ❖ Adoption of Integrated Nutrient & Pest management

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

1.6 Policy Initiatives – State Government

- Total outlay for agriculture sector for the year 2018-19 has been increased from Rs 10581 crore (2017-18 BE) to Rs 14734 crore, an increase of Rs 4153 crore (39.25%). The slogan of the government for farmers this year is “Khushhaal Kisan, Pragatisheel Naujawan”
- A sum of Rs 4250 has been allocated for farm debt waiver for FY 2018-19.
- An amount of Rs 6256 crore has been allocated for providing free power to the farmers
- Under RKVY, Govt. has allocated Rs 400 crore to draw and execute a comprehensive agricultural development plan taking into account the agro climatic conditions, natural resources and technology. Besides that, construction of Veterinary College at Rampura Phul will be completed and barbed wire to be erected to protect the crops from wild animals in Kandi area. Financial provision made for completion of Veterinary Polyclinics, support of extension services (ATMA) and also for national food security mission
- Center of excellence for floriculture is being established at Daroha, Ludhiana under Indo- Dutch work plan. Small scale cold storages (run by farm wastes) will be established at Kapurthala (for muskmelon) and Hoshiarpur (for kinnow) under RKVY.
- Rs 44 crore has been allocated in budget to ensure optimum utilisation of irrigation water through underground pipeline during the year.
- State Govt.’s aim is to promote crop diversification among 7000 farmers having 10,000 acres of cultivable land during 2018-19 with special emphasis on horticulture, marketing of produce, food processing etc. In support of this, Govt. will ensure supply of disease free potato and other vegetables seeds from 8 government potato and vegetable seed farms ; 6.50 lakh fruit plants from 23 government fruit nurseries and registered private fruit nurseries; 41,500 Mushrooms spawn bottles from 4 departmental Mushroom laboratories; processing of 80,000 kg of fruits at 6 departmental fruit preservation laboratories etc.
- Govt. has allocated Rs 55 crore under National Horticulture Mission, which will support introducing cultivation of 12 new sweet orange and 5 mandarin varieties, among other initiatives. Rs 180 crore have been allocated to support sugarcane growers in the State. Modernisation and upgradation of sugar mill in Bhogpur and Batala will be taken up.
- For Crop residue management, Rs 100 crore has been earmarked. Government has made it mandatory to attach super Straw Management System (SMS) with self-propelled

combine harvester. Requisite machinery to be made available to farmers on rent through PACS.

- A special project at a cost of Rs 750 crore will be undertaken to improve the agriculture marketing infrastructure in the state.
- The government proposes to raise the dairy production by 6 % during 2018-19. Commercial dairy farms to be promoted through training and incentives for mechanisation, transfer of technology and farm level value addition. Mega dairy project with outlay of Rs 65 crore has been planned at Bassi Pathana with a capacity of 10 LLPD by Milkfed. Gokul gram at Bir Dosanjth being established at a cost of Rs. 12.84 crore to conserve and propagate indigenous cattle breeds. Rs 10 crore allocated for a buffalo Research center at Patti. A new Cattle feed plant will be set up at Kapurthala at the cost of Rs 13 crore equipped with latest techniques and energy efficient equipment. Also 50 % of the grant under RKVY is being dedicated for promotion of Dairy Development in the state.
- In Fisheries, Shrimp farming to be commercially promoted in 6 districts in the saline water affected areas; fish seed production will be raised to 16 crore from the present level of 10 crore.
- Two new pig breeding farms at Hoshiarpur and Gurdaspur have been established. Three goat breeding farms at Kotkapura (Faridkot), Kulemajra (patiala) and Mattewara (Ludhiana) to be modernised.
- State Govt. will provide Rs 45.50 crore for modernisation of 3537 PACS in the State.
- The government has notified the Industrial and Business Development Policy – 2017. For enhancing ease of doing business, Govt. is setting up Business First portal to provide all regular services and fiscal incentives through one common integrated platform. The state also intends to set up cluster specific skill centres for various manufacturing sectors. Chandigarh-Ludhiana-Amritsar and Chandigarh-Hoshiarpur-Gurdaspur would be developed as Urban Industrial Corridors. Govt. is providing subsidy of Rs 1440 crore by giving power to industry at variable cost of only Rs 5/- per unit.
- Govt. has a target of producing approximately 3200 MW of Renewable Energy by installing different technology projects. For this, 5000 solar pumps, 25000 solar street lights, and 3500 biogas plants are proposed to be installed. Govt. will continue the policy of providing free power to farmers and subsidised power to SC, BC, NON SC-BPL category.
- During the year, Govt. will upgrade 75 rural roads and 4 bridges with Rs 230 crore assistance of NABARD. It will also take up a special project for the repair of 16000 kms of Link roads at the cost of around Rs 2000 crore. Another project for widening/upgradation/remodelling of damaged and narrow bridges falling on the Link roads at the cost of Rs 200 crore will be completed by 31 December 2018.
- Govt. has established Mission Directorate of groundwater management and also allocated Rs 145 crore outlay for desalinisation and reclamation of 60,729 hectares of water logged land in South Western districts of Punjab. During the year, upgradation of the 257 water supply schemes costing Rs 175 crore will be taken up with the help of NABARD.

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

1.7 State Government Sponsored Programmes with Bank Credit

- Capital Investment Subsidy Scheme for Commercial Production Units of Organic Inputs under National Project on Organic Farming :
 - Bio-fertilisers and Bio-pesticides unit: 25% of total financial outlay subject to the maximum of Rs 40 lakh per unit, whichever is less.
 - Fruit & Vegetable Market Waste Compost Unit: 33% of total financial outlay subject to the maximum of Rs. 60 lakh per unit, whichever is less.

- Dairy Entrepreneurship Development Scheme (DEDS):
 - Capital Subsidy – Credit linked/ back ended @ 25% of eligible TFO (33.33% for SC)
 - With effect from 2nd May 2018, the scheme is operational for the period 1 April 2018 to 31.03.2019
 - Eligible Activities: Dairy Animals, Rearing female calves up to 20 calf units Vermicomposting, Milking machine/Milk tester/ Bulk cooler, Transportation facilities, Cold storage facilities, Establishment of private veterinary clinic, Dairy marketing unit, Dairy processing equipment for manufacture of indigenous milk products.

Detail guidelines available at <http://dahd.nic.in/about-us/divisions/cattle-and-dairy-development>

- Agriclincs and Agri Business Centre : Composite Subsidy @ 36% of TFO for General category and 44% of TFO for SC/ST and Women entrepreneurs & all categories of candidates from North East and Hilly states.

Detail guidelines available at www.agriclinics.net

- EDEG component of National Livestock Mission : Capital subsidy/ Credit linked/ back-ended; With effect from 2nd May 2018, the scheme is operational for the period 1.04.2018 to 31.03.2019

- Prime Minister's Employment Generation Programme (PMEGP): 15% to 35% of project cost depending upon location, type of unit, category of beneficiary, etc. subject to norms / ceilings.

Detail guidelines available at <https://msme.gov.in/11-prime-ministers-employment-generation-programme-pmegp>

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

1.8 Sustainable Agriculture Practices in the State

1.8.1 Mitigation strategies for the State

The problem of paddy (wheat also to a small extent) stubble burning has led to huge carbon dioxide release /smoke over northern part of the country resulting in environmental pollution and wastage of valuable organic matter. This also kills the micro-organisms in the soil and enhances water requirement for the next cropping season. Hence, to mitigate this issue, the following solutions need to be seriously considered by farmers:

- The Straw Management System - to make mulching a more viable option and the use of rotavators—machines that mulch the crop residue into the soil.
- Sowing wheat in the midst of the stubble using a machine called Happy Seeder
- Using off field end-use options for paddy residue including biomass to energy, mushroom production, cardboard/paper making etc.
- Use of Lemken hal, a plough that goes deeper than a traditional plough and brings up the stubble to bury it in the field.
- Development of shorter duration paddy varieties
- Development of a century-old thermo-chemical process called “torrefaction.” This is a low-cost process that turns organic waste into “biochar”, a kind of charcoal from biomass. The process requires no external energy and consumes all the smoke-causing emissions from the agricultural residue.
- Dialogues with multi-stakeholders including farmers, aggregators, equipment manufacturers, suppliers, entrepreneurs, and others viz. agri-extension agencies, civil society

organisations, R&D institutions are crucial. In parallel, an in-depth study of existing policy, institutional support and technological interventions requires to be undertaken.

- Government has announced a subsidy scheme on purchase of farm equipment by societies, FPOs and individuals for custom hiring where farmers can rent mulchers, combine harvesters etc at an economical cost, compared with the present scenario.

In addition to the above state specific issue, a few other mitigation strategies that may be adopted are:

- Afforestation on wasteland or Promotion of plantation/fruit crops
- Ruminant animals emit Methane which can be addressed by feeding practices (use of Chaff cutter, proper rationing or balanced diet), cow dung management (use of Gobar Gas plant and linkage with vermi compost)
- Use of solar energy (Photo voltaic lighting system, solar pumps, solar cookers, solar lanterns, etc.) as use of solar energy will reduce the coal/fossil fuel consumption thus would help in mitigation.

1.8.2 Sustainable Agriculture Practices - Adaptation strategies for the State

- Enactment of water conserving laws by the State Government under which sowing of paddy before a decided date (say 15th June) is banned. This practice leads to saving a huge amount of groundwater from exploitation.
- Crop rotations that mitigate weeds, disease, insect and other pest problems; provide alternative sources of soil nitrogen; reduce soil erosion; and reduce risk of water contamination by agricultural chemicals
- Pest control strategies that are not harmful to natural systems as also the producers and consumers of the produce. This includes integrated pest management techniques that reduce the need for pesticides by practices such as use of resistant cultivars, timing of planting and biological pest controls
- Increased mechanical/biological weed control; more soil and water conservation practices; and strategic use of animal and green manures
- Use of natural or synthetic inputs in a way that poses no significant hazard to man, animals, or the environment.
- Construction of improved cattle shed which minimises the impact of climate change. A Project under NAFCC sanctioned to GADVASU on “Towards Climate Resilient Livestock Production System”
- Recycling of water used for washing or cooking
- Construction of ground water recharge structures and also construction of covered rain water harvesting structures for drinking water (animals and humans)
- Diversification of crops is the need of the hour in Punjab as repeated cultivation of Wheat and Paddy has both depleted the soil nutrients as well as the ground water table. If the farmers are provided a good rate for other crops, they will naturally leave paddy and wheat, in view of better opportunities. Under NAFCC, a project named “Building Climate Resilience among Farmers through Crop Residue Management” has been sanctioned to Department of Science and Technology and Department of Agriculture, GoP for diversification of crop from paddy to maize cultivation.
- Surface water meets only 27% of the state irrigation need. The balance 73% is from ground water extracted through free power. To address the problem of over-exploitation of ground water, State Government to promote solar powered lift micro irrigation project combined with drip and sprinkler irrigation.
- Showing concern towards diminishing population of indigenous cow breeds in Punjab, the state is promoting Punjab’s indigenous cow breed ‘Sahiwal’ among farmers.

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

CHAPTER 2

2.1 Farm Credit

2.1.1 Crop Production, Maintenance and Marketing

I. Introduction

Punjab, the Food Basket of India, is an agrarian state. Agriculture has an important role in the culture and economy of Punjab. Agriculture is the mainstay of the district's economy as 70% of population is directly or indirectly dependent on agriculture. Total geographical area of the district is 3.39 lakh Ha. The net sown area in the district is 1.99 lakh Ha with 75773 operational land holdings. There are 39568 small farmers (SF)/ marginal farmers (MF). They own 18.9% of the total cultivated area. Only 3% holdings fall in the size group of 10 Ha. and above. Average land holding in the district is 2.51 ha. The gross cropped area is 3.48 lakh Ha of which 1.49 lakh Ha is sown more than once. The cropping intensity in the district is 174 %.

The small size of operational land holdings in the district is a limiting factor for introduction of the mechanized agriculture. The productivity and production of various crops in the district is, therefore, low as compared to other agriculturally developed districts of Punjab.

The ideal use of NPK is 4:2:1 but during the year 2016-17 in the district the usage of NPK was 16:2:1. Usage of Nitrogen is very high and has reached an alarming situation. The biggest problem of the indiscriminate use of chemical fertilizers is groundwater contamination. Nitrogen break down into nitrates and travel easily through the soil. Because it is water-soluble and can remain in groundwater for decades, the addition of more nitrogen over the years has an accumulative effect. It also effects environment and percolation of toxic chemicals in food chain and water bodies. The overuse of fertilisers increases the expenditure of the farmer and has an adverse effect on the income of the farmer.

II. Assessment of Credit Potential for 2019-20

Crop-loan is the most important need of the farmer to increase and maintain his productive ability. With the help of this loan amount, he can purchase modern costly inputs and adopt new technologies on his farms. So through these loans banks play important role in the development and prosperity of agriculture. Among the various types of bank loans to agriculture, the share of crop loan is the highest.

Credit potential under crop loan for 2019-20 has been assessed on basis of an assumed scale of finance (SoF) which is 10% more than the SOF fixed by the State Level Technical Committee (SLTC) for 2018-19 for the District Hoshiarpur. The SoF thus arrived at and adopted for PLP 2019-20 is indicated in Annexure V.

Over and above crop loan, financial institutions also extend short term credit limit to farmers for ancillary expenditures like maintenance expenses of animals and farm machinery, agri-marketing, etc. As per the KCC guidelines, KCC limit may be sanctioned for five years with a provision of annual increase in the scale of finance by 10% while renewing KCC limit. Further, big farmers in the district are practicing hi-tech agriculture and are getting highest yields per hectare where limits fixed under Scale of Finance may not be sufficient. In view of the Ground Level Credit flow, recommendation of short duration paddy varieties by PAU, we expect that cropping intensity may increase, necessitating higher crop loan requirement. In view of the above, projections for additional short term loan has been made while assessing potential for crop loan in addition to crop husbandry, post-harvest expenses and consumption requirement of farmer households etc. Accordingly, the credit potential for the 2019-20 in respect of crop husbandry, post harvest management, household consumption requirement, repairs & maintenance of farm assets and marketing amounts to **₹726405.36** lakh. Crop-wise projections for the year 2019-20 are as on the next page :

(₹ Lakh)

Sr. No.	Activity	Unit. (No./ Area)	2019-20		
			Physical Units	Financial Outlay	Bank Loan
1	Wheat	Ha	139000	86897.24	86897.24
2	Paddy	Ha	63000	41097.42	41097.42
3	Potato	Ha	13245	16200.62	16200.62
4	Sugarcane	Ha	21000	20548.92	20548.92
5	Oilseeds	Ha	2200	1076.37	1076.37
6	Vegetables	Ha	18300	19896.49	19896.49
7	Green Fodder	Ha	21700	10027.14	10027.14
8	Floriculture	Ha	140	114.16	114.16
9	Maize	Ha	64000	31312.64	31312.64
10	Turmeric	Ha	2240	2070.10	2070.10
11	Pulses	Ha	1495	528.26	528.26
12	Other short term loans for ancillary activities and marketing etc.	Ha		329004.00	329004.00
	Sub-Total			558773.36	558773.36
	10% towards Repairs/Household consumption Expenses	Ha		55877.34	55877.34
	20% towards diesel/post harvest expenses	Ha		111754.67	111754.67
	Sub-Total			167632.01	167632.01
	Total crop loan			726405.36	726405.36

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- Agriculture Deptt., ATMA and KVK Bahawal are providing extension services and also providing in-house and on-location trainings to the farmers. Soil testing machines have been installed in KVK, Agriculture Department, Citrus Estates for macro as well as micro nutrients.
- Food Security Mission comprising rice, wheat and pulses to increase the production is being implemented in the district.
- Soil and water harvesting programmes like Integrated Watershed Programme, harvesting of base flow, micro lift irrigation systems, rainwater harvesting and recharging structures etc. have been introduced in the district.
- NABARD is conducting awareness camps on water conservation, water harvesting and crop residue management through NGOs and Banks.

Critical gaps

- The productivity and production of various crops in the district is low as compared to other agriculturally developed districts of Punjab.
- Water table is declining due to over-extraction of water for paddy cultivation.
- There is no seed sales outlet of State Seed Corporation and PUNSEED in the district. Presently, the seed replacement ratio for Wheat and Paddy is reported at 20% and it is 90% in case of Maize due to hybrid varieties.

Action Points

- Adequate and timely supply of fertilizers and quality seeds to farmers may be ensured.
- The need of the hour is to bridge the yield gap and low productivity in Kandi area by improved technology, proper agri-inputs and other interventions.
- The farmers may be sensitized to use sprinkler and drip irrigation instead of flood irrigation.
- Traditional water bodies in the villages not only be preserved but rejuvenated every year to recharge the ground water.
- Farmers may be sensitized to manage the paddy and wheat straw instead of burning in the fields.
- Diversification of farm activities towards high-value crops as shifting to high-value crops can more than quadruple income from the same piece of land.
- Better price realisation for farmers through competitive markets, value chains and improved linkage between field and fork are required.
- Adoption and up-gradation of technology in fields.
- Farmers should undertake allied activities to enhance the income.
- Soil testing may be done at regular intervals and only recommended ratio of fertilizers and recommended dose of pesticides may be used to reduce the expenses of farmers.
- Climate-Smart Agriculture (CSA) is an approach to address the interlinked challenges of food security and climate change, and has three objectives:
 - (1) sustainably increasing agricultural productivity, to support increases in farm incomes, food security and development;
 - (2) adapting and building resilience of agricultural to climate change and
 - (3) reducing greenhouse gas emissions from agriculture(including crops, livestock and fisheries).

2.1.2 WATER RESOURCES

I. Introduction

Irrigation is a vital component of agricultural production and water used for irrigation comes from surface water or groundwater. The net sown area in the district is 1.99 lakh Ha. and gross cropped 3.48 lakh ha. out of the total geographical area of 3.39 lakh Ha. The total area under irrigation is 1.96 lakh ha. out of which 189000 ha is irrigated by tube-wells which accounts about 96% of total irrigation, 4% by canals and other sources. (Source :Agriculture Department). The groundwater status in Dasuya, Garhshankar, Hoshiarpur I and Tanda is over-exploited, Mukerian is semi-critical and Hoshiarpur II, Bhunga, , Hajipur, Talwara and Mahilpur is safe. Tanda has been notified for control and regulation of ground water exploitation by CGWA.

II. Assessment of Credit Potential for 2019-20

Keeping in view the overexploitation of ground water, there is a need to promote Drip and Sprinkler Irrigation Systems, especially in water scarce and Kandi Areas and to diversify from wheat-paddy rotation to cash crops/ other crops or usage of varieties that require less water. In the above backdrop, the potential under the sector for the year 2019-20 has been assessed as on the next page:

(₹. Lakh)

Sr. No.	Activity	Unit.(No ./ Area)	Phy Units	Financial Outlay	Bank Loan
1	TWs with Pump sets 200" deep*	No.	440	1408.00	1196.80
2	TWs with Pump sets 300" deep *	No.	260	1170.00	994.50
3	TWs with Pump sets 400" deep *	No.	60	318.00	270.30
4	Replacement of Elect. Pump sets- 5 HP (replacement)	No.	550	385.00	327.25
5	Drip Set wide spaced (10x10 cm)	Ha	400	120.00	102.00
6	Drip Set wide spaced (2.5x2.5 cm)	Ha	1200	888.00	754.80
7	Drip Set wide spaced (1.2x0.6 cm)	Ha	400	472.00	401.20
8	Sprinklers Set (0.4 Ha 10x10)	Ha	400	184.00	156.40
9	Sprinklers Set (5 Ha 8x8)		400	2144.00	1822.40
10	UGPL per Ha	Ha	500	445.00	378.25
11	Water Harvesting Structures 8'x8'x6'	No.	5000	2250.00	1912.50
12	Solar Pump Sets- 2 HP (AC)	No.	110	286.00	243.10
13	Solar Pump Sets- 3 HP (AC)	No.	110	396.00	336.60
14	Solar Pump Sets- 5 HP (AC)	No.	110	594.00	504.90
15	Solar Pump Sets- 10 HP (AC)	No.	110	1078.00	916.30
	TOTAL			11742.00	9980.70

* Only in safe Blocks such as Hoshiarpur II, Bhunga, , Hajipur, Talwara and Mahilpur

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- An area of 65831Ha. has been benefited with irrigation from Low Dams along with network of water courses constructed in Damsal, Maili, Saleran, Thana, Nara, Patiari and Chohal and other irrigation projects.
- A unique 'Solar powered Community Irrigation' project is being implemented in water scarce and ecologically handicapped area of Talwara and Hazipur with financial support from NABARD under RIDF.

Critical Gaps

- There is lack of irrigation facilities in the Kandi area of the district.
- The dealer network for MI Structures in the district is considered to be inadequate.
- Approximately one-half of the district is sub-mountainous (Kandi Area) which is water scarce area.
- There is a tendency to change the type of pumpset from centrifugal pumpset to submersible pumpset which should be done with utmost care and as per technical recommendations.

Action Points

- The farmers may be sensitised to conserve and use the natural resources judiciously for sustainable agriculture by line departments during their extension and visit programmes.
- The banks may take steps to increase credit disbursements under Solar Pump Sets, Drip and Sprinkler Irrigation for sustainable agriculture and conservation of resources.
- Energy efficient pumpsets (BEE rated pump sets) should be installed.
- Promotion of farm ponds to harvest rain water for on farm water security.
- No further groundwater exploitation in overexploited areas and restrictive exploitation in critical and semi critical areas

- Promotion of zero tillage equipments, laser levelling, in-situ management of crop residue moisture maintenance and for efficient distribution of irrigation water.
- Water should be priced and Water Users' Association should be formed and repairs and maintenance of irrigation projects should be assigned to these associations for last mile availability of water for irrigation.
- In over-exploited / critical blocks some investments like replacement of old pumpsets by new pumpsets of same HP/ same type of pump-sets can be financed after micro level survey.
- Promotion water resource conserving practices like System of Rice Intensification (SRI) and Sustainable Sugarcane Intervention (SSI).
- The farmers may be advised to use water judiciously and adopt better farming practices like use of laser leveler/tensio-meter and to observe water intervals/water depth/sowing/harvesting practices (package of practices recommended by PAU/Agricultural Department). This may result in savings in expenditure on irrigation and thus surplus water is available for the future and the income of farmer may be increased.

2.1.3 FARM MECHANISATION

I. Introduction

Scientific farming is essential for enhancing production and productivity in agriculture. Efficient and judicious use of farm mechanization can lead to achievement of this objective. Farm mechanization has played a key role to bring a significant improvement in agricultural productivity in the District. The district is lagging behind in mechanization due to topography of the district. The district is having 50 tractors per 1000 ha as compared to 76 districts in Punjab.

II. Assessment of Credit Potential for 2019-20

Capital formation is one of the basic factors for increasing production. Judicious use of natural resources for sustainable production of agriculture, adoption of advanced technology and development of infrastructure and making agriculture a profitable commercial activity with a strong capital base. It is evident that higher the capital formation of an economy, the faster an economy can grow its aggregate incomes. In the above backdrop, the potential for Farm Mechanisation for the year 2019-20 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit.(No . /Area)	Phy Units	Financial Outlay	Bank Loan
1	Tractors 60 H.P.	No	1170	9945.00	8453.25
2	Power tiller	No.	500	1000.00	850.00
3	Paddy nursery raising machine	No.	500	875.00	743.75
4	Paddy Transplanters – walk behind	No	80	160.00	136.00
5	Paddy Transplanters – Self propelled	No	6	60.00	51.00
6	Harvester Combines – Self propelled, Multi-Crop	No	157	3611.00	3069.35
7	Laser Levelers	No	64	224.00	190.40
8	Rotavator	No.	25	30.00	25.50
9	Threshers	No	1000	1700.00	1445.00
10	Happy seeder	No.	250	400.00	340.00
11	Power weeder	No.	250	237.50	201.88
12	Maize sheller	No.	1200	600.00	510.00

(₹. Lakh)

Sr. No.	Activity	Unit.(No . /Area)	Phy Units	Financial Outlay	Bank Loan
13	Straw reaper	No.	250	875.00	743.75
14	Baler	No.	250	2750.00	2337.50
15	Paddy straw mulcher 5ft to 8ft mounted type	No.	200	336.00	285.60
16	Super straw Management System on combine harvester	No.	200	224.00	190.40
17	Chopper cum shredder	No.	200	224.00	190.40
18	Gyro Rake	No.	250	725.00	616.25
19	Trolley/Trailer	No.	250	500.00	425.00
	TOTAL			24476.50	20805.03

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- KVK and Agriculture Deptt. are providing on and off farm training in agricultural engineering, etc.
- There are reputed Agricultural Implement manufacturing units in the district such as Sonalika International.

Critical gaps

- Though mechanization in agriculture has grown steadily during the last three decades, the sector faces problems on account of declining average size of land holding as well as scattered farms especially in kandi area, which restrict the scope for large scale farm mechanization.
- Excessive use of machinery leads to soil compaction and causes damage to physical and chemical characteristics of soil especially during puddling.
- The huge quantities of uncut straw and stubble left in the field after harvest are burnt, causing air pollution and declining soil fertility on account of loss of soil nutrients. There is need for appropriate use of farm implements for quick removal and disposal of residues from the field.
- Due to the seasonal nature of agriculture, farm machinery remains idle for much of the time causing high depreciation cost.
- Lack of adequate service facilities for farm machinery in rural areas.

Action Points

- There is a need to explore the possibilities of group financing and farmers may be educated to avail group loans through PACS, self - help groups, joint liability groups etc.
- Kisan clubs may be used to popularize the message of custom hiring of tractors and usefulness of power tillers.
- In view of shortage of labour during peak sowing / harvest seasons, implements like paddy transplanters, paddy nursery raising machines and paddy reapers etc. may be financed.
- Power tillers are better suited for medium and small holdings. A trolley can be attached to the power tiller and can be put to many uses like tractors.

2.1.4 PLANTATION AND HORTICULTURE

I. Introduction

Plantation & Horticulture consist of a large variety of fruits, vegetables, flowers, medicinal and aromatic plants, plantation crops, spices, mushroom, etc. This sector offers lot of scope for crop diversification, value addition, productivity enhancement, export promotion, assured employment generation in agriculture and rural development. It also contributes to the nutritional security of the society and also favors the development of alternate medicinal systems. Hoshiarpur is leading district in horticulture crops such as mango, litchi, kinnow and other citrus fruits. In Hoshiarpur 8522 Ha. area was under fruit crops in 2015-16 (Source Horticulture Deptt.).

II. Assessment of Credit Potential for 2019-20

Keeping in view the infrastructure available, steps taken by the concerned departments and policy initiatives taken by GOI and State Govt. in order to promote horticulture sector, the revised unit cost etc., the potential for the year 2019-20 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit. (No./ Area)	Phy Units	Financial Outlay	Bank Loan
1	Mango	Ha	1920	2534.40	2154.24
2	Aonla	Ha	335	167.50	142.38
3	Citrus	Ha	3410	3137.20	2666.62
4	Guava	Ha	510	448.80	381.48
5	Peach	Ha	193	165.98	141.08
6	Pear	Ha	66	52.80	44.88
7	Litchi	Ha	640	512.00	435.20
8	Ber	Ha	5	2.00	1.70
9	Mushrooms	100 bags	150	12.00	10.20
10	Medicinal Plants	Ha	100	100.00	85.00
11	Net Houses (walk in tunnels)	800 Sq.mt	83	398.40	338.64
12	Poly house for high value vegetables - Naturally ventilated system- Tubular structure	0.1 Ha	10	117.20	99.62
13	Gerbera (Protected cultivation)	1 Ha	10	157.90	134.22
14	Fruit Nurseries	Ha	21	315.00	267.75
15	Maintenance of Orchards	Ha	500	250.00	212.50
16	Bee Keeping (100 colony unit)	No.	200	1868.00	1587.80
17	Bulk Storage unit of Honey (500mt)	No.	2	40.00	34.00
18	Honey Collection Centre	No.	2	20.00	17.00
	TOTAL			10299.18	8754.30

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- Department of Horticulture has one HDO in each block and has 3 fruit nurseries at Bhunga, Khiala Bulanda and Chhauni Kalan. There are fourteen Govt. approved and

registered private nurseries in the district which supply quality nursery plants at the rates fixed by Horticulture Department.

- The department has set up two modern containerized nurseries with computerized irrigation facilities.
- There are five whole sale mandis for fruits and vegetables and 41 cold storages with a capacity of 94565 MT.
- Multi-Fruits and Vegetables Processing Plant has been set up by Punjab Agro at Jahan Khelan with a capacity of 500 Tonne per day for processing of fruits like Citrus, Guava, Pear, Amla, Watermelon and Mango & vegetables like Tomato, Chili and Peas etc.
- Two Citrus Estates have been established at Bhunga and Chauuni Kalan. There is one Grading/Waxing plant for Citrus fruit at Bhunga estate and one mechanical Grading/Waxing plant has been established at Chauni Kalan.
- KVK, Bahawal is providing extension services to the farmers through in-house training and on-farm trainings.
- The Punjab Govt has established a 'Centre of Excellence for Citrus Fruits' in collaboration with Israel at Khannaura.

Critical Gaps

- Post harvest management facilities like cold storages, pre-cooling units, grading/sorting, ripening units, processing units etc. are not being properly utilized mainly for horticultural crops.
- The marketing channels are not well developed.
- Sudden/Drastic changes in the climate are major challenges. Extreme hot or frost conditions cause loss to the orchards. Need to develop varieties which can withstand extreme climatic conditions.

Action Points

- Banks may adopt area development approach while financing Medicinal & Aromatic Plants (MAP). Herbal village concept may also be promoted.
- The banks may extend finance for setting up Net Houses and Poly Houses to promote vegetable cultivation under covered conditions.
- Exclusive fruit and vegetable markets may be set up in bigger towns to cater to the needs of growers and consumers.
- Non-traditional crops like Pomegranate, strawberry etc. may be encouraged as they have large market demand and may fetch better price.
- To meet the captive requirement of organic fertilizers, vermi compost units within the orchards using organic waste needs support.
- Tissue culture planting material production for floriculture and other plantation crops may be popularized.
- Refrigerated vans may be introduced to transport the fruits to distant places during harvesting season.
- A well-equipped training centre for farmers with hostel facility is required in the district.
- The horticulture producers or cultivators of the district may be organised into Producers Organisation or companies to enable them to have better marketing linkages.

- Boosted by rising consumer demand owing to better health awareness and purchasing power, production of fruits and vegetables across India has increased with their total yield surpassing the production of food grains.
- It shows that if concerted efforts are made, the income of farmers' may be doubled by 2022.

2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

As the land-holding size is shrinking, tree farming combined with agriculture is perhaps the only way forward to optimize the farm productivity and thus, enhancing livelihood opportunities of small farmers, landless and the women. Agro-forestry interventions can be a major instrument to help in achieving the 4 percent sustained growth in agriculture.

As per statistical abstract 2017 of Punjab, an area of 1.06 Ha, out of the total geographical area of 3.39 lakh ha of the Hoshiarpur district, is covered by forests, about 19000 Ha. land is barren and uncultivable and 9000 Ha. is fallow land. Major part of the forest area belongs to private forests, which is simply a wasteland. About one half of the total land of the district falls under sub-mountainous region called Kandi Area having problems of soil erosion and is under rain fed farming. Thus, there is a vast potential of Farm Forestry and Wasteland Development in the district. Though a large no. of farmers are engaged in farm forestry, yet no records have been maintained for agro forestry/ farm forestry plantations. Therefore as a general rule, data on number of trees planted/ harvested and quantity of timber produced in these cases is not available.

II. Assessment of Credit Potential for 2019-20

Keeping in view the wasteland in the district, steps taken by the concerned departments and policy initiatives taken by GOI and State Govt. in order to develop agro-forestry and wasteland and the revised unit cost etc., the potential for the year 2019-20 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit. (No./Area)	Phy Units	Financial outlay	Bank Loan
1	Poplar	Ha	750	1222.50	1039.13
2	Eucalyptus (seedling)	Ha	625	475.00	403.75
3	Eucalyptus (Clonal)	Ha	400	1456.00	1237.60
4	Bamboo	Ha	200	346.00	294.10
5	Khair	Ha	200	144.00	122.40
	TOTAL			3643.50	3096.98

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- Forest department has established nurseries for planting material such as poplar, eucalyptus, sandalwood etc.
- Punjab State Forest Development Corporation Limited (PSFDCL) has raised a nursery of Sandalwood trees in village Bhatoli of Talwara Block of Hoshiarpur.
- Zonal Research Station for Kandi Area (PAU) has been established at village Bullowal Saunkhri for extension services. The Research Station is putting in a lot of efforts and recommending multipurpose trees for fodder, fuel, timber cultivation which can be taken up under agro forestry in Kandi Area. The main trees recommended are Subabul, Beul, Toot, Mulberry, Dhak, Khair, Sohanjn (*Moringa oleifera*) and Sheesham.

- Saw Mills, Paper Mills such Kuantum Paper Ltd. have been set up for value addition in the district. Century Plywood has set up a Medium Density Fibreboards (MDF) manufacturing unit in Ghasipur with a capacity to produce 1.98 lakh cubic metres-a-year of MDF. It will also have a plywood and block board unit with a capacity of 51,000 cubic metres.
- The Forest department plans to establish a big sawmill in *kandi* area of Hoshiarpur to take forward the employment generation campaign of the government.

Critical Gaps

- Some of the constraints observed in development of this sector are (i) High gestation period involved in the forestry crops which act as a deterrent in adoption of these crops by small farmers (ii) reservations among the financing institutions in providing credit, (iii) non-availability of customized location specific agro-forestry revenue models for financing (iv) non-availability of insurance coverage for forest crops, inadequate availability of backward and forward linkages, etc.
- NGOs having experience in forestry development are not available in the district.
- The farmers resort to middle men (private buyers) to sell their trees.

Action Points

- There is a need for aggressive awareness building on the economical benefits of various forest species.
- The State Research Organizations/ Agriculture Universities to develop and promote revenue models for species like clonal *Bamboo*, *Melia dubia*, *Casurina*, etc., which start giving yield within 3 years.
- The State Govt. may promote commercial cultivation of *Salix* through subsidized planting material and awareness workshop.
- Insurance companies may consider providing insurance for forestry species through developing new products.
- Training of bankers in appraisal of forestry projects for facilitating easy credit flow to the entrepreneurs.
- Value Chain financing may be taken up though net working with the value chains. The wood based industries may promote the sector through suitable contract farming arrangements. The CSR obligations of the industries may be used in creation of awareness.
- As regards financial institutions, area development approach can also be adopted through formulating specific schemes for promoting this sector where required support can also be sought from State Forest Department.

2.1.6 ANIMAL HUSBANDRY-DAIRY

I. Introduction

With the ever-increasing pressure on agricultural land and the paucity of employment opportunities, dairying is being adopted as the main occupation in the district. The Cooperative Milk Plant at Hoshiarpur with 2 Milk Chilling Centres has arrangement for collection of milk through 472 milk societies. Average daily milk procurement of the Plant is 50000 to 60000 litres against the handling capacity of 100000 per day. The Plant is not able to utilise its 100% capacity except in peak season. Reason being the milk shed area of the Plant has about 600 villages which fall under Kandi area which are mainly dependent on rainfall for green fodder etc and less availability of grazing land due to forest area. Irrigation facilities may be improved to fill the fodder gap to tap potential in dairy activity.

II. Assessment of Credit Potential for 2019-20

Keeping in view the infrastructure available, steps taken by the concerned departments and policy initiatives taken by GOI, State Govt. and NABARD in order to promote dairy sector and indigenous breeds, the revised unit cost, the potential for the year 2019-20 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit.	Phy Units	Financial Outlay	Bank Loan
1	C.B. Cows -2 animals	No	3000	4200.00	3570.00
2	Buffaloes - 2 animals	No	2000	2800.00	2380.00
3	Commercial Dairy – 10 Animals	No	320	2240.00	1904.00
4	Commercial Dairy – 20 Animals	No	150	2100.00	1785.00
5	Commercial Dairy – 30 Animals	No	20	420.00	357.00
6	Calf Rearing (20 calves)	No	30	291.00	247.35
7	Cattle shed (20 cows, 60'x70' covered area 2520sft.)	No	500	3000.00	2550.00
8	Cattle shed (10 buffaloes, 40'x60' covered area 1400sft.)	No	500	2000.00	1700.00
9	Cattle Feed Units	No	100	500.00	425.00
10	Bulk Milk Coolers (500 lt)	No	20	120.00	102.00
11	Bulk Milk Coolers (1000 lt)	No	20	160.00	136.00
12	Bulk Milk Coolers (2000 lt)	No	20	200.00	170.00
13	Bulk Milk Coolers (5000 lt)	No	20	400.00	340.00
14	Auto Milk Collection Centres	No	100	165.00	140.25
15	Milk Parlours	No	100	2000.00	1700.00
16	Refrigerated van double jacket steel tanker – 5000 ltrs	No	100	2200.00	1870.00
17	Mobile milk vending machine	No	75	675.00	573.75
18	Indigenous Milk produce manufacturing Unit	No	200	2640.00	2244.00
19	Provision of infrastructure to milk societies	No	100	200.00	170.00
	TOTAL			26311.00	22364.35

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- As per 19th Livestock census 2012, there are 160162 cows and 248632 buffaloes available in the district.
- Large number of small and marginal farmers are involved in dairy farming and there is huge scope to enhance productivity of animals
- The Cooperative Milk Plant at Hoshiarpur with 2 Milk Chilling Centres has arrangement for collection of milk through 472 milk societies and 270 private farms in the district.
- Support services of Animal Husbandry Department include 1 Poly-clinic, 93 Hospitals and 92 dispensaries and all are equipped with AI facilities. The Department is supplying quality semen for breeding.

- BAIF has established 32 Integrated Breed Development Centres in all the blocks of covering 331 villages of the district especially in Kandi area.

Critical Gaps

- Large share of milk of marketable surplus goes through informal channel where quality is a big concern.
- Average daily milk procurement of Cooperative Milk Plant at Hoshiarpur is about 56000 litres against the handling capacity of 100000 liters per day..
- Low milk prices declared by cooperatives, result in low prices of milk paid by all players. Farmers do not get share in the benefits of high demand because of poor governance of cooperatives
- Though the number of animal health units is adequate but extension services are not sufficient. Supply of quality semen is difficult in Kandi areas due to lack of mobility arrangement / Liquid Nitrogen gas which results in losses to the farmers. Stress may be laid on creation of infrastructure for Veterinary and AI in Govt. and private sector.
- Breeding/ calf rearing units with quality milch animals do not exist. Cattle Fairs to ensure availability of quality animals in the district are absent.
- Because of low access to credit and risk-taking ability, farmers cannot increase their herd size.

Action Points

- There are 39568 small and marginal farmers in the district. Awareness camps may be organized in the district through NGOs and line departments to sensitised the farmers for rearing of animals.
- The potential for indigenous milk products may be tapped for export. Progressive Dairy Farmers may be motivated to have Bulk Milk Coolers, Automatic Milk Processing plants and Milk Parlours, which is in the interest of promotion of Dairy in the district.
- With a good number of steps being taken to promote dairy in the district estimated additional milk processing capacity of 2.2 lakh litres per day will be created in the next 2-3 years. Hence, small milk processing plants may be encouraged in the rural areas in a big way.
- For better milk productivity feed and green fodder play a critical role alongwith other aspects. Focus should be on quality green fodder production throughout the year, silage and hay making, Urea treatment of low grade roughage and production of improved variety of green fodder. There is a need to promote production of certified and quality fodder seed.
- Support to dairying as an enterprise to encourage commercial dairy farming and encourage production and productivity by extension and breed development
- The machinery installed in Milk Plant is very old and it needs replacement/modernization so that the plant may handle the increased milk production.

2.1.7 ANIMAL HUSBANDRY- POULTRY

I. Introduction

Poultry production has been increasing rapidly over the last two decades. Opportunities have also expanded for small scale poultry enterprises due to improved market access and infrastructure. As a result, there has been increased market orientation even among small scale poultry enterprises. The district is supplying poultry products to Jammu & Kashmir and Himachal Pradesh and demand exceeds the supply in winters. This indicates enough scope for the activity in the district.

II. Assessment of Credit Potential for 2019-20

Keeping in view the demand of poultry products, steps taken by the concerned departments and policy initiatives taken by GOI, State Govt. and NABARD in order to promote poultry and the revised unit cost, the potential for the year 2019-20 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit.	Phy Units	Financial outlay	Bank Loan
1	Commercial Broilers (5000)	No	350	3920.00	3332.00
2	Commercial Layer (5000)	No	200	4000.00	3400.00
3	Backyard poultry (400 lit)	No	115	104.65	88.95
4	Egg and Broiler Carts	No	50	10.00	8.50
5	Mobile Marketing Unit	No	17	170.00	144.50
6	Transport vehicle(Open cage)	No	39	312.00	265.20
7	Transport vehicle (Refrigerated)	No	140	2100.00	1785.00
8	Feed mixing unit (Mash feed)	No.	10	160.00	136.00
9	Retail Poultry Dressing Units	No	100	1000.00	850.00
	TOTAL			11776.65	10010.15

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- There are 09 hatchery farms and one poultry feed unit available in the district. There are 11 contract farming units in the district.
- Krishi Vigyan Kendra (Punjab Agriculture University) located at Bahawal provides training and escort services to the trainees to help them to establish own poultry units.
- As per the Industrial policy of Govt. of Punjab, incentives have been extended to agro-based industry for integrated poultry projects involving pure line breeding, grandparent franchises breeding and modern hatcheries and processing of eggs for manufacturing of egg powder.
- Government Veterinary Hospitals are providing health care and breeding services.

Critical Gaps

- In the present market conditions, the small scale poultry production system is facing intensified competition from large scale producers who can exercise significant control over the poultry value chain.
- Feed cost is one of the most serious challenges for the industry.
- Threats posed by the various pathogenic diseases and safety of poultry products for human consumption.

Action Points

- Contract farming under poultry would improve the credit under this activity in the district.
- Processing activities through poultry dressing outlets in suburban areas needs to be encouraged.
- A few poultry feed mixing plants may be established in private sector with bank loan.
- Egg and broiler carts scheme in rural areas / semi rural areas/ urban centres can be encouraged for local market.

2.1.8 ANIMAL HUSBANDRY- SHEEP, GOAT AND PIGGERY ETC.

1. Introduction

The goat husbandry has a bright future with great potential for growth in the district. This opportunity exists because the huge demand for various goat products, such as meat, milk, cheese, leather and fiber exceeds supply. Semi-arid, dry climate is more appropriate for goats, thus Kandi area of the district is suitable for the activity. This sector has an ample potential in the district because of shortage of Goat/Sheep/Pig meat in the district. NABARD has sanctioned grant assistance for promotion of two 'Farmers' Producer Organisations on Goats' to boost the goat farming in the district.

II. Assessment of Credit Potential for 2019-20

Keeping in view the infrastructure available, steps taken by the concerned departments and policy initiatives taken by GOI and State Govt. in order to promote allied activities and the revised unit cost., the potential for the year 2019-20 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit.	Phy Units	Financial outlay	Bank Loan
1	Sheep (40+4)	No	10	25.00	21.25
2	Goat (40+2)	No	88	220.00	187.00
3	Pig fattening and rearing unit (3+1)	No	30	30.00	25.50
4	Pig Breeding (20+4)	No	30	240.00	204.00
5	Pig fattening unit 10/month	No	30	72.00	61.20
5	Retail Meat Units	No	50	360.00	306.00
	TOTAL			947.00	804.95

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- Animal Husbandry Department is the nodal agency for promoting this sector.
- Network of facilities provided by the Department is considered to be sufficient for the growth of this sector.
- GADVASU has set up a Regional Livestock and Poultry Research and Training Centre at Bhatoli (Talwara) district Hoshiarpur with the objectives to provide extension services to the farmers of Kandi area.

Critical Gaps

- The district has 9 Abattoirs (Slaughter Houses) for small ruminants but there is a lack of modern and hygienic slaughter houses. As a result of this, there is inefficient utilization of the byproducts and public health is also compromised due to unhygienic condition of abattoirs.
- There are restrictions in Kandi areas for grazing and cost of rearing with stall fed conditions is observed to be high.

Action Points

- Superior quality germplasm of sheep, goat and pig, if made available to the farmers, can bring better results in the sector.
- There is need to promote processed meat products.

- Special programs may be planned by the concerned agencies for capacity building of identified beneficiaries.

2.1.9 FISHERIES

1. Introduction

Fisheries have been recognized as one of the important economic activities for generating employment and additional income. There are 448 ponds with a total area of 538 Ha under fish culture in the district. Hoshiarpur district has ample potential for inland fishery development. It has a water area of 535 ha. in 448 fish ponds spread over 6 check dams auctioned by the Fisheries Department.

II. Assessment of Credit Potential for 2019-20

Keeping in view the fish production, infrastructure available, steps taken by the concerned departments and policy initiatives taken by GOI and State Govt. in order to promote fisheries sector, the revised unit cost etc., the potential for the year 2019-20 has been assessed as under :

(₹. Lakh)					
Sr. No.	Activity	Unit. (No./Area)	Phy Units	Financial outlay	Bank Loan
1	Renovation of ponds (1 Ha)	Ha	420	1470.00	1249.50
2	Excavation of new Ponds	Ha	25	175.00	148.75
3	Semi - Integrated units (Fishery & Dairy)	No	10	90.00	76.50
4	Establishment of small fish feed unit	No.	20	400.00	340.00
	TOTAL			2135.00	1814.75

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- The Fisheries Department is the nodal department for implementation of various fisheries schemes.
- The Department has a fish seed farm of 11.8 Ha. area at Hariana village with an annual production capacity of 45 lakh fingerlings and a small seed farm at Begpur Kamloh with a capacity of 5 lakh fingerlings.
- Department is providing services like technical training, subsidies, production of quality fish seed, excavation of new fish ponds, renovation of village ponds, auction of fish notified check- dams etc.
- 5 day training programs are organized by the Department at sub division, district, block and village level.

Critical Gaps

- No Regulated Fish Market is present in the district and no fish feed mill has been set up. The Fish Farmers' Development Agency should be promoted in the district.
- Fish market, Well-equipped Field Mobile Labs are required to provide on spot consultancy and other facilities like soil & water testing at pond site to the farmers.
- Good Quality Motor Boats are also required to check illegal fishing and conservation of natural fisheries in notified area of river Beas.
- The activity can also be promoted in Kandi area with suitable water harvesting structures.

Action Points

- The Banks in association with Fisheries Department may take steps to increase disbursements under this activity.
- Ornamental fisheries offer a good scope for diversification. The department may supply the fish seed to the farmers as per requirement.
- Fish Farmers Societies may be established in the district for better marketing.

2.1.10 Farm Credit – Others-Bullocks, carts, two wheelers

1. Introduction

With the increased demand of old tractors and small tractors, the demand for bullocks and draught animals has decreased over the years. However, the people belonging to weaker sections still use bullock/horse carts for transportation purpose in semi-urban and urban areas.

II. Assessment of Credit Potential for 2019-20

Keeping in view the infrastructure available, steps taken by the concerned departments, banks and policy initiatives taken by GOI and State Govt. in order to promote allied activities, the revised unit cost etc., the potential for the year 2019-20 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit. (No./Area)	Phy Units	Financial Outlay	Bank Loan
1	Bullocks	No	50	25.00	21.25
2	Bullock Carts	No	50	50.00	42.50
3	Two wheelers	No	3500	2800.00	2380.00
	TOTAL			2875.00	2443.75

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

Infrastructure Available

- For making conventional carts, the facilities are available
- There are adequate number of carpenters and labourers in the district for manufacture of bullock carts.
- Animal health care facilities are available at the veterinary hospitals and dispensaries throughout the district.
- There are good link roads in the villages upto the fields of the farmers in the district.

Interventions required for creating a definitive impact in the sector

- Bullock driven implements are useful like tractor driven ones in reducing drudgery, improving productivity of land and labour.
- Bullock carts don't need any fuel for preparing fields as well as other jobs
- Hence, these need encouragement.

Suggested Action Points

- Need to step up finance to the sector to meet the demand for such investment from the poorer sections, particularly small and marginal farmers for their livelihood.
- Small / Marginal farmers and landless labourers may be encouraged to take up this activity and quality draught animals may be made available to these segments of farmers.

2.2 AGRICULTURE INFRASTRUCTURE

2.2.1 Construction of Storage and Marketing Infrastructure

I. Introduction

Hoshiarpur is famous for fruit production especially Kinnow and Mango. During the year 2015-16, production of Kinnow and Mango was 138054 MT and 23688 MT respectively. There is ample production of potato and other vegetables. The total arrival of foodgrain and non foodgrain crops was 769000 MT, 775200 MT, 1123800 and 1250600 MT in 2013-14, 2014-15, 2015-16 and 2016-17 respectively but the storage capacity is only 67600 MT. (Source : Statistical Abstract Punjab, 2017)

II. Assessment of Credit Potential for 2019-20

Keeping in view the increased production and market arrival of agricultural commodities, there is a need to create infrastructure for storage of food grains, fruits and vegetable. steps taken by the concerned departments and policy initiatives taken by GOI and State Govt., the revised unit costs etc., the potential for the year 2019-20 has been assessed as on under:

(₹. Lakh)

Sr. No.	Activity	Unit. (No.)	Phy Units	Financial Outlay	Bank Loan
1	Cold Storage (5000 ton capacity) Type - 2 with Multiple temperature zones	No	15	6000.00	5100.00
2	Rural Godowns (2000 MT capacity)	No	10	600.00	510.00
3	Steel Silos (50000 MT capacity)	No.	8	22200.00	18870.00
	TOTAL			28800.00	24480.00

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- The district has five Agricultural Regulated Markets at Hoshiarpur, Garhshankar, Tanda, Dasuya, and Mukerian . 14 Sub Yards and 42 purchase centres are attached to these markets.
- There are 41 Cold Storages and 143 Rural Godowns in the district. The FCI, Central Ware House Corporation (CWC), Punjab State Ware House Corporation, Markfed and Punjab Agro Food Corporation are the main storage agencies in the district.

Critical gaps

- During the year 2016-17 market arrival of main crops such wheat, paddy and maize was 12.50 lakh MT but the procurement by all the agencies including traders for all the crops was only 6.75 lakh MT.
- Inadequate and improper storage facilities for grains, which are often stored outside under tarps that provide little protection from humidity and pests.
- Insufficient cold storage and cold chain transportation system is a major cause for fruits, vegetables and other perishable products to rot.

Action Points

- In view of the huge production of fruits, vegetables and crops, more storage capacity in the district is required to be created for marketable surplus.

- The PACS / Farmers registered societies may be encouraged for construction of godowns of small capacities at village level on hub and spoke model against which negotiable warehouse receipts may also be issued for availing loans etc.
- The banks may also popularise pledge Loans/ Warehouse Receipts Loan facilities. Awareness of ongoing Govt. Subsidy supported Scheme of Cold Storage may be spread by the bankers, Agriculture and Horticulture Department among all potential farmers/ entrepreneurs. Subsidy under this scheme in NHM districts will be routed through NHB/NB.
- Establishment of Silos in all the principal Mandis. The Govt. extension agencies also need to propagate the creation of scientific storage capacity.
- All banks may implement Credit Linked Subsidy Scheme for Construction and Modernization of Cold Storages.

2.2.2 Land Development, Soil Conservation & Watershed Development

Introduction

“A nation that destroys its soil, destroys itself” – Franklin D. Roosevelt

There is an urgent need to discover, develop, implement, and constantly improve ways to use land that sustains its productive capacity and enhances the environment at the same time. Proper management of soil and water is required for sustainable agricultural production. It is, therefore, imperative that all developmental agencies and financial institutions should have concern for judicious use and conservation of these resources. About 50% of the total geographical area of the district is sub-mountainous region called Kandi Area characterized by uneven land, soil erosion, sand deposits in plain areas and rain fed farming. About 500-600 tonne of soil per year is eroded from agricultural land in Kandi area comprising of Garhshankar, Hazipur, Talwara, Bunga and Hoshiarpur-II and this run off needs to be checked. The productivity in the district is low as compared to the state average.

Soil Health

Soil Health is the capacity of the soil to function to sustain life. A healthy soil can be used productively without adversely affecting its future productivity, the ecosystem or the environment. Soil health emphasizes the integration of biological with chemical and physical measures of soil quality that affect farmers' profits, risks, and the environment. Government of India has launched a scheme during February 2015 to provide every farmer a Soil Health Card in a Mission mode.

I. Assessment of Credit Potential for 2019-20

Keeping in view the topography of the district, steps taken by the concerned departments and policy initiatives taken by GOI and State Govt. to improve the soil health and revised unit cost, the potential for the year 2019-20 for the land development has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit. (No./Area)	Phy Units	Financial Outlay	Bank Loan
1	Barbed wire Fencing	Ha	650	325.00	276.25
2	Land Leveling	Ha	1050	157.50	133.88
3	Purchase of land	Ha	340	10200.00	8670.00
4	Solar fencing	Km	1400	18200.00	15470.00
	TOTAL			28882.50	24550.13

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- The Divisional Soil and Water Conservation Department and Agriculture Department are undertaking the activities under Land development and providing Technical services.
- The Agriculture Department, KVK and Markfed provide Soil and Water Testing facilities both for Macro and Micro Nutrients for fitness of water for irrigation purposes.
- Drainage, watershed and construction of Canal and Rural Roads are also being undertaken under Rural Infrastructure Development Fund (RIDF) of NABARD.
- There is a Plan of constructing a Water Conveyance System by the Soil Conservation Department by exploiting the perennial Choos in the district.

Critical Gaps

- Over-exploitation of natural resources, poor environmental security and deterioration of soil health.
- Approximately 34% area of the district is covered with forests which is mostly in Kandi area and inhabited with wild animals. Wild animals destroy the crops in the night.
- To add to the woes of farmers of this area, the stray cattle destroy the standing crops in the fields during day time.
- Though there is provision of subsidy for land leveling, reclamation, supply of gypsum and UGPL but the funds available are far from adequate.

Action Points

- A significant area of the district i.e Kandi Area is affected by the problem of soil erosion. Soil and Water Conservation activities like rain water harvesting, harvesting of base flow and micro lift irrigation, rain water recharging structure may be constructed to bring more area under agriculture.
- Proactive involvement of the concerned development agencies particularly Soil Conservation Department in Kandi areas particularly alongwith the Kandi canal is needed.
- The rampant practice of in-situ crop residue burning has to be discouraged through appropriate sensitisation at all levels and through providing alternate solutions in an affordable and timely manner to the farmers.
- The Soil and Water Conservation Department and the Departments of Agriculture and Irrigation Department are implementing a host of schemes and programmes for watershed development, which need to be shared with bankers at various fora like SLBC/BLBC/DLCC/DLRC etc., in order to enable them to act more proactively for financing specific needs arising in the context of land development.
- There is a scope for improved seed replacement rate and requires investments for production, processing and distribution of certified seeds through farmers' groups as well as private sector. Emphasis may be given for upgradation of seed processing facilities and seed testing centres as well as creation of new infrastructure through provision of adequate and timely credit.

2.2.3 Agriculture Infrastructure - Others (tissue culture, agri-biotechnology, seed production, Bio-pesticides/fertilisers and Vermi-composting etc.)

I. Introduction

Government of India has launched a massive campaign for promotion of Soil Health Cards among farmers. Further, GoI has proposed to provide capital subsidy support for setting up of Soil Testing Labs in rural areas and include this as eligible component under CISS for

Vegetable and Fruit Market Waste compost and Bio-fertilizers – Biopesticides Production Units. The above scheme is credit-linked with back-ended capital subsidy. NABARD is the subsidy channelizing agency. The Soil Testing Labs to be promoted are required to facilitate the quick issuance of Soil Health Cards. The objectives and parameters of the scheme are i) to improve soil quality and profitability of farmers, ii) Employment generation for rural youth, iii) to improve timeliness in analysis of soil samples, iv) to provide soil testing facilities to farmers at their door step, v) to facilitate state Governments to quickly provide soil health cards to farmers.

II. Assessment of Credit Potential for 2019-20

Keeping in view the topography of the district, steps taken by the concerned departments and policy initiatives taken by GOI and State Govt. to improve the soil health and revised unit cost, the potential for the year 2018-19 for the sector has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit. (No./Area)	Phy Units	Financial outlay	Bank Loan
1	Seed Production (hybrid seed)	ha	730	1095.00	930.75
2	Seed Production (for open pollinated crops)	ha	860	301.00	255.85
3	Seed Processing & certification	ha	4	200.00	170.00
4	Organic Farming	Ha	200	1600.00	1360.00
5	Vermin permanent structure (30'x8'x2.5')	No.	500	500.00	425.00
6	Vermiculture HDPE vermin bed (12'x4'x2')	No.	1000	160.00	136.00
7	Bio fert/ Bio pesticide (200 TPA capacity)	No.	10	1600.00	1360.00
8	Soil Testing Lab at village cluster level	No.	10	750.00	637.50
9	Soil Testing Lab at village level	No.	100	1000.00	850.00
10	Mini Soil Testing Lab with ICAR Tech	No.	100	90.00	76.50
	Total			7296.00	6201.60

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- Bio fertilizers and bio-pesticides are inherently less harmful and less environmental load. When used as a component of Integrated Pest Management (IPM) and Integrated Nutrient Management (INM) programs, bio-pesticides and organic manure can contribute greatly.
- Agriculture department and KVK are providing training to the farmers for seed replacement and vermin-composting.

Critical gaps

- People prefer to use synthetic fertilizers instead of bio-fertilisers as the vermi-composting demands time and care.
- Vegetable seed production in the country has been vulnerable to vagaries of weather resulting in production of poor quality seeds. Availability of realistic data on actual area under vegetable and requirements of vegetable seeds is inappropriate.

Action Points

- Awareness camps can be arranged by the stakeholders for motivating the farmers for adoption of Integrated Pest Management (IPM) and Integrated Nutrient Management (INM) programs.
- The banks should propagate the above mentioned schemes to encourage the farmers to take up this activity.
- Increase schematic/ term lending for this activity.
- Self Help Groups/Joint Liability Groups can be motivated to take up vermi composting units in the district.
- Farmers may be encouraged to take up production of compost by using agro - waste and cow dung. Further the use of vermi compost may be encouraged.
- Through adoption of various land development activities, reclamation of waterlogged and salinity affected areas would help in restoring the deteriorating soil health and in improving the levels of crop productivity.

2.3 ANCILLIARY ACTIVITIES

2.3.1 FOOD AND AGRO PROCESSING

I. Introduction

Agriculture occupies a very important place in the economic life of our country. In India, agriculture contributes about sixteen percent (16%) of total GDP and ten percent (10%) of total exports. India is the largest producer of Milk and stands next to Brazil in fruits and China in vegetables. But due to poor Post Harvest Infrastructure and lack of processing facilities in the country, economic losses are estimated at ₹87800 crore annually with crop wise losses pegged at 30-40% in fruits and vegetables, 10-15% in food grains, 5-7% in Milk, 5% in meat products and 10% in eggs. In spite of a large production base available under the agriculture and allied sectors, investments in Agro/ Food processing sector have not been commensurate with the large potential available in the country and consequently, linkages between productions, post -harvest management, processing and marketing including export largely remain weak.

Food processing industry is of enormous significance for India's development because of its vital linkages between the two pillars of our economy, industry and agriculture. Fast growth in the food processing sector and progressive improvement in the value addition chain are also of great importance for achieving favourable terms of trade for Indian agriculture both in the domestic and international markets. Even more important is the crucial contribution that an efficient food processing industry could make in the nation's food security. Even marginal reductions in post-harvest losses are bound to give us great relief on the food security front as well as improvement in the income levels of the farmers.

Pradhan Mantri Kisan SAMPADA Yojana

Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with an allocation of Rs. 6,000 crore for the period 2016-20 coterminous with the 14th Finance Commission cycle. The scheme will be implemented by Ministry of Food Processing Industries (MoFPI). PM Kisan SAMPADA Yojana is expected to leverage investment of Rs. 31,400 crore for handling of 334 lakh MT agro-produce valued at Rs. 1,04,125 crore, benefiting 20 lakh farmers and generating 5,30,500 direct/indirect employment in the country by the year 2019-20.

Food processing sector is an important sector in the overall economy of the state. Industrial Policy, Punjab 2017 has taken measures to meet the challenge of competitive market in the changed global scenario and to support these enterprises in Food processing sector by way of making available raw material at competitive rates. As per policy the exemption on taxes and

fees will be available for 10 years and exemption to the Anchor Unit, for setting up private market yard from payment of 2% over the MSP.

II. Assessment of Credit Potential for 2019-20

Hoshiarpur is one of the leading districts in State in production of fruits, vegetables, cereals, milk and dairy products. More farmers and graduates are turning towards setting up their own entrepreneurs especially agro-processing units. Keeping in view the infrastructure available, steps taken by the concerned departments and policy initiatives taken by Govt. of India and State Govt. in order to promote agro-processing sector, the revised unit cost etc., the potential for the year 2019-20 has been assessed as on the next page:

(₹. Lakh)

Sr. No.	Activity	Unit.	Phy Units	Financial Outlay	Bank Loan
1	Flour Mills	No.	50	3000.00	2550.00
2	Rice/rice husk / rice bran mills	No.	10	350.00	297.50
3	Oil mills	No.	6	120.00	102.00
4	Pea Dehydration	No.	5	1500.00	1275.00
5	Others-Green Cob Processing	No.	3	900.00	765.00
6	Milk Processing	No.	50	750.00	637.50
7	Poultry Processing	No.	50	750.00	637.50
8	Bakery	No.	50	1775.00	1508.75
9	Maize Processing unit	No.	20	1000.00	850.00
10	Potato chips/ wafer manuf. Unit	No.	10	487.50	414.38
11	Pickle making	No.	20	520.00	442.00
12	Tomato processing unit	No.	7	518.00	440.30
13	Cleaning, Grading, waxing and Packing lines of kinnow	No.	10	500.00	425.00
14	Grain cleaning and grading Units	No.	10	650.00	552.50
15	Seed Cleaning Centres	No.	10	290.00	246.50
16	Quality control labs	No.	10	200.00	170.00
17	Walk in store for processed vegetables (25 mt)	No.	50	750.00	637.50
18	Herbal Processing units	No.	2	100.00	85.00
19	Lemon grass oil extraction unit	No.	4	100.00	85.00
	TOTAL			14260.50	12121.43

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- Punjab agro Juices Limited has been established in the district with a capacity to handle 20 Mts per hour citrus fruits & 10 Mts per hour of other fruits & vegetables with cold storage as well as deep freezer capacity of 1000MT at the plants.
- There are 41 cold storages in the district with a capacity of 94565 MT.
- Govt. Of India, APEDA and State Government Programmes are being implemented in the district and incentives for agro/food processing are available.
- The Horticulture Department has a Fruit Preservation Laboratory and Community Canning Centre
- Citrus Council has one Grading/ Waxing plant for Citrus fruit at village Kangmai in Bhunga Block and one mechanical Grading/ Waxing plant is established in the Dept. complex at Chauni Kalan.

- Punjab Agro and Tropicana have set up multi - processing fruit and vegetables processing plant in the district. The approximate cost of the plant is Rs 32.00 cr. This is the biggest Plant in Asia. The State Government is developing Hoshiarpur and Haryana as Citrus Estates. Amla and Herbal Processing Plants have been set up at Talwara.
- Hoshiarpur is leading district in Punjab for diversification. Area under fruit crops and other crops is increasing.
- Punjab Govt. has set up a Centre of Excellence for Fruits at Khanaura in Hoshiarpur -II block in association with Israel.

Critical Gaps

- There is lack of agro processing / grading units in the district.
- Post-harvest infrastructure is lacking.
- Lack of infrastructure like regular power supply, quality testing labs, cold chain, etc.
- A linkage prospect with corporate in post-harvest and agro/food processing is lacking.
- Contract farming initiatives in the district could achieve very little but there was good scope.

Action Points

- Turmeric processing plants are required and one has already been installed under RSVY with an outlay of ₹ 40.00 lakh.
- The incentives / subsidies offered by the Ministry of Food Processing of GoI are generally not known to entrepreneurs. The DIC needs to publicise the schemes of the Ministry and Banks may guide the entrepreneurs also.
- Agro-processing/ food processing industries may be encouraged in the rural areas in a big way.
- Refinance facilities are offered by NABARD to banks against their lending to agro-processing sector under investment credit for processing raw materials from all agricultural crops including food grains, horticultural and plantations products forest produce, livestock and fisheries. Short Term Refinance for Other Seasonal Agriculture Operations is also available from NABARD.
- Model schemes are available at NABARD web site. Promotional efforts and consultancy services are also provided by NABARD with respect to ACABC and R&D support provided relating to Agro / Food processing.
- Supportive infrastructure for Agro/ Food processing created in district through Credit Linked, Capital Investment Subsidy Schemes of GoI operated through NABARD.

2.3.2 AGRICULTURE - ANCILLARY ACTIVITIES- OTHERS

I. Introduction:

India experienced dramatic gains in production and productivity with the adoption of modern agricultural technology in the post Green Revolution regime. Several measures for marketing of agricultural produce are being promoted both by the government as well as on private and cooperative initiatives with varying degrees of success. There is a need for more linkages between farmer-producers and corporate/cooperative processors in contract farming arrangements. It has become imperative to provide expert services to farmers in terms of advice, inputs and also in marketing. It is imperative that farmers should not resort to distress sale of produce & adequate credit may be extended to him through different agencies. As per revised RBI guidelines on Priority Sectors, loans to Primary Agriculture Credit Co-operative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs)

for on lending in agriculture sector, loans under Agri Clinic and Agri Business Centre (ACABC) Scheme are included in other ancillary activities of agriculture.

PACS as Multi Service Centres: There is an imminent need to develop PACS as a *One Stop Shop* unit for meeting the overall needs of the farmers. This will also ensure that PACS become a self- sustainable entity by providing additional services like custom hiring of agricultural implements, enabling collective purchase of inputs, having good quality storage capacity as per Negotiable Warehouse Receipt System, processing and marketing facilities, etc. To facilitate PACS in taking up the above eligible activities for the benefit of the farmers, loan and need based grant is available from NABARD. NABARD has sanctioned projects under the Scheme to Punjab State Cooperative Bank Ltd. for setting up of 650 Agro Service Centres by PACS upto 31.03.2018.

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

II Assessment of Potential for the year 2019-20:

Keeping in view the steps taken by the concerned departments and policy initiatives taken by GOI and State Govt., the potential for the year 2019-20 for the land development has been assessed as under:

(₹. lakh)					
Sr. No.	Activity	Unit. (No./Area)	Phy. Units	Financial Outlay	Bank Loan
1	Loans to PACS for disposing/hypothecation of agriculture produce of farmers	No.	95	47500.00	40375.00
2	Loans to PACS for agro service centres	No.	50	750.00	637.50
3	Setting up of consumer stores in PACS	No.	100	2000.00	1700.00
4	Agri Clinics/Agri business centres (individual)	No.	100	2000.00	1700.00
5	Agri Clinics/Agri business centres (Group mode)	No.	60	3000.00	2550.00
6	Loans to farmers for hypothecation of their produce in warehouses	No.	22500	112500.00	95625.00
7	Live stock markets	No.	10	330.00	280.50
	TOTAL			168080.00	142868.00

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

Availability of Infrastructure:

- There are 421 PACS/ FSS/ LAMPS in the district, out of which 303 PACS were functional and 249 PACS were in profit as on 31.03.2018. Hence, there is good potential available in the district for setting up of Agro Service Centres, Agro Storage Centres, Agro Processing Centre, Agri- information Centre, Agri- Transportation & marketing facilities, Consumer Stores, and also setting up of public distribution system, rice & wheat milling/aatachakki, producer's organisations etc. by PACS. Loan from DCCBs and support to PACS from NABARD under PODF is also available.

- A number of students are opting for agriculture sciences these days. There are training institutes which are grooming these graduates to set up Agri Clinics or Agri Business Centres.
- The banks may finance trainees of R-SETI and PNB- FTC under Gold Card and Agri Gold Cards.

Critical gaps

- Lack of awareness about 'PACS as MSC Scheme' among PACS.
- Inadequate staff for providing extension services in the Department of Agriculture and other supporting departments.
- Lack of awareness about ACABC Scheme among agricultural professionals.

Interventions required:

- **PACS as MSC Scheme:** Grant of subsidy amounting to Rs.6.00 lakh per Agro Service Centre (ASC) by Govt. of Punjab was an integral component of the Projects sanctioned by NABARD to Punjab StCB Ltd. During the year, State Govt. stopped providing subsidy to the PACS for setting up of ASCs which adversely affected the project. State Govt. may consider grant of subsidy to PACS for setting up of Agro Service Centres as they have been very beneficial to the farmers – especially small and marginal farmers. Cooperative Department should encourage good working PACS to diversify their lending portfolio into new areas to increase their income.
- Punjab Agriculture University (PAU), GADVASU, Line Departments and o banks may encourage agriculture graduates to take up self-employment ventures by setting up Agri-Clinics/ Agri Business Centres.
- For promoting ACABC centre in the district wide publicity and awareness need to be created by the associated departments like animal husbandry, Agriculture Universities etc. There is no MANAGE affiliated training centre in the district, which, hampers the certification for ACABC candidates. MANAGE may tie up with some institute for its certification programme.
- Banks may come out with more flexible Schemes to address diversified agricultural needs of farmers in collaboration with various State Govt. Departments.
- Farmers need to use CC limits/ loans/ Cards judiciously for income generation.

IV. Farmer Producer Organisations (FPOs)

Indian producers are unable to realise optimal value from their produce and progress further due to fragmentation of land holdings and lack of organisation. India has over 12.5 crore farmer households of which over 85% are small and marginal farmers with land holdings of less than 2 hectares. The average size of land holding is 1.17 ha/farmer household. Due to this fragmentation and disorganisation, it is not economically viable for the farmers not only to adopt latest technology but also to use high yielding varieties of inputs like seeds and fertilizers. They are also unable to realise good value from their marketable surplus by individually selling their produce.

Hon'ble Union Finance Minister, while presenting Union Budget for 2014-15, had announced setting up of "Producers Organisation Development and Upliftment Corpus (PRODUCE) Fund" in NABARD to be utilised for the building and promotion of 2000 Farmer Producers' Organisations (FPOs). The initiative is intended to address the initial requirements of the emerging Farmer Producers' Organisations. The broad objective of the Fund is to build, promote and nurture Farmer Producers' Organisations (FPOs) by way of extending the required financial and non-financial support during the nascent/ formative stage.

Under the PRODUCE scheme, in Punjab, a total of 69 Farmers Producers Organisations have been promoted through 9 POPIs (Producer Organisation Promoting Institutions). Out

of the total 69 FPOs, there are 15 FPOs registered/ being registered under Company Act, 22 FPOs under Society Registration Act & remaining 32 under State Cooperative Society Act.

As PRODUCE fund was only for two years and no new FPOs will be considered under this after 31.03.2017, NABARD has decided to upscale the FPO promotion under its various ongoing programmes. Further, new FPOs will be promoted in a cluster mode with average 5 FPOs in a cluster. During 2017-18, 25 FPOs will be promoted in the State with the help of various stakeholders. The details of the FPOs promoted under PRODUCE scheme in Hoshiarpur district are as under:

Name of the POPI	Name of the FPO	Area of operation (Village, Block)	Registered under (Act to be specified)	Total Membership	Activity
Verka	Ravidass Nagar	Hoshiarpur	Coop. Societies Act, 1961	50	Milk society
	New Haryana	Hoshiarpur		50	
	Naru Nangal Kila	Hoshiarpur		50	
	Punjan	Hoshiarpur		50	
	Laksian	Mahilpur		50	
SARDS	RD FPO	Hoshiarpur	Societies Act, 1860	50	Goat farming
	Sunrise FPO	Hoshiarpur		50	
	HATPO	Hoshiarpur		55	Marketing of wood
District Administration	FAPRO*	Hoshiarpur	Societies Act, 1860	320	Processing and Marketing of turmeric and Honey
	KAFRO*	Hoshiarpur distt.	Societies Act, 1860	80	Processing and marketing of forest produce

- The FPOs have been promoted by district administration with grant assistance under RKVY and BRG Fund respectively.

05 FPOs have been sanctioned to Shaheed Bhagat Singh Krantikari Society, Bhunga by NABARD. 02 FPOs have already been registered and other three are in the process of formation. The Block-wise Activity-wise projections under the sector have been calculated under Animal Husbandry and forestry chapters. FPOs face difficulty in accessing the credit facilities primarily due to Low capital base. Small Farmers Agribusiness Consortium (SFAC) has launched the scheme of Equity Grant Fund wherein matching equity support (1:1), maximum ₹ 10.00 lakh is available, provided the FPIs is a Registered FPC as defined in section IXA of Indian Companies Act, 1956 with more than 50 individual shareholders.

Lack of collateral is another obstacle in accessing credit by FPOs. There is another scheme of Credit Guarantee Fund, by SFAC which can be made use of to address collateral issue. The Fund has been set up with the primary objective of providing a Credit Guarantee Cover to ELIs (Scheduled CBs/RRBs/NCDC/NABARD/any other institution (s) as may be decided by the SFAC Board, to enable them to provide collateral free credit to FPCs by minimising their lending risks in respect of loans not exceeding ₹100.00 lakh. Maximum Guarantee Cover shall be restricted to the extent of 85% of the eligible sanctioned credit facility, or to ₹85 lakh, whichever is lower. Eligibility criteria is same as Equity Grant Fund, however the number of shareholders in this case should be more than 500.

CHAPTER 3

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

1. Introduction:

The MSME Sector has emerged as a highly potent and vibrant sector of Indian Economy and its development is extremely critical to meet the national imperatives of financial inclusion and employment generation at comparatively lower capital cost than that of large industries, to promote industrialisation of rural and backward areas of the country, thus assuring more equitable distribution of national income and wealth and reducing regional imbalances. The development of MSMEs is poised to play a crucial role for future growth of industry and bound to make significant impact in the areas of indigenisation under the 'make in India' initiative and promotion of 'digital india campaign', in line with the Government vision.

Hence, it is imperative that the MSME segment develops uniformly in all areas of agriculture, manufacturing and services sectors for stimulating GDP growth as well as employment generation to act as a catalyst for socio-economic transformation.

To meet the above objectives, the contribution of MSME sector to the GDP needs to rise from current 8% to 15% in the next 5 years by increasing its share across all key public and private industry sectors for meeting the rising domestic demand and growth in exports which may also help in indigenisation and import substitution. Given the potentials, the sector may well be able to generate employment to the extent of 50% of overall employment over the next few decades as against the current level of 28% and will also discourage rural to urban migration.

A. Initiatives undertaken by Central Government for promotion and development of MSMEs:

- MSMED Act 2006 was enacted which brought a paradigm shift in the definition of Micro, Small & Medium enterprises, through the inclusion of the services sector and medium enterprises. The cabinet has recently approved a proposal to amend the MSME Act 2006 in tandem with the norms stipulated in developed economies.
- The KVIC Act 1956 was also comprehensively amended in 2006 to stimulate growth of Khadi and Village Industries.
- A separate ministry of MSME was formed in May 2007 by merger of erstwhile ministries of SSI and Agro & Rural Industries.
- The Ministry of MSME,GOI is implementing various schemes, however, a few of the prominent financial schemes and initiatives taken up by the Ministry of MSME,GOI, Reserve Bank of India, State Govt. over the years, may be cited as under :
 - Credit Guarantee Trust Fund for Micro and Small Enterprises (CGT-MSE)
 - Prime Minister Employment Generation Program (PMEGP)
 - Credit Linked Capital Subsidy Scheme (CLCSS)
 - Start-up India and Stand-up India
 - Make in India Scheme:
 - Setting up of Micro Units Development and Refinance Agency Ltd. (MUDRA)
 - Public Procurement Order
 - National Small Industries Corporation (NSIC)

Revised Priority Sector guidelines

In terms of RBI circular dated 23 April 2015 on Revised Priority Sector Guidelines, for the first time a separate sub limit of 7.5% of ANBC has been created for lending to Micro

Enterprises under Priority Sector to be achieved in a phased manner i.e. 7% by March 2016 and 7.5% by March 2017. As per revised guidelines, Bank loans to Micro, Small and Medium Enterprises, **(Medium Enterprises are latest addition)** for both Manufacturing and Service sectors are eligible to be classified under the priority sector.

Status of Industries in Punjab

Punjab's industry is dominated by small and medium enterprises. It has a rich industrial base with more than 1.6 lakh Micro, Small and Medium Enterprise (MSME) units belonging to Auto Components, Tractors, Bicycle Parts, Hosiery, Sports Goods, Agricultural Implements and many others. Punjab has also given rise to some of the prominent industrial houses of the country.

Initiatives taken up for development of MSME Sector under Industrial and Business Development Policy 2017-Punjab State

Recognising the importance of MSME Sector and its role for industrialization of rural & backward areas, the Govt of Punjab has taken following initiatives for promotion and development of MSME sector as on the next page :

1. **Setting up of 'MSME Punjab'** - Punjab has a strong base of close to 1.6 lakh MSME units truly reflecting the enterprising spirit of the State. In order to address a myriad of challenges being faced by the MSMEs, the State would set up 'MSME Punjab', as part of the Punjab Industrial and Business Development Authority to focus on the development of MSMEs.

2. 'MSME Punjab' will address the following key functions pertaining to MSME sector in the State:

(i). Enhance the competitiveness of MSMEs in the changed economic scenario. (ii). Adequate flow of credit from financial institutions/banks (iii). Support for technology upgradation and modernization (iv). Modern testing facilities and quality certification (v). Access to modern management practices (vi). Support for product development, design intervention and packaging (vii). Assistance for better access to domestic and export markets and (viii). Entrepreneurship development and skill upgradation through appropriate training facilities (ix). Cluster-wise measures to promote capacity-building and empowerment of the units and their collectives.

3. MSME Punjab will have dedicated divisions and requisite competencies to provide necessary assistance to MSME units in Access to Finance/Credit, Access to Technology, Access to Market, Access to Skills and other needs of the Sector. The organization will be assisted by professional agencies in delivering various services to its stakeholders. .

4. Setting up of District level Single Window System for MSME units - In order to strengthen support to the industry particularly MSME sector at the District Level, the State would set up a strong and effective Single Window System at the District level.

The District level Single Window System will provide following services to MSME Units: (i). One stop clearances for all regulatory services (ii). One stop clearances for all fiscal incentives (iii). Facilitate access to Infrastructure (iv). Facilitate access to Finance/ Credit (v). Facilitate access to Technology (vi). Facilitate access to Mentoring (vii). Facilitate other support measures to MSME sector (viii). Facilitate support to Self Employment, Startup and Entrepreneurship Development.

The Policy initiatives and various other promotional measures taken up by the State Govt for development of MSMEs can be accessed from the official website of the Govt.

Status of MSME in Hoshiarpur

As per data available on DC-MSME website, there are over 6500 registered Micro & small enterprises and 24 medium and large industrial units in Hoshiarpur district, employing a workforce of about 60000 persons. The district has three Industrial areas .Hawkins Cookers

Ltd, Mahavir Spinning Mills Ltd, International Tractors Ltd. (Sonalika), Century plywood, Reliance, JCT, Hindustan Petroleum Corporation are some of the major industries in the district. The major products of MSME are Agriculture Implements, Tractor & tractor Parts, Diesel engine, Generator Set, Brass Utensils, Electrical Appliances, Rice Sheller, Cotton Cloth, Wooden Furniture, Steel Furniture, Steel Fabrication, PVC Pipes, Cement Pipes & Poles, Tyre Retreading, Cycle Tyre Tubes, Beverages, Veneer & Plywood, Printing, Chemical products, Basic Metal Industry, Rubber and Plastic, Leather Goods, etc. Tractor parts, auto parts, pressure cookers, sewing thread, Handicraft/wooden craft (inlay/lacquer) are major exportable products.

II. Assessment of Credit Potential for 2019-20

Keeping in view the infrastructure available, latest priority sector guidelines, steps taken by the concerned departments, banks and policy initiatives taken by GOI and State Govt. in order to promote MSME sector, the revised unit cost etc., the potential for the year 2019-20 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit. (No./Area)	Phy Units	Financial Outlay	Bank Loan
A	Term Loan				
i)	Manufacturing sector enterprises				
	Micro enterprises	No.	860	12900.00	9675.00
	Small enterprises	No.	200	40000.00	30000.00
	Medium enterprises	No.	5	2500.00	1875.00
	Sub-Total			55400.00	41550.00
ii)	Service sector enterprises				
	Micro enterprises	No.	1200	7200.00	5400.00
	Small enterprises	No.	250	25000.00	18750.00
	Medium enterprises	No.	5	1500.00	1125.00
	Sub-Total			33700.00	25275.00
B	Working capital				
i)	Manufacturing sector				
	Micro enterprises	No.	1000	6000.00	4500.00
	Small enterprises	No.	800	48000.00	36000.00
	Medium enterprises	No.	10	2000.00	1500.00
	Sub-Total			56000.00	42000.00
ii)	Service sector				
	Micro enterprises	No.	1500	7500.00	5625.00
	Small enterprises	No.	800	40000.00	30000.00
	Medium enterprises	No.	10	1000.00	750.00
	Sub-Total			48500.00	36375.00
	TOTAL MSME			193600.00	145200.00

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Infrastructure available

- Block Level Extension Officers are providing guidance to the entrepreneurs for identification/preparation of the project, grant of subsidy and linkage with bank credit etc.

- At present, Industrial Estate, Hoshiarpur; Rural Industrial Estates, Dasuya & Hariana; Industrial Development Colony, Hoshiarpur; Focal Points, Hoshiarpur & Tanda; provide infrastructure to the industrial units.
- There are 7 ITIs, one Govt. Polytechnic and one private Polytechnic for providing technical and vocational education. DIC is providing mandatory training before sponsoring the cases under PMEGP to the banks.
- RSETI in the district is providing training to the unemployed youth so that they can start their own enterprises.
- There are 444 bank branches in the district which are providing credit to the MSME.
- Hoshiarpur is famous worldwide for its wooden inlay work which is almost 900 years old. The decorative items prepared using this craft are being exported overseas.

Critical Gaps

- MSMEs are often unable to procure financial resources for the purchase of machinery, other equipments, raw material and day to day expenses.
- There is multiplicity of laws having complicated procedures creating difficulties in rendering compliance .
- The district being industrially backward, there is no organized market for the finished products of non farm sector. The manufacturers or artisans arrange themselves for marketing of their products in domestic market, other districts/ states of the country
- The electricity supply in rural areas is very erratic affecting the expected industrial production.
- There is a need for creation of enabling infrastructure in form of roads, water supply, sewerage & drainage facilities, uninterrupted electricity supply etc in industrial areas/focal points.
- There is a lack of awareness on the part of the borrowers about the schemes and incentives available from banks, Govt. etc.
- MSME entrepreneurs find it difficult to sell their product at remunerative prices and can't spend much on advertising and marketing etc.

Suggested Action Points:

Banks:

- Banks may cover their MSME loans portfolio under CGTMSE.
- The banks may motivate units to avail grant under technology upgradation scheme.
- The banks may finance trainees of R-SETI and PNB-FTC under micro and small enterprises by issuing them SCCs /GCCs /ACCs.
- The banks may provide adequate and timely working capital to the entrepreneurs.
- Lead bank may maintain separate data in respect of working capital.

Govt:

- The State / Central Government may give tax concessions to the MSE Sector.
- DIC and KVIB may develop new project ideas and maintain updated area specific project profiles.
- Rural Haats can also be constructed in villages by Panchayats by availing financial assistance from State Govt. State Government can avail assistance from NABARD under RIDF for this purpose.

CHAPTER 4 CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

A. CREDIT POTENTIAL FOR EXPORT CREDIT

I. Introduction

Every country in the world is trying to earn a share in the global trade. This is due to the lowering of trade barriers, increased import bills, and increased global competition in the domestic market. Export in India needs to be managed to reduce the import basket mainly of petroleum and manufactured goods. The reliance on exporting raw material and import of finished goods has detrimental effects on the economy. The 'Make in India' campaign aims to improve self-reliance and establish brand 'India' image.

The farmers of Hoshiarpur are growing basmati rice and which is being exported, especially, to middle east countries. The progressive farmers of the district are growing exotic vegetables and flowers which have high demand in international market. Wooden inlay work of Hoshiarpur is world famous and is being exported to all over the world. Some textile units are also exporting readymade garments.

II. Assessment of Credit Potential for 2019-20

Export Credit has been included first time in the Priority Sector during the year 2015-16. Projections are being made for the first time. Assuming that the existing units and the new units will avail Export credit and keeping in view the new priority sector guidelines, the infrastructure available, steps taken by the concerned departments and policy initiatives taken by GoI and State Govt. in order to increase the lending to export sector, the potential for the year 2019-20 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit. (No.)	Phy Units	Financial Outlay	Bank Loan
A	Pre Shipment/Packing Credit				
1	Processing and packaging of Basmati Rice	No.	7	1400.00	1190.00
2	Export of flowers and vegetables	No.	12	1200.00	1020.00
3	Wooden inlay cluster	No.	1	50.00	42.50
4	Export of readymade garments	No.	10	1000.00	850.00
	Sub-Total	No.		3650.00	3102.50
B	Post Shipment Credit				
1	Processing and packaging of Basmati Rice	No.	7	700.00	595.00
2	Export of flowers and vegetables	No.	9	900.00	765.00
3	Wooden inlay cluster	No.	1	25.00	21.25
4	Export of readymade garments	No.	9	450.00	395.00
	Sub-Total	No.		2075.00	1776.25
	Total export credit	No.		5725.00	4878.75

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

Availability of Infrastructure

- In order to motivate entrepreneurs to export and earn precious foreign exchange, governments offer certain incentives. These incentives help reduce the tax burden of the exporters and also achieve a competitive price- edge for their products in foreign markets.
- In addition to this, the Export Promotion Capital Goods (EPCG) scheme enables exporters to import capital goods at concessional rate of duty and suitable export obligation.
- The government has launched the very ambitious scheme of Special Economic Zones (SEZs) in order to reduce bureaucratic hurdles in importing inputs for exports and exporting finished products from India.
- The supply of many commodities, as in the case of a number of agricultural products in India, is more than the domestic demand.

Critical gaps

- Multiple and cascading taxes across segments works as an impediment to the development of the manufacturing sector.
- Trading across borders is significantly tardy and complicated in India as compared to good practice economies. The government had mooted a single-window clearance system for exporters last year, but that has failed to take off yet.
- Over the past few years, Indian manufacturers have been suffering from higher production costs of raw material and energy.
- Lower FDI inflows in India is one of the major factors influencing growth. FDI brings with it not only much-required capital, but also improved technology and management expertise, thereby leading to improved productivity.
- Lack of forex branches in the district and the operation handling outside district makes the credit access difficult for the exporter.

Action Points

- Infrastructure development is a key element of a country's ability to produce and move goods. Weak infrastructure is a major impediment to trade, competitiveness and sustainable development, therefore, Govt. should invest more in creation of infrastructure like electricity, roads, ports etc.
- India's 'demographic dividend' of a young population is as much an opportunity as it is a challenge. This abundant supply of working age population has the potential to drive manufacturing growth. However, the challenge before the government is to boost education and skill development.
- There are multiple labour laws in India and it is important to harmonise all the rules and make labour laws more flexible and bureaucratic hurdles should be minimum.
- 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.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- Exporters may be encouraged to avail the credit export insurance facilities extended by ECGC.
- Collateral security should not be insisted upon as far as possible and Gold Card scheme should be popularized.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.

B. CREDIT POTENTIAL FOR EDUCATION

I. Introduction:

The Educational Loan Scheme aims at providing financial support from the banking system to deserving/ meritorious students for pursuing higher education in India and abroad. The students of the district aspire for higher studies in abroad.

II Assessment of Credit Potential for 2019-20

Keeping keeping in view the new priority sector guidelines, the infrastructure available, policy initiatives taken by GOI and State Govt. in order to increase the lending to education sector, the potential for the year 2018-19 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit. (No./Area)	Phy Units	Financial Outlay	Bank Loan
1	Education loan upto graduation	No.	1750	17500.00	14875.00
2	Education loan post graduation	No.	1020	20400.00	17340.00
	Total			37900.00	32215.00

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

Availability of Infrastructure

- There are 20 colleges for graduation and post graduation and 14 colleges are providing teachers training. There is one Ayurvedic college and one college named Rayat and Bahra which provides technical courses.
- As per Statistical abstract of Punjab, there were 108947 students in higher secondary but only 24862 students were in Graduate, Post graduate, B.ED and other courses.

Critical gaps

- Skills shortage is accompanied by educated unemployment. Many of these graduates are considered unemployable by industry due to poor skill levels.
- The formal education sector provides no training for emerging sectors such as biotechnology, hospitality, fashion designing, NGOs, etc. as also the gamut of 'soft skills' required in the work-place.
- The stress is on written instruction, or theory, and written testing systems, with little applicability to practical work-place situations.

Action Points

- The private sector should make investment/ charity in the field which can fill a crucial gap in funding. Private funding can also address issues other than resources such as greater industry-institute linkages, research, faculty, etc.
- There is tremendous scope in further liberalizing the process of private participation to attract the best investors and also to provide quality, customization, greater range of courses, and diversity, among others.
- All possible efforts must be made to revitalize the higher education structure.
- Awareness creation of the schemes at the grass root level. The bankers may tap the students in schools and colleges.

C. Credit Potential for Housing

I. Introduction

Good housing is a pre-requisite for human development and welfare. Ever since human civilization evolved, human settlement became a primary concern along with food and clothing. Home loans are an attractive and popular means of buying a dream house for most of the people. As the income and living standards of people are rising but they need loan to build a house. The banks are providing loans for construction of houses and repair in urban and rural areas. Keeping in view the importance of housing, the loan for housing has got priority and has been included in Priority Sector Lending from 2015-16.

II. Assessment of Credit Potential for 2019-20

Keeping in view the infrastructure available, policy initiatives taken by GOI and State Govt. in order to increase the lending to housing sector, the revised unit cost etc., the potential for the year 2019-20 has been assessed as under:

(₹. Lakh)

Sr. No.	Activity	Unit. (No.)	Physical Units	Financial Outlay	Bank Loan
1	Housing loan - Construction	No	3800	76000.00	64600.00
2	Housing loan - Repair	No.	5000	10000.00	8500.00
	TOTAL			86000.00	73100.00

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- In Punjab especially in Hoshiarpur, people are having pucca houses but demand for loan for construction of new houses and repair is increasing.
- To give a boost to this sector, Government is offering number of tax concessions to individuals and with such overall encouragement given to this sector.
- Pradhan Mantri Awas Yojna is being implemented during 2015-2022 and provides central assistance to Urban Local Bodies (ULBs) and other implementing agencies through States/UTs for rehabilitation of existing slum dwellers using land as a resource through private participation.

Critical gaps

- Various studies have indicated that the supply and demand gap in housing finance is at present very wide and is expected to widen further with high economic growth, rapid urbanization and growing number of nucleus individual families.

Action Points

- Since the commercial banks have vast branch network throughout the length and breadth of the district and major mobilizers of saving, the banking sector is expected to play an important role in providing credit to meet the growing housing.
- Land legislation, procedure for registration, structure of stamp duties and documentation should be rationalized and simplified
- Availability of land for development of housing sector should be ensured and facilitate development of land and real estate market
- The government should intervene to provide low-cost housing stock to low income households, who would be unable to access housing finance from formal financial institutions.

Banks should create awareness regarding housing loan schemes.

CHAPTER – 5

CREDIT POTENTIAL FOR INTRASTRUCTURE

5.1 Infrastructure – Public Investment

5.1.1 Introduction

Infrastructure development has a key role to play in both economic growth and poverty reduction. Rural infrastructure today comprise of core infrastructure viz. Irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest storage and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education.

The Indian farmer has suffered not only due to restriction on marketing and processing, but also due to poor infrastructure. The greatest challenge lies in reducing the transaction costs for farmers by providing them access to world-class physical infrastructure. RIDF has emerged as NABARD's major partnership with state governments for the creation of a wide variety of rural infrastructure covering 36 activities, under three broad categories, viz, agriculture and related sectors, rural connectivity and social sectors. A comprehensive value chain model covering innovations in farming, transportation, storage, processing, value addition and marketing can help farmers earn profit in a sustainable manner.

5.1.2 NABARD and Infrastructure Development

NABARD as the apex level development bank, has been putting efforts for building infrastructure and other promotional activities for the development of agriculture, allied and rural nonfarm sector activities as well as rural areas of the country in the primary sector. Special funds like Rural Infrastructure Development Fund (RIDF) and NABARD Infrastructure Development Assistance (NIDA) are deployed for the development of infrastructure in rural areas.

a. NABARD Rural Infrastructure Development Fund (RIDF)

With the objective of assisting State Governments in the completion of ongoing rural infrastructure projects and to take up new infrastructure projects, the RIDF was set up with initial corpus of ₹2,000 crore. With the allocation of Rs.28,000 crore for 2018-19 under RIDF XXIV, the cumulative allocation has reached Rs.3,20,500 crore, including Rs. 18,500 crore under Bharat Nirman.

RIDF is extended in the form of loans to the State Governments and State owned Corporations for taking up the approved infrastructure development activities. In initial tranches, emphasis was given towards completion of ongoing and stalled projects of irrigation, drainage, flood protection and roads & bridges. Now a variety of activities in agriculture and allied sectors, social sectors, rural connectivity, etc. are eligible for assistance under RIDF. The coverage of the Fund has also been extended for execution of projects by Panchayati Raj Institutions (PRIs), Self- Help Groups (SHGs) and Non-Governmental Organisations (NGOs).

RIDF projects in the district.

In Hoshiarpur district, 16576 projects have been sanctioned under RIDF with assistance of ₹66567.09lakh. The summary of projects sanctioned under RIDF and their status is given in the table as under :

(₹lakh)

Sr. No	Type of project	Total No of Projects	Total Project Cost	RIDF Assistance (cum)	Anticipated benefits
1	Major Irrigation Project	1	22635.03	4571.26	An area of 142617 ha. will be benefitted with the project.

(₹lakh)

Sr. No	Type of project	Total No of Projects	Total Project Cost	RIDF Assistance (cum)	Anticipated benefits
2	Minor Irrigation Project	15	7729.90	6956.38	An area of 12580 ha. will be benefitted with the project.
3	Irrigation – Soil and Water Conservation	4	3114.16	2511.56	More than 5602 ha of area will be benefitted from these projects.
4	Irrigation - KAD	8	37645.21	28917.36	An area of 40218 ha. will be benefitted with the project.
5	Irrigation - CADA	22	7492.839	3303.712	The projects aim to control floods and providing assured irrigation to the agricultural fields, improved cropping intensity, increasing efficiency .
6	Deep Tube wells (PWRMDC)	171	10534.69	10008.17	Kandi area especially Beet area of district is deficient of water resources and installation of Deep tubewells have facilitated the farmers to grow food crops and help the farmers to come out of poverty. The scheme has covered 8550 ha. area.
7	Flood Protection works	15	593.45	563.79	An area of 12580 ha. will be benefitted with the project.
8	Rural Drinking Water schemes	38	621.87	528.49	Rural Drinking water supply has ensured portable water to the rural people of all the deficient villages.
9	Rural connecticiy	12	6260.78	3742.10	Rural roads & bridges have improved the connectivity and facilitated school going children in all the blocks of the district
10	Construction of bridge	1	201.00	160.80	It helped in better connectivity.
11	Improvement in Infrastructure in Secondary Schools	9	3184.21	2197.224	Up grading the schools from middle to high school and senior secondary schools, setting up of science labs , computer labs and education through satellite have improved the quality of education of rural children, reduced the drop out rates of rural children particularly girls and helped in increased attendance and enrolment.
12	Establishment of Virtual / Extended Class rooms under EduSat Programmme	2	346.71	294.7	EduSat programme has helped the students of rural to connect to the teachers expert in their field thus decreasing the knowledge gap.
13	Modernization of Poly Clinics and Veterinary hospitals	17	838.17	796.32	Up grading of Poly Clinics and Veterinary Hospitals has improved the animal health, animal care and prevent animal deaths due to non-availability of adequate veterinary facilities in existing poly clinics and Hospitals.
14	Construction of Low Cost Latrines	16242	2311.08	1964.26	16242 households will be benefitted from these projects
15	Rural Godowns	19	59.57	50.96	Rural Godowns have increased the storage capacity and facilitated the farmers to store their produce.
	TOTAL	16576	103568.7	66567.09	

b. NABARD Infrastructure Development Fund (NIDA)

1. The Fund was created to finance Rural Infrastructure Projects outside RIDF. Assistance under NIDA is available for a period of 25 years with maximum 5 years moratorium. Initially, NIDA was created to support State owned entities. However, the scope of NIDA has been broadened to include PPP projects and refinancing of NBFCs. Public Financial institutions are eligible under NIDA. An amount of Rs.6893.40 Lakh has been sanctioned to Punjab State Transmission Corporation Ltd (PSTCL) for setting up 220 KV Hoshiarpur (U/G from 132 KV).

c. Rural Infrastructure Promotion Fund (RIPF)

Recognizing the need for capacity building of officials, creation of experimental/critical Infrastructure of smaller investments with focus on last mile connectivity benefiting the community that may generate demand for RIDF funding for other infrastructures of higher order, NABARD has set up a separate fund titled 'Rural Infrastructure promotion Fund' (RIPF).

d. Long Term Irrigation Fund(LTIF)

Hon'ble FM, in Budget 2016-17, announced setting up of Long Term Irrigation Fund (LTIF) in NABARD with initial corpus of Rs.20,000 crore. The objective of the fund is to fund large number of irrigation projects under Accelerated Irrigation Benefit Programme (AIBP) languishing due to inadequate provision of fund and for enhancing physical access of water on farm by taking up projects under AIBP / Prime Minister Krishi Sinchayee Yojana(PMKSY) launched in 2015-16. Ministry of Water Resources (MoWR) identified 99 ongoing AIBP projects for funding under LTIF out of which Punjab has two projects (Kandi Canal Extension (Ph II) and Rehabilitation of Ist Patiala Feeder and Kotla Branch) . All the projects are scheduled to be completed in a mission mode by December 2019. Eligible activities include project work and Command Area Development and Water Management works (CADWM) for identified projects.

5.1.3. District Irrigation Plan under PMKSY:

The major objective of PMKSY is to achieve convergence of investments in irrigation at the field level, expand cultivable area under assured irrigation, improve on-farm water use efficiency to reduce wastage of water, enhance the adoption of precision-irrigation and other water saving technologies (More crop per drop), enhance recharge of aquifers and introduce sustainable water conservation practices by exploring the feasibility of reusing treated municipal waste water for peri-urban agriculture and attract greater private investment in precision irrigation system.

The programme will be supervised and monitored by an Inter-Ministerial National Steering Committee (NSC) will be constituted under the Chairmanship of Prime Minister with Union Ministers from concerned Ministries. A National Executive Committee (NEC) will be constituted under the Chairmanship of Vice Chairman, NITI Aayog to oversee programme implementation, allocation of resources, inter ministerial coordination, monitoring & performance assessment, addressing administrative issues etc.

The district is 92% under assured irrigation, the District Irrigation Plan under PMKSY is under preparation with the help of Punjab Agriculture University (PAU) with a focus on improving water use efficiency "more crop-per drop" and activities likely to be covered under the plan like Rain water harvesting structure, Underground pipelines, rejuvenation of village ponds etc.

5.1.4. Infrastructure Gaps in the district identified for Government intervention

RIDF is an important funding source and plays a critical role to bridge the infrastructure gap in rural areas, for improving farm production and in providing access of farmers to market for sale of their produce. In order to prioritize investment in rural infrastructure strategically, NABARD has taken the initiative in identifying infrastructural gaps, which

could be supported under RIDF. The details of such critical infrastructure support that is required to be provided (both in physical and financial terms) during the FY 2019-20 is indicated as detailed given below.

Sr N o	Name of the project	No. of proje cts	Estimated Project Cost	To be supported		To be supported during 2019-20
				RIDF	Oth ers	
1	Construction of Low Dams along with distribution system	4	22500.00	21375.00	-	21375.00
2	Providing of Drip/ Sprinkler Irrigation systems to the farmers	360 ha	450.00	428.00	-	428.00
3	Construction of Deep Tube Wells along with distribution system for irrigation in Kandi blocks	178	11000.00	10450.00	-	10450.00
4	Cleaning/ rejuvenation of village ponds for Irrigation purposes	100	500.00	475.00	-	475.00
5	Construction of check dams	100	250.00	225.00	-	225.00
6	Rain harvesting structures	40	200.00	180.00	-	180.00
7	Run off controls	200	150.00	135.00	-	135.00
8	Protection of land etc. (running meters)	400	80.00	72.00	-	72.00
9	Project for establishment Soil Testing Centres	5	250.00	225.00	-	225.00
10	Mobile Micro nutrient lab with leaf analysis facility	1	60.00	54.00	-	54.00
11	Modernisation/setting up of Poly-Clinics/ Veterinary Hospitals	1	100.00	90.00	-	90.00
12	Construction/ renovation of fish ponds, development of nurseries, seed farms etc.	1	265.00	239.00	-	239.00
13	Construction/ widening of roads in rural areas	7	2410.00	2169.00	-	2169.00
	Total		38215.00	36117.00		36117.00

Other possible diversified areas

- Gene-banks for improvement in progeny of Dairy Animals
- Integration of micro-irrigation systems with canal/ tubewell irrigation, to conserve and ensure judicious use of available water resources.
- Solar energy based power plants

Suggested Action Points

- There is a scope of 178 deep Tube Wells in the district.
- Various machines such as Percussion Rig, Air Compressor, Pumps of high capacities are required with PWRMC to help in speedy and quality drilling of DTWs. The Govt may provide the necessary machines and equipment.
- Government Departments may motivate the farmers/ VDC / Farmer associations for availing bank loan for creating more water harvesting structures.
- The district has predominantly hilly terrain and the district needs more Check Dams and Flood Protection Works to tame the fury of River Beas during monsoon and other devastating Choes.

- The schemes of water harvesting structures in Kandi Area need to be restarted by the Soil Conservation Department.
- Coordination between banks, soil conservation department and the agriculture department is required for assessing the potentials for considering projects for Land Development activities in the district.
- Rooftop rainwater harvesting structures may be encouraged.
- A systematic program for silo pits for preservation of fodder for lean period is lacking. Arrangements for supply of feed and fodder needs pruning.
- Stress may be laid on creation of infrastructure for Veterinary and AI in Govt and Private sector.
- Technical and vocational education to the rural youth needs focused attention.
- Infrastructure gaps as mentioned above require immediate corrections with integrated efforts of lending agencies and related departments.
- Agro-processing/ food processing industries may be encouraged in the rural areas.

CHAPTER 5.2: SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT (2019-20)

5.2.1 Introduction

The provision of drinking water, sanitation, education and health defines the quality of life of an individual. These services affect day-to-day life of people and have long term impact in terms of longevity and earning capacity. In the district, economic and social infrastructure are well developed when compared with the country as a whole. The most of the social infrastructure indicators are in at par or above the state averages in Hoshiarpur district. The literacy rate in the district is around 84.6% with 132 number of schools and 1.28 medical institutions are available per 1 lakh population in public sector. However due to insufficient budget for maintenance of public social infrastructures and rise in consumer demand for quality services has resulted in growth of private equity participation in health and education. The participation of private sector in higher education and super-specialty medical facilities has increased over the years.

5.2.2. Assessment of Credit Potential for 2019-20

Social Infrastructure involving bank credit has been included in the Priority Sector during the year 2015-16. The projections under the sector for the year 2019-20 are given below:

(₹ lakh)

Sr. No.	Activity	Unit (Nos./ Area)	Physical Units	Financial Outlay	Bank Loan
1	Construction of school buildings	No	17	3400.00	2720.00
2	Construction of primary health centers in villages	No	17	3400.00	2720.00
3	Augmentation of Drinking water supply	No	100	2000.00	1600.00
	TOTAL			8800.00	7040.00

Critical Gaps

- There is a demand supply mismatch in education arising from lags, inadequate information, and societal expectations from higher education.
- Insufficient health care centres and beds in hospital and non availability of important vaccines.

- Concentration of good hospitals in big cities only
- Overuse and over-exploitation of water has made it unfit for human consumption.

Action Points

- The private sector should make investment/ charity in the field which can fill a crucial gap in funding. There is tremendous scope in further liberalizing the process of private participation to attract the best investors and also to provide quality, customization, greater range of courses, and diversity, among others.
- Awareness creation of the schemes at the grass root level. The bankers may tap the students in schools and colleges.
- Where ever possible toilet constructions may be linked with government schemes like MNREGA etc.
- Bankers may proactively take up financing of these activities to fulfill their priority sector obligations.

5.3 Renewable Energy

I Introduction

The role of new and renewable energy has been assuming increasing significance in recent times with the growing concern for the country's energy security. Energy self-sufficiency has been identified as the major driver for new and renewable energy in the country in the wake of the oil shocks country has been experiencing of late. The sudden increase in the price of oil, uncertainties associated with its supply and the adverse impact on the balance of payments position provides an opportune time to look for new and renewable energy. Punjab has considerable potential in renewable energy sector. By virtue of its topographic location and agriculture base, the State has an extensive irrigation canal network with potential for small/micro/mini hydro power projects. Punjab Energy Development Agency (PEDA), formed in Sept. 1991, is a state nodal agency for promotion and development of renewable energy programmes/projects and energy conservation programme in the state of Punjab.

New and Renewable Energy in Punjab

Energy production using fossil fuels is the major contributor to greenhouse gas emissions in the atmosphere, which is perceived to be the main cause for global warming. Evidences collated by the Intergovernmental Panel on Climate Change (IPCC) clearly indicate that the warming is having a deleterious effect on ecosystems and its services across the globe. Transitioning to a low-carbon energy economy is a way out for mitigation of impacts of climate change and energy generation through New and Renewable Sources of Energy (NRSE) provide an opportunity for such transition. Punjab has been developing its renewable energy resources for some time now and a status of these developments is as under:

Solar Energy

Punjab is endowed with vast potential of solar energy with over 300 days of sunshine in a year. As the state is endowed with vast potential of solar energy estimated at 4-7 KWH/Sq.mtr of solar insolation levels and the Government is also keen to tap this resource for strengthening power infrastructure in the State by setting up Solar Energy based power projects so as to save the depleting resources for our future generation and to combat global warming, fast depleting conventional sources of energy and resultant increased environmental pollution.

Source-Wise Estimated Potential and Installed Capacity of Renewable Power : Punjab (as on 31-03-2017)

(MWs)

S. No.	Energy Sources	Estimated Potential (2022)	Installed Capacity
1	Small Hydro Power	250	145.15
2	Biomass Power	600	62.50
3	Cogeneration	500	410.00
4	Waste to Energy	50	1.50
5	Solar	1000	784
	Total	2400	1403.15

(Source: PEDDA)

II. Assessment of Credit Potential for 2019-20

Keeping in view the infrastructure available, steps taken by the concerned departments and policy initiatives taken by GOI and State Govt. in order to promote renewable energy, the potential for the year 2019-20 has been assessed as on the next page:

(₹. Lakh)

Sr. No.	Activity	Unit. (No./Area)	Physical Units	Financial outlay	Bank Loan
1	Bio Gas Plants (6 Cu.m.)	No.	150	112.50	95.63
2	Solar Geysers (500 litres)	No	150	120.00	102.00
3	Solar Lighting (750 watts)	No	300	300.00	255.00
4	Biomass gassifier/ Power generators (200kw capacity)	No	2	240.00	204.00
	TOTAL			772.50	656.63

III. Availability of Infrastructure, critical gaps and interventions required, Action Points/issues to be addressed

Availability of Infrastructure

- Ministry of New and Renewable Energy Sources (MNRE) is the nodal Ministry of the Government of India for all matters relating to new and renewable energy and Indian Renewable Energy Development Agency (IREDA) is entrusted with implementation of various programmes. There is a State Energy Development Agency (PEDDA) and they work at the district level through their technical wing attached to the Deputy Commissioner's Office.
- Punjab has substantial availability of Biomass / Agrowaste in the state which is sufficient to produce about 1000 MW+ of electricity. PEDDA has planned to develop some of the available potential talukas / tehsils with the aim to promote and install biomass / agro waste based projects.
- Punjab has a potential of over 250 MW at canalfalls out of which 145.15 MW capacity projects are in operation and projects of 28.20 MW capacities are under implementation.
- Scientific processing and treatment of Municipal and industrial waste would add to power generation besides being environmentally benevolent. A project of 1 MW capacity has been successfully commissioned in Habowal dairy complex, District Ludhiana and 2 more

projects at Jamsheer Dairy Complex, Jalandhar and Tajpur Dairy Complex, Ludhiana are being commissioned.

- PEDA has allocated 20MW capacity Canal Top Solar PV Power Projects to put developers on BOO basis under the MNRE, GOI Programme “Pilot-Cum-Demonstration Scheme for Grid Connected Solar PV Power Plants on Canal Top and Canal Banks”. Out of 20 MW, 2 projects of 2.5 MW capacity each has been commissioned and remaining 2 projects with total capacity of 15 MW (2 x 7.5 MW) are scheduled to be commissioned shortly.
- Bio-gas plants not only provide energy in a clean and non-polluted form in rural areas but also produce nitrogen enriched manure for increasing crop production. A cost of approximately Rs 35,000 to Rs 40,000 is incurred on a biogas plant of 4-6 cubic metres and a subsidy of Rs 9,000 and Rs 11,000 is given to general category and Scheduled Castes respectively. Under this scheme, an amount of Rs 1,500 is also paid to Swai Rozgar workers who in turn encourage and train people to set up these plants.

Critical Gaps

- Almost all the biogas plants are installed with subsidy support and negligible number is established with the own resources of the beneficiaries.
- Small farmers are handicapped in setting up biogas plants because of constraint of space and animals.
- Maintenance of solar power generating systems has been considered a major problem by the users. Users find it difficult to locate the maintenance electricians.
- Biogas plants also become non-functional after sometime owing to their poor maintenance by the users.

Action Point

- Biogas plants need to be made an integral component part of Commercial Dairy. Agriculture Department/PEDA may also train the village level mechanics in proper maintenance of biogas plants and solar systems. These mechanics may be provided with a list of biogas plant/solar system users, whom they should consider their potential customers.
- Sugar mill and big rice shellers may consider setting up plants for biomass based power generation.
- Extension work has to be done by the promoting agencies for this activity.
- Creating awareness among rural population about solar lights and other renewable energy products like solar cookers, solar lanterns, vermin-compost, natural manure, harvesting of rain water for cropping etc.
- More awareness about the need to shift to renewable sources of energy needs to be created.

Chapter 6 Informal Credit Delivery System

I. Introduction:

1. The SHG-Bank linkage Programme (SHG-BLP)

The term microfinance refers to extending a range of financial services at an affordable cost to the vast sections of disadvantaged and low income group. The effectiveness of microfinance is better realized by the deprived sections when their capabilities are also enhanced along with access to financial services.

In our country, the SHG-Bank linkage programme launched by NABARD during 1992-93, has emerged as the primary model for providing micro finance services and is now a proven method of financial inclusion, providing unbanked rural clientele access to formal financial services with minimal transaction and risk costs. The programme has proved to be a major supplementary credit delivery mechanism with wide acceptance by banks, NGOs and various government departments. The launching of the National Rural Livelihood Mission and National Rural Livelihood Mission also envisages formation of federations of SHGs at different level for handholding and continuous guidance to the constituent groups.

Today, this unique initiative in India, with more than 5000 channel partners, has blossomed into the fastest growing and most cost effective microfinance initiative in the world, enabling 10.10 crore poor households to access financial services from the banking system, through a network of over 87 lakh SHGs. It has resulted in economic empowerment through livelihood opportunities besides promoting social development and cohesion. The SHG platform has helped in mainstreaming the poor and the disadvantaged.

As on 31 March 2018, in the state of Punjab, while about 37734 SHGs have been promoted through various partners, 30726 groups have been credit linked with the banking system. In Hoshiarpur district, 4563 SHGs have been saving linked and 3277 SHGs have been credit linked.

2. Prime Minister Jan Dhan Yojna

In a bid to take the financial inclusion programme to the next level and ensure coverage of all the unbanked with a safety net, the GOI launched the Pradhan Mantri Jan-DhanYojana (PMJDY) on 15 August 2014. Every account holder under the scheme was entitled to get a RuPay Debit Card, accidental cover of ₹.2 lakh besides and overdraft facility of ₹.5000/- subject to satisfactory operation of the SB account. As on 31.03.2018 in the district 280975 accounts have been opened and 266140 RuPay debit cards have been issued.

Banks	Hoshiarpur	
	No. of accounts opened by Banks, BC & others	No. of RuPay Debit Cards issued
Commercial Banks	269675	254851
Regional Rural Banks	11300	11289
Grand Total	280975	266140

3. Social Security Schemes:

Social Security Schemes initiatives are aimed at providing affordable universal access to essential social security protection in a convenient manner linked to auto- debit facility from bank accounts. The status of three security schemes as on 31.03.2018 is as under:

Pradhan Mantri Jeevan Jyoti Bima Yojna	41829
Pradhan Mantri Suraksha Bima Yojna	199091
Atal Pension Yojna	15397

4. Debt Swap Scheme

With a view to mitigating the hardship faced by distressed persons who have borrowed at exorbitant rates from non-institutional sources and help them come out of the vicious debt trap, the Debt Swap Scheme is being implemented under which loans are provided by banks to repay high interest bearing debt of money-lenders. As on 31 March 2018, ₹.1396.35 lakh was provided by the banks in the district under the Scheme.

I. Micro Finance Profile in the district

During 2017-18, 145 SHGs were saving linked and 124 Groups credit linked in the district leading to cumulative saving linkage of 4563 Groups and credit linkage of 3277 Groups as on 31 March 2018. Thus, it would be seen that 1286 SHGs are available for credit linkage. There is an urgent need for credit linkage of SHGs which are more than 6 months old.

II. Assessment of Credit Potential for 2019-20

Based on the scope for financing SHGs, JLGs, overdraft under PMJDY, Debt swap and SC/ST financing through the state Corporation/agency, the credit potential for 2018-19 has been assessed as on the next page :

(₹. Lakh)

Sr. No.	Activity	Unit. (No.)	Physical Units	Financial Outlay	Bank Loan
1	Loans to SHGs	No.	2000	1000.00	1000.00
2	Loans to Joint Liability Groups	No.	1000	2000.00	2000.00
3	Loans to SHGs for setting up enterprises	No.	1525	3050.00	2592.50
4	Credit facility under PMJDY	No.	5000	250.00	250.00
5	Debt Swapping		2800	5600.00	5600.00
	TOTAL	No.		11900.00	11442.50

III. NABARD Initiatives to promote micro finance activities

NABARD has taken a number of initiatives for promotion of quality and sustainable SHGs, creating awareness of the Programme as also to address the issues faced by SHGs in credit linkage, some of which are listed below:

- i. Designed Simple Account Opening Format in consultation with core group of bankers which was approved by SLBC.
- ii. Designed Standardized Record Keeping for Groups through select group of bankers & NGOs with facilitation by NABARD.
- iii. Capacity building of stake holders viz NGOs, Branch Managers of RRBs in the area of micro credit.
- iv. LDMs Meeting for creating awareness and providing leadership role in the district.
- v. Brochure on JLGs brought out in English as well as Punjabi. These were very well received by our stake holders.
- vi. Regular review meetings of NGOs at State level as also Zonal Level in which LDM & bankers also invited for interface with NGOs to address the issues in linkage of Groups.
- vii. Regular State level Meet of RRBs & CCBs to review SHG Programme & JLG scheme.
- viii. SLBC forum used effectively for discussing problems in credit linkage of SHGs & monitoring of performance in credit linkage of SHGS.
- ix. With a view to reviving the dormant NGOs, sensitization programmes at State, Zonal and District level were conducted.

Capacity Building

NABARD has been conducting capacity building programmes of all partners/ stake holders of SHG Bank Linkage Programme. District level awareness programmes for various stake holders viz NGOs, Banks, Govt. Officials are conducted which also include exposure visits to groups. Bank specific sensitization programme for branch managers / field officers are also convened by NABARD.

Grant Assistance to SHPIs

NABARD has been providing grant assistance to the Banks, NGOs, Farmers' Clubs and other agencies acting as SHPI, for promoting SHGs.

Refinance Support

In order to boost micro credit efforts of the Banks, NABARD provides 100% refinance support to them against their lending towards Self Help Groups.

Micro Enterprise Development Programme

To enhance the capacity of the members of matured SHGs to take up micro enterprises through appropriate skill upgradation/ development in the existing or new livelihood activities both in farm and non-farm sectors by way of enriching knowledge of participants on enterprise management, business dynamics, etc. NABARD has been supporting Micro Enterprise Development Programme (MEDP) to enable the SHGs graduate to micro enterprises. MEDPs covering various activities like food processing, tailoring, embroidery & dari making, tie & dye, phulkari, kaleera making, khes making, candle making, beauty parlour etc. have been sanctioned in the State for matured SHGs.

IV. Issues related to micro Finance

There are following challenges in propagation of micro credit, which need to be addressed.

- i) Simple Account Opening Form for SHGs not adopted by all the branches.
- ii) Some branches insist for KYC verification of all the members of SHGs whereas as per RBI guidelines KYC verification of Office Bearers is required.
- iii) Branch Managers are not regularly attending PMIC meetings with the result issues of credit linkage of SHGs promoted by NGOs are not addressed.
- iv) Some Groups have to visit a number of times for credit linkage. It would be desirable if bank branches could fix one day in a week is fixed for SHGs / JLGs.
- v) Data on Saving & Credit linkage of Groups is not supplied by branches to Lead Bank Office.
- vi) Some branches do not finance SHGs promoted under SHPI Project sanctioned to NGOs by NABARD on the pretext of NPA in SGSY or other State sponsored Groups.
- vii) Though as per RBI Guidelines, there is no service area approach for SHG financing, some branches do not finance Groups on the pretext of the same.
- viii) Stamp duty is charged on loan documents / inter se agreement of poor SHGs, though there is stamp duty exemption by State.
- ix) Cash Credit limit on anticipated savings of groups for 3 years or 5 years is not sanctioned to Groups as per GOI guidelines.

V. Road map for the future

The SHG movement needs to be scaled up in the district to cover the entire rural poor families under the SHG movement to eradicate the poverty. Apart from mitigating the challenges as indicated at the previous paragraph, the following strategies may also be adopted by all concerned :

- (i) NGOs should be invited in the DCC / BLBC meetings to discuss issues / constraints in credit linkage of Groups.
- (ii) Financial Literacy awareness campaigns should be launched for members of SHGs with focus on opening of accounts of all the members of SHGs.
- (iii) All eligible members of SHGs should be covered under three Security Schemes PMJJY, PMSSY, APY launched by PM.
- (iv) Success stories of SHG-BLP would be aggressively publicized in the field so that the same are replicated in other parts of the district.

VI. Estimation of potential under SHG-BLP

A target for saving & credit linkage of 200 have been set for the district during the year 2017-18. Though, targets have been allocated to the Banks at State level, the same are yet to be allocated to bank branches at district level.

It is estimated that during 2017-18, 200 SHGs may be promoted and 440 SHGs may be credit linked in the district. The block wise details of potential available for promotion and savings linkage of SHGs in the district is furnished in Annexure VI. Similarly, the potential for credit linkage of SHGs is furnished in Annexure VI A.

VII. Sustenance of SHG-BLP

To ensure promotion of quality groups, Panch Sutras namely regular meeting, regular saving, proper record keeping, regular inter-loaning & repayment and Group dynamics should be ensured. Capacity building/ training of SHG leaders/ group members should be taken up on continuous basis in respect of book keeping and group dynamics. Rotation of group leaders on annual basis should be done. Periodical rating of groups should be taken up by promoting agency/ financing banks.

Benefits of Social Security Schemes launched by PM should be made available to SHGs. Financial Literacy awareness camps should be organised for the members of SHGs.

For sustaining the programme, efforts to be made to graduate SHGs to micro enterprises for which MEDPs with the support of NABARD to be conducted for matured SHGs for skill upgradation/ development and entrepreneurship development of the SHGs.

Documentation of success stories and the best practices for their dissemination should be attempted.

VIII. Financing through Joint Liability Groups

Just as the SHG- BLP spearheaded by NABARD has proved to be successful in providing access to financial services from formal banking sector to millions of rural poor, more particularly women, NABARD has launched the scheme for promotion of **Joint Liability Groups (JLGs)** to develop effective credit products for small/ marginal/ tenant farmers/ oral lessees and sharecroppers as also entrepreneurs engaged in various NFS activities. The JLG mode of financing serves as a collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitate peer education credit discipline.

The essential feature of JLG is that it is an informal group comprising of 4-10 individuals coming together for the purpose of availing loan on individual basis or through group mechanism against mutual guarantee. Generally, members of a JLG would engage in the group serves as security for loan repayment. To facilitate promotion of JLGs, Banks/ group promoting institutions including banks are eligible for incentive from NABARD. Incentives will be extended for formation, nurturing and credit linking/ financing of JLGs over a period of 03 years @ Rs. 2000/- per JLG.

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

Sl. No.	Name of the block	No. of SHGs savings linked on 31 March 2018	No. of SHGs to be promoted and savings linked during 2018 -19	No. of SHGs to be promoted and savings linked during 2019-20
1	Hoshiarpur I	659	50	50
2	Hoshiarpur II	522	50	50
3	Garhshankar	488	50	50
4	Mahilpur	440	50	50
5	Bhunga	353	50	50
6	Tanda	335	50	50
7	Dasuya	323	50	50
8	Mukerian	516	50	50
9	Talwara	545	50	50
10	Hajipur	382	50	50
	Dist. Total	4563	500	500

Block wise potential for credit linkage of SHGs

Sr. No.	Name of the block	No. of SHGs credit linked as on 31 Mar. 2018	SHGs to be credit linked during 2018-19				SHGs to be credit linked during 2019-20			
			Fresh		Repeat		Fresh		Repeat	
			No.	Amount (lakh)	No.	Amount (lakh)	No.	Amount (lakh)	No.	Amount (lakh)
1	Hoshiarpur	426	42	21.00	6	6.00	150	75.00	50	25.00
2	HoshiarpurII	518	59	29.50	5	5.00	150	75.00	50	25.00
3	Garhshankar	312	46	23.00	12	12.00	150	75.00	50	25.00
4	Mahilpur	385	32	16.00	8	8.00	150	75.00	50	25.00
5	Bhunga	278	51	25.50	8	8.00	150	75.00	50	25.00
6	Tanda	233	45	22.50	10	10.00	150	75.00	50	25.00
7	Dasuya	242	35	17.50	8	8.00	150	75.00	50	25.00
8	Mukerian	342	42	21.00	10	10.00	150	75.00	50	25.00
9	Talwara	327	36	18.00	8	8.00	150	75.00	50	25.00
10	Hajipur	214	52	26.00	10	10.00	150	75.00	50	25.00
	Dist. Total	3277	440	220.00	85	85.00	1500	750.00	500	250.00

ANNEXURE-I
ACTIVITY-WISE/BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2019-20

STATE : PUNJAB

DISTRICT : HOSHIARPUR

(₹ lakh)

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
1	CREDIT POTENTIAL FOR AGRICULTURE														
	FARM CREDIT														
i)	Crop Production, Maintenance and Marketing														
	Wheat	0.63	Ha	Phy.	15000	14000	20000	9000	17000	13000	15000	14000	5000	17000	139000
				B.L.	9377.40	8752.24	12503.20	5626.44	10627.72	8127.08	9377.40	8752.24	3125.80	10627.72	86897.24
	Paddy	0.65	Ha	Phy.	2500	12000	9000	5000	3500	2500	5000	13000	500	10000	63000
				B.L.	1630.85	7828.08	5871.06	3261.70	2283.19	1630.85	3261.70	8480.42	326.17	6523.40	41097.42
	Potato	1.22	Ha	Phy.	3825	340	540	50	1930	3920	1620	50	50	920	13245
				BL	4678.55	415.87	660.50	61.16	2360.68	4794.75	1981.50	61.16	61.16	1125.30	16200.62
	Sugarcane	0.98	Ha	Phy.	3000	5000	700	1700	2000	1000	200	3000	400	4000	21000
				B.L.	2935.56	4892.60	684.96	1663.48	1957.04	978.52	195.70	2935.56	391.41	3914.08	20548.92
	Oilseeds	0.49	Ha	Phy.	900	200	100	200	100	200	100	100	100	200	2200
				B.L.	440.33	97.85	48.93	97.85	48.93	97.85	48.93	48.93	48.93	97.85	1076.37
	Vegetables	1.09	Ha	Phy.	1000	500	1700	500	4200	5000	3000	500	500	1400	18300
				B.L.	1087.24	543.62	1848.31	543.62	4566.41	5436.20	3261.72	543.62	543.62	1522.14	19896.49
	Green Fodder	0.46	Ha	Phy.	2500	2000	1700	1800	3000	3000	1700	2000	2000	2000	21700
				B.L.	1155.20	924.16	785.54	831.74	1386.24	1386.24	785.54	924.16	924.16	924.16	10027.14
	Floriculture	0.82	Ha	Phy.	10	10	10	20	20	20	10	10	20	10	140
				B.L.	8.15	8.15	8.15	16.31	16.31	16.31	8.15	8.15	16.31	8.15	114.16
	Maize	0.49	Ha	Phy.	10000	5000	9000	3000	10000	9000	8000	2000	5000	3000	64000
				B.L.	4892.60	2446.30	4403.34	1467.78	4892.60	4403.34	3914.08	978.52	2446.30	1467.78	31312.64
	Turmeric	0.92	Ha	Phy.	200	200	170	300	300	300	170	200	200	200	2240
				B.L.	184.83	184.83	157.11	277.25	277.25	277.25	157.11	184.83	184.83	184.83	2070.10
	Pulses	0.35	Ha	Phy.	200	225	200	150	200	200	50	100	70	100	1495
		0.63		B.L.	70.67	79.50	70.67	53.00	70.67	70.67	17.67	35.34	24.73	35.34	528.26
	Short term loan for other activities related to Agriculture	0.95		BL	37178.25	37501.25	40964.00	20634.00	40137.50	36233.00	33107.50	33212.00	13148.00	36888.50	329004.00
	Sub Total - Farm Credit			Phy.	39135	39475	43120	21720	42250	38140	34850	34960	13840	38830	346320
				B.L.	63639.64	63674.46	68005.76	34534.33	68624.53	63452.05	56117.00	56164.92	21241.41	63319.25	558773.36
	10% towards Repairs/Household consumption Expenses			B.L.	6363.96	6367.45	6800.58	3453.43	6862.45	6345.21	5611.70	5616.49	2124.14	6331.92	55877.34
	20% towards diesel/post harvest expenses			B.L.	12727.93	12734.89	13601.15	6906.87	13724.91	12690.41	11223.40	11232.98	4248.28	12663.85	111754.67
	Total crop loan			BL	82731.53	82776.80	88407.49	44894.63	89211.89	82487.67	72952.10	73014.40	27613.84	82315.02	726405.36
ii)	Water Resources														
	TWLs with PS 200" deep	3.20	Nos.	Phy.	80			50		90	70	60	90		440

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
				B.L.	217.60	0.00	0.00	136.00	0.00	244.80	190.40	163.20	244.80	0.00	1196.80
	TWLs with PS 300" deep	4.50	Nos.	Phy.	50			40		40	50	40	40		260
				BL	191.25	0.00	0.00	153.00	0.00	153.00	191.25	153.00	153.00	0.00	994.50
	TWLs with PS 400" deep	5.30	Nos.	Phy.	10			10		10	10	10	10	0	60
				B.L.	45.05	0.00	0.00	45.05	0.00	45.05	45.05	45.05	45.05	0.00	270.30
	Electric PS 5 HP (replace)	0.70	Nos	Phy.	120			100		130	100	100			550
				B.L.	71.40	0.00	0.00	59.50	0.00	77.35	59.50	59.50	0.00	0.00	327.25
	Dripset wide spaced (10x10m)	0.30	Ha	Phy.	50	30	40	40	65	30	30	30	35	50	400
				B.L.	12.75	7.65	10.20	10.20	16.58	7.65	7.65	7.65	8.93	12.75	102.00
	Dripset medium spaced (2.5x2.5m)	0.74	Ha	Phy.	120	120	120	120	120	120	120	120	120	120	1200
				B.L.	75.48	75.48	75.48	75.48	75.48	75.48	75.48	75.48	75.48	75.48	754.80
	Dripset close spaced (1.2x0.6m)	1.18	Ha	Phy.	50	30	40	40	65	30	30	30	35	50	400
				B.L.	50.15	30.09	40.12	40.12	65.20	30.09	30.09	30.09	35.11	50.15	401.20
	Sprinkler Set (0.4 hectares 10x10)	0.46	No	Phy.	40	30	50	50	50	30	40	30	30	50	400
				B.L.	15.64	11.73	19.55	19.55	19.55	11.73	15.64	11.73	11.73	19.55	156.40
	Sprinkler Set (5 hectares 8x8)	5.36	No	Phy.	40	30	50	50	50	30	40	30	30	50	400
				B.L.	182.24	136.68	227.80	227.80	227.80	136.68	182.24	136.68	136.68	227.80	1822.40
	UGPL per ha	0.89	Ha	Phy.	50	50	50	50	50	50	50	50	50	50	500
				B.L.	37.83	37.83	37.83	37.83	37.83	37.83	37.83	37.83	37.83	37.83	378.25
	Water Harvesting Structures 8'x8'x6'	0.45	No	Phy.	500	500	500	500	500	500	500	500	500	500	5000
				B.L.	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	191.25	1912.50
	Solar Pumpsets - 2 HP (AC)	2.60	No	Phy.	30			20		10	30	10	10		110
				B.L.	66.30	0.00	0.00	44.20	0.00	22.10	66.30	22.10	22.10	0.00	243.10
	Solar Pumpsets - 3 HP (AC)	3.60	No	Phy.	30			20		10	30	10	10		110
				B.L.	91.80	0.00	0.00	61.20	0.00	30.60	91.80	30.60	30.60	0.00	336.60
	Solar Pumpsets - 5 HP (AC)	5.40	No	Phy.	30			20		10	30	10	10		110
				B.L.	137.70	0.00	0.00	91.80	0.00	45.90	137.70	45.90	45.90	0.00	504.90
	Solar Pumpsets - 10 HP (AC)	9.80	No	Phy.	30			20		10	30	10	10		110
				B.L.	249.90	0.00	0.00	166.60	0.00	83.30	249.90	83.30	83.30	0.00	916.30
	Sub Total			Phy.	1200	790	850	1110	900	1090	1130	1030	970	870	9940
				B.L.	1544.54	490.71	602.23	1298.38	633.68	1162.21	1480.28	1062.76	1091.15	614.81	9980.70
iii)	Farm Mechanisation														
	Tractor 60 HP	8.50	No	Phy.	120	120	100	80	150	150	100	150	100	100	1170
				B.L.	867.00	867.00	722.50	578.00	1083.75	1083.75	722.50	1083.75	722.50	722.50	8453.25
	Power Tiller	2.00	No	Phy.	50	50	50	50	50	50	50	50	50	50	500
				B.L.	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	850.00
	Paddy nursery raising machine	1.75	No	Phy.	50	100	10	10	50	50	20	100	10	100	500
				B.L.	74.38	148.75	14.88	14.88	74.38	74.38	29.75	148.75	14.88	148.75	743.75
	Paddy Transplanters walk behind	2.00	No	Phy.	5	10	5	5	10	10	10	10	5	10	80

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
				B.L.	8.50	17.00	8.50	8.50	17.00	17.00	17.00	17.00	8.50	17.00	136.00
	Paddy Transplanters self propelled	10.00	No	Phy.	0	1	0	0	1	1	1	1	0	1	6
				B.L.	0.00	8.50	0.00	0.00	8.50	8.50	8.50	8.50	0.00	8.50	51.00
	Harvestor Combine multi crop with SMS	23.00	No	Phy.	20	20	10	5	20	20	20	20	2	20	157
				B.L.	391.00	391.00	195.50	97.75	391.00	391.00	391.00	391.00	39.10	391.00	3069.35
	Laser Levellers	3.50	No	Phy.	5	8	3	2	10	10	5	8	5	8	64
				B.L.	14.88	23.80	8.93	5.95	29.75	29.75	14.88	23.80	14.88	23.80	190.40
	Rotavator (tractor drawn)	1.20	No	Phy.	3	3	2	2	3	3	2	2	2	3	25
				B.L.	3.06	3.06	2.04	2.04	3.06	3.06	2.04	2.04	2.04	3.06	25.50
	Threshers	1.70	No	Phy.	100	100	100	100	100	100	100	100	100	100	1000
				B.L.	144.50	144.50	144.50	144.50	144.50	144.50	144.50	144.50	144.50	144.50	1445.00
	Happy seeder	1.60	No	Phy.	25	25	25	25	25	25	25	25	25	25	250
				B.L.	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	340.00
	Power weeder	0.95	No	Phy.	25	25	25	25	25	25	25	25	25	25	250
				B.L.	20.19	20.19	20.19	20.19	20.19	20.19	20.19	20.19	20.19	20.19	201.88
	Maize sheller	0.50	No	Phy.	100	100	100	200	100	100	100	100	200	100	1200
				B.L.	42.50	42.50	42.50	85.00	42.50	42.50	42.50	42.50	85.00	42.50	510.00
	Straw Reaper	3.50	No	Phy.	25	25	25	25	25	25	25	25	25	25	250
				B.L.	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	743.75
	Baler	11.00	No	Phy.	25	25	25	25	25	25	25	25	25	25	250
				B.L.	233.75	233.75	233.75	233.75	233.75	233.75	233.75	233.75	233.75	233.75	2337.50
	Paddy straw Mulcher 5 ft to 8ft mounted type	1.68	No	Phy.	20	20	20	20	20	20	20	30	0	30	200
				B.L.	28.56	28.56	28.56	28.56	28.56	28.56	28.56	42.84	0.00	42.84	285.60
	Super straw management system on combine harvester	1.12	No	Phy.	20	20	20	20	20	20	20	30	0	30	200
				B.L.	19.04	19.04	19.04	19.04	19.04	19.04	19.04	28.56	0.00	28.56	190.40
	Chopper-cutter-cum-spreader	1.12	No	Phy.	20	20	20	20	20	20	20	30	0	30	200
				B.L.	19.04	19.04	19.04	19.04	19.04	19.04	19.04	28.56	0.00	28.56	190.40
	Gyro rake	2.90	No	Phy.	25	25	25	25	25	25	25	25	25	25	250
				B.L.	61.63	61.63	61.63	61.63	61.63	61.63	61.63	61.63	61.63	61.63	616.25
	Trolley/Trailer	2.00	No	Phy.	25	25	25	25	25	25	25	25	25	25	250
				B.L.	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	425.00
	Sub Total			Phy.	663	722	590	664	704	704	618	781	624	732	6802
				B.L.	2163.89	2264.19	1757.42	1554.69	2412.51	2412.51	1990.74	2513.24	1582.83	2153.01	20805.03
iv)	Plantation and Horticulture including Sericulture														
	Mango	1.32	Ha	Phy.	500	150	200	100	50	200	300	200	200	20	1920
				B.L.	561.00	168.30	224.40	112.20	56.10	224.40	336.60	224.40	224.40	22.44	2154.24
	Aonla	0.50	Ha	Phy.	50	80	5	5	5	5	5	30	150	0	335
				B.L.	21.25	34.00	2.13	2.13	2.13	2.13	2.13	12.75	63.75	0.00	142.38
	Citrus Fruit	0.92	Ha	Phy.	1400	300	300	25	550	350	200	125	35	125	3410

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
				B.L.	1094.80	234.60	234.60	19.55	430.10	273.70	156.40	97.75	27.37	97.75	2666.62
	Gauva	0.88	Ha	Phy.	50	50	50	20	100	100	20	50	20	50	510
				B.L.	37.40	37.40	37.40	14.96	74.80	74.80	14.96	37.40	14.96	37.40	381.48
	Peach	0.86	Ha	Phy.	35	10	10	2	40	65	3	10	3	15	193
				B.L.	25.59	7.31	7.31	1.46	29.24	47.52	2.19	7.31	2.19	10.97	141.08
	Pear	0.80	Ha	Phy.	10	5	1	1	20	5	2	5	2	15	66
				B.L.	6.80	3.40	0.68	0.68	13.60	3.40	1.36	3.40	1.36	10.20	44.88
	Litchi	0.80	Ha	Phy.	30	20	10	10	10	20	10	500	20	10	640
				B.L.	20.40	13.60	6.80	6.80	6.80	13.60	6.80	340.00	13.60	6.80	435.20
	Ber	0.40	Ha	Phy.	1	1	0	0	0	0	1	1	1	0	5
				B.L.	0.34	0.34	0.00	0.00	0.00	0.00	0.34	0.34	0.34	0.00	1.70
	Mushroom (100 bags)	0.08	Ha	Phy.	10	25	5	0	25	25	25	5	5	25	150
				B.L.	0.68	1.70	0.34	0.00	1.70	1.70	1.70	0.34	0.34	1.70	10.20
	Medicinal Plants	1.00	Ha	Phy.	5	5	10	20	5	5	10	10	25	5	100
				B.L.	4.25	4.25	8.50	17.00	4.25	4.25	8.50	8.50	21.25	4.25	85.00
	Net Houses (walk in tunnels 800 sq. Mt.)	4.80	No	Phy.	8	10	8	5	10	12	7	10	5	8	83
				B.L.	32.64	40.80	32.64	20.40	40.80	48.96	28.56	40.80	20.40	32.64	338.64
	Poly house for high value vegetables - Naturally ventilated system- fan and pad structure	11.72	No	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	99.62
	Gerbera (protected cultivation 800 sqm)	15.79	No.	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	134.22
	Fruit Nursery	15.00	Ha	Phy.	1	3	1	0	5	5	1	3	0	2	21
				B.L.	12.75	38.25	12.75	0.00	63.75	63.75	12.75	38.25	0.00	25.50	267.75
	Maintenance of Orchards	0.50	Ha	Phy.	50	50	40	40	75	75	40	40	40	50	500
				B.L.	21.25	21.25	17.00	17.00	31.88	31.88	17.00	17.00	17.00	21.25	212.50
	Bee keeping (100 colony unit)	9.34	No	Phy.	20	20	20	20	20	20	20	20	20	20	200
				B.L.	158.78	158.78	158.78	158.78	158.78	158.78	158.78	158.78	158.78	158.78	1587.80
	Bulk Storage Unit of Honey	20.00	No	Phy.					1				1		2
				B.L.	0.00	0.00	0.00	0.00	17.00	0.00	0.00	0.00	17.00	0.00	34.00
	Honey Collection Centre	10.00	No	Phy.					1				1		2
				B.L.	0.00	0.00	0.00	0.00	8.50	0.00	0.00	0.00	8.50	0.00	17.00
	Sub Total			Phy	2172	731	662	250	919	889	646	1011	530	347	8157
				B.L.	2021.31	787.36	766.71	394.34	962.80	972.24	771.45	1010.40	614.63	453.06	8754.30
v)	Forestry and Wasteland Development														
	Poplar	1.63	Ha	Phy.	75	75	100	100	50	100	75	50	100	25	750
				B.L.	103.91	103.91	138.55	138.55	69.28	138.55	103.91	69.28	138.55	34.64	1039.13
	Eucalyptus (seedling)	0.76	Ha	Phy.	50	75	50	50	75	75	50	75	50	75	625
				B.L.	32.30	48.45	32.30	32.30	48.45	48.45	32.30	48.45	32.30	48.45	403.75
	Eucalyptus (clonal)	3.64	Ha	Phy.	50	50	30	20	50	50	30	50	20	50	400

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
				B.L.	154.70	154.70	92.82	61.88	154.70	154.70	92.82	154.70	61.88	154.70	1237.60
	Bamboo (Bambusa balcooa)	1.73	Ha	Phy.	5	20	20	50	5	10	20	15	50	5	200
				B.L.	7.35	29.41	29.41	73.53	7.35	14.71	29.41	22.06	73.53	7.35	294.10
	Khair	0.72	No	Phy.	30	20	30	30	10	10	20	15	30	5	200
				B.L.	18.36	12.24	18.36	18.36	6.12	6.12	12.24	9.18	18.36	3.06	122.40
	Sub Total			Phy.	210	240	230	250	190	245	195	205	250	160	2175
				B.L.	316.63	348.71	311.44	324.62	285.90	362.53	270.68	303.66	324.62	248.20	3096.98
vi)	Animal Husbandry- Dairy														
	Cow (CBC) (2 animals)	1.40	No.	Phy.	300	300	300	300	300	300	300	300	300	300	3000
				B.L.	357.00	357.00	357.00	357.00	357.00	357.00	357.00	357.00	357.00	357.00	3570.00
	Buffaloes (2 animals)	1.40	No	Phy	200	200	200	200	200	200	200	200	200	200	2000
				BL	238.00	238.00	238.00	238.00	238.00	238.00	238.00	238.00	238.00	238.00	2380.00
	Comm Diary (10 Animals)	7.00	No.	Phy.	20	50	20	20	50	50	20	50	20	20	320
				B.L.	119.00	297.50	119.00	119.00	297.50	297.50	119.00	297.50	119.00	119.00	1904.00
	Comm Diary (20 Animals)	14.00	No.	Phy.	15	15	15	15	15	15	15	15	15	15	150
				B.L.	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	1785.00
	Comm Diary (30 Animals)	21.00	No.	Phy.	2	2	2	2	2	2	2	2	2	2	20
				B.L.	35.70	35.70	35.70	35.70	35.70	35.70	35.70	35.70	35.70	35.70	357.00
	Calf Rearing (20 calves)	9.70	No.	Phy.	3	3	3	3	3	3	3	3	3	3	30
				B.L.	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	247.35
	cattle shed (20 cows, 60'x70' covered area 2520sqft.)	6.00	No.	Phy.	50	50	50	50	50	50	50	50	50	50	500
				B.L.	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	2550.00
	cattle shed (10 buffaloes, 40'x60' covered area 1400sqft.)	4.00	No.	Phy.	50	50	50	50	50	50	50	50	50	50	500
				B.L.	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	1700.00
	Cattle Feed Unit	5.00	No.	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	425.00
	Bulk Milk Coolers(500 Ltrs)	6.00	No.	Phy.	2	2	2	2	2	2	2	2	2	2	20
				B.L.	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	102.00
	Bulk Milk Coolers(1000 Ltrs)	8.00	No.	Phy.	2	2	2	2	2	2	2	2	2	2	20
				B.L.	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	136.00
	Bulk Milk Coolers(2000 Ltrs)	10.00	No.	Phy.	2	2	2	2	2	2	2	2	2	2	20
				B.L.	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	170.00
	Bulk Milk Coolers(5000 Ltrs)	20.00	No.	Phy.	2	2	2	2	2	2	2	2	2	2	20
				B.L.	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	340.00
	Auto Milk Collection Centres	1.65	No.	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	140.25
	Milk Parlour for 12 animals	20.00	No.	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	1700.00
	Refrigerated Vans Double jacket steel tanker - 5000 ltrs.	22.00	No	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	187.00	187.00	187.00	187.00	187.00	187.00	187.00	187.00	187.00	187.00	1870.00
	Mobile milk vending machine	9.00	No	Phy.	5	10	5	5	10	10	10	10	5	5	75

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
				B.L.	38.25	76.50	38.25	38.25	76.50	76.50	76.50	76.50	38.25	38.25	573.75
	Indigeneous Milk Produce Units	13.20	No	Phy.	20	20	20	20	20	20	20	20	20	20	200
				B.L.	224.40	224.40	224.40	224.40	224.40	224.40	224.40	224.40	224.40	224.40	2244.00
	Provision of infrastructure to milk societies	2.00	No	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	170.00
	Sub Total		No.	Phy.	723	758	723	723	758	758	728	758	723	723	7375
				B.L.	2145.91	2362.66	2145.91	2145.91	2362.66	2362.66	2184.16	2362.66	2145.91	2145.91	22364.35
vii)	Animal Husbandry- Poultry														0
	Broilers (5000 Birds)	11.20	No.	Phy.	40	40	30	30	40	40	40	40	10	40	350
				B.L.	380.80	380.80	285.60	285.60	380.80	380.80	380.80	380.80	95.20	380.80	3332.00
	Layers (5000 birds)	20.00	No.	Phy.	20	20	20	20	20	20	20	20	20	20	200
				B.L.	340.00	340.00	340.00	340.00	340.00	340.00	340.00	340.00	340.00	340.00	3400.00
	backyard poultry (400 LIT)	0.91	No.	Phy.	10	5	20	20	10	10	10	5	20	5	115
				B.L.	7.74	3.87	15.47	15.47	7.74	7.74	7.74	3.87	15.47	3.87	88.95
	Egg/Broiler Carts	0.20	No.	Phy.	6	3	4	2	10	10	4	4	2	5	50
				B.L.	1.02	0.51	0.68	0.34	1.70	1.70	0.68	0.68	0.34	0.85	8.50
	Mobile marketing unit	10.00	No	Phy.	1	2	2	1	2	2	2	2	1	2	17
				B.L.	8.50	17.00	17.00	8.50	17.00	17.00	17.00	17.00	8.50	17.00	144.50
	Transport vehicle (open cage)	8.00	No	Phy.	5	5	3	2	5	5	3	5	2	4	39
				B.L.	34.00	34.00	20.40	13.60	34.00	34.00	20.40	34.00	13.60	27.20	265.20
	Transport vehicle (refrigerated)	15.00	No	Phy.	10	20	10	10	20	20	10	20	10	10	140
				B.L.	127.50	255.00	127.50	127.50	255.00	255.00	127.50	255.00	127.50	127.50	1785.00
	Feed mixing unit (Mash feed)	16.00	No.	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	136.00
	Retail Poultry Dressing Units	10.00	No.	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	850.00
	Sub Total			Phy.	103	106	100	96	118	118	100	107	76	97	1021
				B.L.	998.16	1129.78	905.25	889.61	1134.84	1134.84	992.72	1129.95	699.21	995.82	10010.15
viii)	Animal Husbandry- Sheep, Goat, Piggery														
	Sheep (40+2)	2.50	No.	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	21.25
	Goat (40+2)	2.50	No.	Phy.	10	5	10	10	10	10	10	8	10	5	88
				B.L.	21.25	10.63	21.25	21.25	21.25	21.25	21.25	17.00	21.25	10.63	187.00
	Pigs commercial rearing unit (3+1)	1.00	No.	Phy.	3	3	3	2	4	3	4	3	2	3	30
				B.L.	2.55	2.55	2.55	1.70	3.40	2.55	3.40	2.55	1.70	2.55	25.50
	Pig Breeding Farm(20+4)	8.00	No	Phy.	3	3	3	2	4	3	4	3	2	3	30
				B.L.	20.40	20.40	20.40	13.60	27.20	20.40	27.20	20.40	13.60	20.40	204.00
	Pig fattening unit 10/month	2.40	No	Phy.	3	3	3	2	4	3	4	3	2	3	30
				B.L.	6.12	6.12	6.12	4.08	8.16	6.12	8.16	6.12	4.08	6.12	61.20

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
	Retail Meat Units	7.20	No.	Phy.	5	5	5	5	5	5	5	5	5	5	50
				B.L.	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	306.00
	Sub Total		No.	Phy.	25	20	25	22	28	25	28	23	22	20	238
				B.L.	83.05	72.42	83.05	73.36	92.74	83.05	92.74	78.80	73.36	72.42	804.95
ix)	Fisheries														0
	Renovation of Ponds (1 Ha)	3.50	Ha.	Phy.	40	50	30	30	50	50	50	50	20	50	420
				B.L.	119.00	148.75	89.25	89.25	148.75	148.75	148.75	148.75	59.50	148.75	1249.50
	Excavation of new Ponds (1 Ha)	7.00	Ha.	Phy.	3	2	2	1	6	4	2	2	1	2	25
				B.L.	17.85	11.90	11.90	5.95	35.70	23.80	11.90	11.90	5.95	11.90	148.75
	Semi-integrated Units	9.00	No.	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	76.50
	Establishment of small fish feed unit	20.00	No.	Phy.	2	2	2	0	4	3	2	2	1	2	20
				B.L.	34.00	34.00	34.00	0.00	68.00	51.00	34.00	34.00	17.00	34.00	340.00
	Sub Total Fisheries			Phy.	46	55	35	32	61	58	55	55	23	55	475
				B.L.	178.50	202.30	142.80	102.85	260.10	231.20	202.30	202.30	90.10	202.30	1814.75
x)	Farm Credit – Others – Bullock carts, two wheelers														
	Bullocks	0.50	NO.	Phy.	5	5	5	5	5	5	5	5	5	5	50
				B.L.	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	21.25
	Bullock Carts	1.00	No	Phy.	5	5	5	5	5	5	5	5	5	5	50
				B.L.	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	42.50
	Two wheelers	0.80	No	Phy.	200	200	200	200	500	500	200	800	200	500	3500
				B.L.	136.00	136.00	136.00	136.00	340.00	340.00	136.00	544.00	136.00	340.00	2380.00
	Sub Total			Phy.	210	210	210	210	510	510	210	810	210	510	3600
				B.L.	142.38	142.38	142.38	142.38	346.38	346.38	142.38	550.38	142.38	346.38	2443.75
	INVESTMENT CREDIT			Phy.	5352	3632	3425	3357	4188	4397	3710	4780	3428	3514	39783
				B.L.	9594.34	7800.50	6857.17	6926.12	8491.59	9067.60	8127.44	9214.14	6764.16	7231.89	80074.96
	TOTAL FARM CREDIT			Phy.	44487	43107	46545	25077	46438	42537	38560	39740	17268	42344	386103
				B.L.	92325.87	90577.30	95264.67	51820.76	97703.48	91555.27	81079.53	82228.54	34378.00	89546.91	806480.32
B	Agriculture Infrastructure														
i)	Storage and other Facilities														
	Cold Storge (5000 MT)	400.00	No.	Phy.	1	2	1		2	2	1	3	2	1	15
				B.L.	340.00	680.00	340.00	0.00	680.00	680.00	340.00	1020.00	680.00	340.00	5100.00
	Rural 'Godowns/Mkt.Yard (2000 MT)	60.00	No.	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	510.00
	Steel Silos (50000 MT)	2775.00	No.	Phy.	1	1	1		1	1	1	1		1	8
				B.L.	2358.75	2358.75	2358.75	0.00	2358.75	2358.75	2358.75	2358.75	0.00	2358.75	18870.00
	Sub Total			Phy.	3	4	3	1	4	4	3	5	3	3	33
				B.L.	2749.75	3089.75	2749.75	51.00	3089.75	3089.75	2749.75	3429.75	731.00	2749.75	24480.00
ii)	Land Dev, Soil Conservation, Watershed development														

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
	Barbed Wire Fencing	0.50	Ha	Phy.	100	0	100	100	100	100	50	0	100	0	650
				B.L.	42.50	0.00	42.50	42.50	42.50	42.50	21.25	0.00	42.50	0.00	276.25
	Land Leveling	0.15	Ha	Phy.	130	100	100	140	90	90	100	100	140	60	1050
				B.L.	16.58	12.75	12.75	17.85	11.48	11.48	12.75	12.75	17.85	7.65	133.88
	Purchase of Agriculture Land	30.00	Ha	Phy.	20	30	30	30	50	50	30	50	20	30	340
				B.L.	510.00	765.00	765.00	765.00	1275.00	1275.00	765.00	1275.00	510.00	765.00	8670.00
	Solar fencing	13.00	Km	Phy.	200		200	200	200	200	200		200		1400
				B.L.	2210.00	0.00	2210.00	2210.00	2210.00	2210.00	2210.00	0.00	2210.00	0.00	15470.00
	Sub Total			Phy.	450	130	430	470	440	440	380	150	460	90	3440
				B.L.	2779.08	777.75	3030.25	3035.35	3538.98	3538.98	3009.00	1287.75	2780.35	772.65	24550.13
iii)	Agriculture Infrastructure - Others (Tissue culture, Agri Bio-technology, seed production, Bio-pesticides/fertilisers, vermin composting)														
	Seed Production (hybrid seeds)	1.50	No.	Phy.	80	50	80	50	60	60	100	100	100	50	730
				B.L.	102.00	63.75	102.00	63.75	76.50	76.50	127.50	127.50	127.50	63.75	930.75
	Seed Production (for open pollinated crops)	0.35	No.	Phy.	80	80	80	60	100	100	100	100	80	80	860
				B.L.	23.80	23.80	23.80	17.85	29.75	29.75	29.75	29.75	23.80	23.80	255.85
	Seed Processing & certification	50.00	No.	Phy.		1			1		1	1			4
				B.L.	0.00	42.50	0.00	0.00	42.50	0.00	42.50	42.50	0.00	0.00	170.00
	Organic farming	8.00	4 ha	Phy.	20	20	20	20	20	20	20	20	20	20	200
				B.L.	136.00	136.00	136.00	136.00	136.00	136.00	136.00	136.00	136.00	136.00	1360.00
	Vermiculture permanent structure (30'x8'x2.5')	1.00	Ha	Phy.	50	50	50	50	50	50	50	50	50	50	500
				B.L.	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	425.00
	Vermiculture HDPE Vermin bed (12'x4'x2')	0.16	No.	Phy.	100	100	100	100	100	100	100	100	100	100	1000
				B.L.	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	136.00
	Bio fertilizer/ Bio pesticide (200 TPA capacity)	160.00	Ha	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	136.00	136.00	136.00	136.00	136.00	136.00	136.00	136.00	136.00	136.00	1360.00
	Soil Testing Lab at village cluster level	75.00	No.	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	637.50
	Soil Testing Lab at village level	10.00	Ha	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	850.00
	Mini Soil Testing Lab at village level with ICAR technology	0.90	No.	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	76.50
	Sub-Total			Phy.	352	323	352	302	353	352	393	393	372	322	3514

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
				B.L.	610.30	614.55	610.30	566.10	633.25	590.75	684.25	684.25	635.80	572.05	6201.60
	Sub-Total Agriculture Infrastructure			Phy.	805	457	785	773	797	796	776	548	835	415	6987
				B.L.	6139.13	4482.05	6390.30	3652.45	7261.98	7219.48	6443.00	5401.75	4147.15	4094.45	55231.73
C	Agriculture - Ancilliary Activities														
i)	Food and Agro Processing														
	Flour Mill	60.00	No	Phy.	5	5	5	5	5	5	5	5	5	5	50
				B.L.	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	2550.00
	Rice milling	35.00	No	Phy.		2			2	2		2		2	10
				B.L.	0.00	59.50	0.00	0.00	59.50	59.50	0.00	59.50	0.00	59.50	297.50
	Oil Mill	20.00	No	Phy.	0	0	1	1	1	1	1	0	1	0	6
				B.L.	0.00	0.00	17.00	17.00	17.00	17.00	17.00	0.00	17.00	0.00	102.00
	Peas dehydeation	300.00	No	Phy.	0	0	1	1	1	1	0	0	1	0	5
				B.L.	0.00	0.00	255.00	255.00	255.00	255.00	0.00	0.00	255.00	0.00	1275.00
	Others Green Cob Processing	300.00	No	Phy.					1	1			1		3
				B.L.	0.00	0.00	0.00	0.00	255.00	255.00	0.00	0.00	255.00	0.00	765.00
	Milk Processing	15.00	No	Phy.	5	5	5	5	5	5	5	5	5	5	50
				B.L.	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	637.50
	Poultry processing	15.00	No	Phy.	5	5	5	5	5	5	5	5	5	5	50
				B.L.	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	637.50
	Bakery/Branded Atta	35.50	No	Phy.	5	5	5	5	5	5	5	5	5	5	50
				B.L.	150.88	150.88	150.88	150.88	150.88	150.88	150.88	150.88	150.88	150.88	1508.75
	Maize processing unit	50.00	No	Phy.	1	1	3	2	2	3	2	2	2	2	20
				B.L.	42.50	42.50	127.50	85.00	85.00	127.50	85.00	85.00	85.00	85.00	850.00
	Potato chips/wafers manufacturing unit	48.75	No	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	414.38
	Pickle Making	26.00	No	Phy.	2	2	2	2	2	2	2	2	2	2	20
				B.L.	44.20	44.20	44.20	44.20	44.20	44.20	44.20	44.20	44.20	44.20	442.00
	Tomato processing unit	74.00	No.	Phy.	1	1			2	2				1	7
				B.L.	62.90	62.90	0.00	0.00	125.80	125.80	0.00	0.00	0.00	62.90	440.30
	Grading, Waxing & Packing of kinnow	50.00	No	Phy.	2	1	0	0	2	2	0		1	2	10
				B.L.	85.00	42.50	0.00	0.00	85.00	85.00	0.00	0.00	42.50	85.00	425.00
	Grain cleaning and Grading units	65.00	No	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	55.25	55.25	55.25	55.25	55.25	55.25	55.25	55.25	55.25	55.25	552.50
	Seed Cleaning Centres	29.00	No	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	246.50
	Quality control labs	20.00	No	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	170.00
	Walk in cold store for vegetables (25MT)	15.00	No	Phy.	5	5	5	5	5	5	5	5	5	5	50

PLP Hoshiarpur
2019-20

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
				B.L.	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	637.50
	Herbal Processing Units	50.00	No	Phy.			1						1		2
				B.L.	0.00	0.00	42.50	0.00	0.00	0.00	0.00	0.00	42.50	0.00	85.00
	Lemon grass extraction units	25.00	No	Phy.		0	1	1	0	0	0	0	2	0	4
				B.L.	0.00	0.00	21.25	21.25	0.00	0.00	0.00	0.00	42.50	0.00	85.00
	Sub-Total		No	Phy.	35	36	38	36	42	43	34	35	40	38	377
				B.L.	970.06	987.06	1242.91	1157.91	1661.96	1704.46	881.66	924.16	1519.16	1072.06	12121.43
ii)	Agriculture - Ancilliary Activities - Others														
	Loans to PACS for disposing of agriculture produce of farmers	500.00	No	Phy.	10	10	10	10	10	10	10	10	5	10	95
				B.L.	4250.00	4250.00	4250.00	4250.00	4250.00	4250.00	4250.00	4250.00	2125.00	4250.00	40375.00
	Loans to PACS for agro service centres	15.00	No	Phy.	5	5	5	5	5	5	5	5	5	5	50
				B.L.	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	637.50
	Setting up of consumer stores in PACS	20.00	No	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	1700.00
	Agri Clinics/Agri business centres (Individual)	20.00	No	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	1700.00
	Agri Clinics/Agri business centres (Group mode)	50.00	No	Phy.	6	6	6	6	6	6	6	6	6	6	60
				B.L.	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	2550.00
	Loans to farmers for hypothecation of their produce in warehouses	5.00	No	Phy.	2000	2000	2000	2000	3000	3000	2500	2000	1000	3000	22500
				B.L.	8500.00	8500.00	8500.00	8500.00	12750.00	12750.00	10625.00	8500.00	4250.00	12750.00	95625.00
	Live stock markets	33.00	No.	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	28.05	28.05	28.05	28.05	28.05	28.05	28.05	28.05	28.05	28.05	280.50
	Sub-Total - others		No	Phy.	2042	2042	2042	2042	3042	3042	2542	2042	1037	3042	22915
				B.L.	13436.80	13436.80	13436.80	13436.80	17686.80	17686.80	15561.80	13436.80	7061.80	17686.80	142868.00
	Total - Ancilliary Activities		No	Phy.	2077	2078	2080	2078	3084	3085	2576	2077	1077	3080	23292
				B.L.	14406.86	14423.86	14679.71	14594.71	19348.76	19391.26	16443.46	14360.96	8580.96	18758.86	154989.43
	Total Agriculture		No	Phy.	47369	45642	49410	27928	50319	46418	41912	42365	19180	45839	416382
				B.L.	112871.86	109483.21	116334.68	70067.92	124314.22	118166.00	103965.99	101991.25	47106.12	112400.22	1016701.47
II	Micro, Small and Medium Enterprises (MSME)														
A	Term Loan														
i)	Manufacturing sector Enterprises														
	Micro Enterprises	15.00	No	Phy.	80	100	80	50	100	80	100	100	70	100	860
				B.L.	900.00	1125.00	900.00	562.50	1125.00	900.00	1125.00	1125.00	787.50	1125.00	9675.00
	Small Enterprises	200.0	No	Phy.	15	20	20	10	25	25	20	30	10	25	200
				B.L.	2250.00	3000.00	3000.00	1500.00	3750.00	3750.00	3000.00	4500.00	1500.00	3750.00	30000.00

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
	Medium Enterprises	500.0	No	Phy.		1			1	1		1		1	5
				B.L.	0.00	375.00	0.00	0.00	375.00	375.00	0.00	375.00	0.00	375.00	1875.00
	Sub-total			Phy.	95	121	100	60	126	106	120	131	80	126	1065
				B.L.	3150.00	4500.00	3900.00	2062.50	5250.00	5025.00	4125.00	6000.00	2287.50	5250.00	41550.00
ii)	Service sector Enterprises														
	Micro Enterprises	6.00	No.	Phy.	100	150	100	50	150	150	150	150	50	150	1200
				B.L.	450.00	675.00	450.00	225.00	675.00	675.00	675.00	675.00	225.00	675.00	5400.00
	Small Enterprises	100.0	No.	Phy.	20	30	20	10	40	40	20	30	10	30	250
				B.L.	1500.00	2250.00	1500.00	750.00	3000.00	3000.00	1500.00	2250.00	750.00	2250.00	18750.00
	Medium Enterprises	300.0	No.	Phy.	1	1	1	1	1	1	1	1	1	1	5
				B.L.	0.00	225.00	0.00	0.00	225.00	225.00	0.00	225.00	0.00	225.00	1125.00
	Sub-total			Phy.	120	181	120	60	191	191	170	181	60	181	1455
				B.L.	1950.00	3150.00	1950.00	975.00	3900.00	3900.00	2175.00	3150.00	975.00	3150.00	25275.00
B	Working Capital														
i)	Manufacturing sector Enterprises														
	Micro Enterprises	6.00	No	Phy.	100	100	100	100	100	100	100	100	100	100	1000
				B.L.	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	4500.00
	Small Enterprises	60.0	No	Phy.	50	75	75	50	100	100	100	100	50	100	800
				B.L.	2250.00	3375.00	3375.00	2250.00	4500.00	4500.00	4500.00	4500.00	2250.00	4500.00	36000.00
	Medium Enterprises	200.0	No	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1500.00
	Sub-total			Phy.	151	176	176	151	201	201	201	201	151	201	1810
				B.L.	2850.00	3975.00	3975.00	2850.00	5100.00	5100.00	5100.00	5100.00	2850.00	5100.00	42000.00
ii)	Service sector Enterprises														
	Micro Enterprises	5.00	No.	Phy.	100	100	100	100	200	200	200	200	100	200	1500
				B.L.	375.00	375.00	375.00	375.00	750.00	750.00	750.00	750.00	375.00	750.00	5625.00
	Small Enterprises	50.00	No.	Phy.	50	75	75	50	100	100	100	100	50	100	800
				B.L.	1875.00	2812.50	2812.50	1875.00	3750.00	3750.00	3750.00	3750.00	1875.00	3750.00	30000.00
	Medium Enterprises	100.0	No.	Phy.	1	1	1	1	1	1	1	1	1	1	10
				B.L.	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	750.00
	Sub-total			Phy.	151	176	176	151	301	301	301	301	151	301	2310
				B.L.	2325.00	3262.50	3262.50	2325.00	4575.00	4575.00	4575.00	4575.00	2325.00	4575.00	36375.00
	Total MSME			Phy.	517	654	572	422	819	799	792	814	442	809	6640
				B.L.	10275.00	14887.50	13087.50	8212.50	18825.00	18600.00	15975.00	18825.00	8437.50	18075.00	145200.00
III	EXPORT CREDIT														
	EXPORT CREDIT - Pre Shipment														
	Proc. and packaging of Basmati Rice	200.00	No.	Phy.	0	2	0	0	1	0	0	2	0	2	7
				B.L.	0.00	340.00	0.00	0.00	170.00	0.00	0.00	340.00	0.00	340.00	1190.00
	Export of flowers, fruits and Vegetables	100.00	No.	Phy.	1	2	0	0	2	2	1	2	1	1	12
				B.L.	85.00	170.00	0.00	0.00	170.00	170.00	85.00	170.00	85.00	85.00	1020.00
	Wooden inlay Cluster	50.00	No.	Phy.	0	0	0	0	1	0	0	0	0	0	1

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
				B.L.	0.00	0.00	0.00	0.00	42.50	0.00	0.00	0.00	0.00	0.00	42.50
	Export of readymade Garments	100.0	No.	Phy.	1	2	0	0	2	2	0	2	0	1	10
				B.L.	85.00	170.00	0.00	0.00	170.00	170.00	0.00	170.00	0.00	85.00	850.00
	Sub-Total			Phy.	2	6	0	0	6	4	1	6	1	4	30
				B.L.	170.00	680.00	0.00	0.00	552.50	340.00	85.00	680.00	85.00	510.00	3102.50
	EXPORT CREDIT - Post Shipment														0
	Processing of Basmati Rice	100.0	No.	Phy.	0	2	0	0	1	0	0	2	0	2	7
				B.L.	0.00	170.00	0.00	0.00	85.00	0.00	0.00	170.00	0.00	170.00	595.00
	Export of flowers & Vegetables	100.0	No.	Phy.	1	1	0	0	2	2	1	1	0	1	9
				B.L.	85.00	85.00	0.00	0.00	170.00	170.00	85.00	85.00	0.00	85.00	765.00
	Wooden inlay Cluster	25.00	No.	Phy.	0	0	0	0	1	0	0	0	0	0	1
				B.L.	0.00	0.00	0.00	0.00	21.25	0.00	0.00	0.00	0.00	0.00	21.25
	Export of readymade Garments	50.00	No.	Phy.	0	2	0	0	2	2	0	2	0	1	9
				B.L.	0.00	90.00	0.00	0.00	85.00	85.00	0.00	90.00	0.00	45.00	395.00
	Sub-Total			Phy.	1	5	0	0	6	4	1	5	0	4	26
				B.L.	85.00	345.00	0.00	0.00	361.25	255.00	85.00	345.00	0.00	300.00	1776.25
	Total Export Credit			Phy.	3	11	0	0	12	8	2	11	1	8	56
				B.L.	255.00	1025.00	0.00	0.00	913.75	595.00	170.00	1025.00	85.00	810.00	4878.75
IV	EDUCATION														
	Education loan upto graduation	10.00	No.	Phy.	150	200	150	150	200	200	200	200	150	150	1750
				B.L.	1275.00	1700.00	1275.00	1275.00	1700.00	1700.00	1700.00	1700.00	1275.00	1275.00	14875.00
	Education loan for higher studies	20.00	No.	Phy.	120	100	80	80	120	100	100	120	100	100	1020
				B.L.	2040.00	1700.00	1360.00	1360.00	2040.00	1700.00	1700.00	2040.00	1700.00	1700.00	17340.00
	Total Education			Phy.	270	300	230	230	320	300	300	320	250	250	2770
				B.L.	3315.00	3400.00	2635.00	2635.00	3740.00	3400.00	3400.00	3740.00	2975.00	2975.00	32215.00
V	HOUSING														
	Housing Loan - Construction	20.00	No	Phy.	350	500	350	300	500	500	300	500	200	300	3800
				B.L.	5950.00	8500.00	5950.00	5100.00	8500.00	8500.00	5100.00	8500.00	3400.00	5100.00	64600.00
	Housing Loan - Repair	2.00	No	Phy.	500	500	500	500	500	500	500	500	500	500	5000
				B.L.	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	8500.00
	Total			Phy.	850	1000	850	800	1000	1000	800	1000	700	800	8800
				B.L.	6800.00	9350.00	6800.00	5950.00	9350.00	9350.00	5950.00	9350.00	4250.00	5950.00	73100.00
VI	RENEWABLE ENERGY														
	Bio-Gas Plant (6 cu)	0.75	No	Phy.	15	15	15	15	15	15	15	15	15	15	150
				B.L.	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	95.63
	Solar geysers (500 litre)	0.80	No	Phy.	15	20	10	10	15	15	15	15	15	20	150
				B.L.	10.20	13.60	6.80	6.80	10.20	10.20	10.20	10.20	10.20	13.60	102.00
	Solar lighting (750 w)	1.00	No	Phy.	30	30	30	30	30	30	30	30	30	30	300
				B.L.	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	255.00

PLP Hoshiarpur
2019-20

	ACTIVITY	Unit Cost	Unit Size	Phy / BL	Bhunga	Dasuya	Garhshankar	Hazipur	Hoshiarpur I	Hoshiarpur II	Mahilpur	Mukerian	Talwara	Tanda	Total
	Biomass Gassifier/Power generators (200kw capacity)	120.00	No	Phy.					1.00			1.00			2.00
				B.L.	0.00	0.00	0.00	0.00	102.00	0.00	0.00	102.00	0.00	0.00	204.00
	Sub Total			Phy.	60	65	55	55	61	60	60	61	60	65	602
				B.L.	45.26	48.66	41.86	41.86	147.26	45.26	45.26	147.26	45.26	48.66	656.63
VII	Others														
	Loans to Self Help Groups	0.50	No	Phy.	200	200	200	200	200	200	200	200	200	200	2000
				B.L.	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1000.00
	Loans to Joints Liability Groups	2.00	No.	Phy.	100	100	100	100	100	100	100	100	100	100	1000
				B.L.	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	2000.00
	Loans to SHGs for setting up enterprise	2.00	No.	Phy.	150	150	150	100	200	175	150	150	150	150	1525
				B.L.	255.00	255.00	255.00	170.00	340.00	297.50	255.00	255.00	255.00	255.00	2592.50
	Credit facility under PMJDY	0.05	No.	Phy.	500	500	500	500	500	500	500	500	500	500	5000
				B.L.	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	250.00
	Debt Swapping	2.00	No.	Phy.	300	300	250	250	300	300	300	300	200	300	2800
				B.L.	600.00	600.00	500.00	500.00	600.00	600.00	600.00	600.00	400.00	600.00	5600.00
	TOTAL - Others			Phy.	1250	1250	1200	1150	1300	1275	1250	1250	1150	1250	12325
				B.L.	1180.00	1180.00	1080.00	995.00	1265.00	1222.50	1180.00	1180.00	980.00	1180.00	11442.50
VII I	SOCIAL INFRASTRUCTURE														
	Construction of school buildings	200.00	No	Phy.	2	2	2	2	2	2	1	1	2	1	17
				B.L.	320.00	320.00	320.00	320.00	320.00	320.00	160.00	160.00	320.00	160.00	2720.00
	Construction of primary health centres in villages	200.00	No.	Phy.	2	1	2	2	2	2	1	1	2	2	17
				B.L.	320.00	160.00	320.00	320.00	320.00	320.00	160.00	160.00	320.00	320.00	2720.00
	Drinking water supply	20.00	No.	Phy.	10	10	10	10	10	10	10	10	10	10	100
				B.L.	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	160.00	1600.00
	TOTAL Social Infrastructure			Phy.	14	13	14	14	14	14	12	12	14	13	134
				B.L.	800.00	640.00	800.00	800.00	800.00	800.00	480.00	480.00	800.00	640.00	7040.00
	TOTAL PRIORITY SECTOR		No.	Phy.	50333	48935	52331	30599	53845	49874	45128	45833	21797	49034	447709
				B.L.	135542.12	140014.38	140779.04	88702.28	159355.23	152178.77	131166.26	136738.51	64678.88	142078.89	1291234.35

ANNEXURE-II

An Overview of Ground Level Credit Flow -Agency-wise and Sector-wise – 2015-16, 2016-17, 2017-18 and Targets for 2018-19

State :Punjab

(₹ lakh)

Sr. NO.	Agency /Type of Loan	2015-16		2016-17		2017-18		2018-19
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	Crop Loan							
	CBs	176493.10	205617.38	241212.70	190371.22	316843.10	265696.51	321979.60
	CCBs	187792.80	355413.87	256370.00	83238.59	327525.30	34265.10	252318.40
	SCARDB	853.00	39.90	50.00	254.11	63.50	0.00	70.00
	Citizen Urban Coop. Bank	203.20	0.00	50.00	0.00	0.00	0.00	63.90
	RRBs	14667.90	39129.05	20017.30	21192.10	25568.10	39015.08	25568.10
	Sub-Total (A)	380010.00	600200.20	517700.00	295056.02	670000.00	338976.69	600000.00
2	Term Loan (MT +LT)							
	CBs	44947.90	84095.07	64409.50	29435.21	83534.60	75522.76	265796.60
	CCBs	358.90	220.30	400.60	17425.20	1341.92	2479.76	5068.70
	SCARDB	9713.40	986.48	10516.40	434.08	3433.00	844.15	2827.80
	Citizen Urban Coop. Bank	0.00	762.00	650.00	0.00	0.00	0.00	2643.80
	RRBs	969.80	2967.49	1323.50	2659.39	1690.50	1717.57	5263.10
	Sub-Total (B)	55990.00	89031.34	77300.00	49953.88	90000.02	80564.24	281600.00
3	Total Agri. Credit (1+2)							
	CBs	221441.00	289712.45	305622.20	219806.43	400377.70	341219.27	587776.20
	CCBs	188151.70	355634.17	256770.60	100663.79	328867.22	36744.86	257387.10
	SCARDB	10566.40	1026.38	10566.40	688.19	3496.50	844.15	2897.80
	Citizen Urban Coop. Bank	203.20	762.00	700.00	0.00	0.00	0.00	2707.70
	RRBs	15637.70	42096.54	21340.80	23851.49	27258.60	40732.65	30831.20
	Total Agri Credit (A+B) = (D)	436000.00	689231.54	595000.00	345009.90	760000.02	419540.93	881600.00
4	Non Farm Sector/MSME							
	CBs	38206.80	86657.39	51740.80	123756.10	71676.20	317749.48	83676.20
	CCBs	4471.00	686.14	6039.00	875.39	1423.80	123.58	548.80
	SCARDB	505.90	1.00	200.00	42.09	0.00	2.00	250.00
	Citizen Urban Coop. Bank	32.90	588.75	500.00	0.00	0.00	15.00	625.00
	RRBs	1123.40	1132.85	1520.20	1180.25	1900.00	3399.21	1900.00
	Sub-Total (E)	44340.00	89066.13	60000.00	125853.83	75000.00	321289.27	87000.00
5	Other Priority Sector							
	CBs	90327.20	92094.70	63927.80	28467.88	61256.10	47437.29	75884.60
	CCBs	26949.80	68695.02	18474.10	15918.32	1541.90	6987.45	26813.40
	SCARDB	4518.90	271.50	1087.20	235.30	26854.10	111.77	710.00
	Citizen Urban Coop. Bank	103.10	92.59	70.70	0.00	0.00	8.30	90.10
	RRBs	2101.00	2105.60	1440.20	2943.93	664.00	4892.98	1901.90
	Sub-Total (F)	124000.00	163259.41	85000.00	47565.43	90316.10	59437.79	105400.00
6	Total Priority Sector							
	CBs	349975.00	468464.54	421290.80	372030.41	533310.00	706406.04	747337.00
	CCBs	219572.50	425015.33	281283.70	117457.50	331832.92	43855.89	284749.30
	SCARDB	15591.20	1298.88	11853.60	965.58	30350.60	957.92	3857.80
	Citizen Urban Coop. Bank	339.20	1443.34	1270.70	0.00	0.00	23.30	3422.80
	RRBs	18862.10	45334.99	24301.20	27975.67	29822.60	49024.84	34633.10
	GRAND TOTAL (D+E+F)	604340.00	941557.08	740000.00	518429.16	925316.12	800267.99	1074000.00

ANNEXURE-III
Sub-sector-wise and Agency-wise Credit Flow under Agriculture and Allied
activities - 2015-16, 2016-17, 2017-18 and Targets for 2018-19

(₹ lakh)

Sr · N O.	Particulars	2015-16					2016-17					2017-18					2018-19 (Targets)				
		CBs	Coop.	RRBs	PAD B	Total	CBs	Coop.	RRBs	PAD B	Total	CBs	Coop.	RRBs	PAD B	Total	CBs	Coop.	RRBs	PAD B	Total
I	Crop Loan	205617 .38	355413 .87	39129. 05	39.90	60020 0.20	190371. 22	83238. 59	21192. 10	254. 11	295056 .02	26569 6.51	34265 .10	39015. 08	0.00	338976 .69	321979. 60	252382 .30	25568 .10	70.0 0	60000 0.00
II	Term Loan																				
a.	Minor Irrigation	266.51	0.00	0.00	73.50	340.01	153.62	0.00	0.00	0.00	153.62	0.00	0.00	0.00	100. 10	100.10	5733.0 0	110.00	70.00	400. 00	6313.0 0
b.	Land Dev.	1036.7 2	0.00	0.00	15.05	1051.77	2425.8 3	4389.5 0	3.25	161. 53	6980.11	535.43	0.00	0.00	0.00	535.43	4000.0 0	0.00	0.00	100.0 0	4100.0 0
c.	Farm Mech.	1486.1 7	0.00	23.00	10.50	1519.67	644.06	0.00	20.00	0.00	664.06	31369. 87	124.50	0.00	72.5 0	31566. 87	4397.5 0	160.00	100.0 0	440. 00	5097.5 0
d.	Plantation & Hort.	102.00	0.00	0.00	25.20	127.20	12.00	0.00	0.00	0.00	12.00	177.93	0.00	0.00	0.00	177.93	2209.0 0	550.00	100.0 0	50.0 0	2909.0 0
e.	Dairy Dev.	4557.1 9	220.30	48.98	394.1 0	5220.5 7	2642.1 2	0.00	459.5 0	0.00	3101.62	882.9 9	66.40	148.2 4	140. 80	1238.4 3	4020.2 0	1781.0 0	1000. 00	801.2 0	7602.4 0
f.	Poultry	128.39			43.13	171.52	58.99	0.00	0.00	0.00	58.99	83.20	0.00	0.00	109. 40	192.60	120.00	0.00	0.00	400. 00	520.00
g.	Sheep/Goat /Piggery	0.00	0.00	0.00	3.30	3.30	0.00	0.00	0.00	0.00	0.00	0.40	0.00	0.00	3.80	4.20	110.00	50.00	50.00	10.00	220.00
h.	Inland Fisheries	0.00	0.00	0.00	12.50	12.50	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	83.0 0	83.00
i.	Forestry/Wa ste Land Dev.	3.60	0.00	0.00	0.00	3.60	0.00	0.00	0.00	0.00	0.00	198.69	0.00	0.00	0.00	198.69	1690.0 0	500.00	100.0 0	70.0 0	2360.0 0
j.	Storage Godowns / Market Yards	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	4150.0 0	400.00	200.0 0	100.0 0	4850.0 0
k.	Bio Gas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
m	Others	76514. 49	762.00	2895. 51	409. 20	80581. 20	23498. 59	13035. 70	2176.6 4	272. 55	38983. 48	12533. 13	2288. 86	1569.3 3	417. 55	46549. 99	236456 .98	2861.5 0	3543. 12	273.6 0	247545. 10
	Sub-Total II	84095. 07	982.30	2967.4 9	986.4 8	89031. 34	29435. 21	17425. 20	2659. 39	434. 08	49953. 88	45781. 64	2479.7 6	1717.5 7	844. 15	80564. 24	262886 .68	6412.5 0	5163.1 2	2727. 80	281600 .00
II I	GRAND TOTAL AGRICUL TURE (I+II)	28971 2.45	35639 6.17	4209 6.54	1026 .38	68923 1.54	21980 6.43	10066 3.79	2385 1.49	688 .19	34500 9.90	31147 8.15	3674 4.86	4073 2.65	844 .15	41954 0.93	58486 6.28	25879 4.80	3073 1.22	2797 .80	88160 0.00

Annexure IV
Indicative unit Costs (for major activities of the district)
as arrived at by NABARD for its internal use

S.N	Particulars	Specifications	Unit Cost (Rs)
I	Water Resources		
a	Tube Wells with Pumpsets		
i	61 meter (200') deep with standard material	with 5 HP EPS	3,20,000
ii	92 meter (300') deep with standard material	with 10-15 HP EPS	4,50,000
iii	120 meter (400') deep with standard material	with 20-30 HP	5,30,000
iv	Pumpsets (Replacement)	5 HP	70,000
b	Drip Irrigation		
i	Wide Spaced (10 x10 m)	Ha	30,000
ii	Medium Spaced (2.5 x 2.5 m)	Ha	74,000
iii	Close Spaced (1.2 x 0.6 m)	Ha	1,18,000
c	Sprinkler Irrigation	0.4 Ha (10 x 10)	46,000
		5 Ha (8 x 8)	5,36,000
d	UGPL per Ha	110 mm (PVC)	20,000
		250 mm (HDPE)	89,000
e	Rainwater Harvesting Tank	8'x 8'x 6'	45,000
f	Solar Photovoltaic water pumping system	2 HP (AC)	2,60,000
		3 HP (AC)	3,60,000
		5 HP (AC)	5,40,000
		10 HP AC)	9,80,000
II	Farm mechanization		
1	Tractor (varies with rated hp as per CTR , model, make and specifications as indicated by the dealer/maufacturer in the invoice/quotation)	30 to 50 HP	4,50,000-7,30,000
		51 to 60 HP	7,30,000 - 11,20,000*
2	Trolley (varies with model, make of the manufacturer and tractor HP requirement for coupling)	Hydraulic tripping type for ease of loading and unloading	90,000 to 2,50,000
3	Power Tiller ((varies with rated hp as per CTR , model , make and specifications as indicated by the dealer/maufacturer in the invoice/quotation)	12.5-15 HP	1,75,000-2,25,000
4	Rotavator (Tractor Drawn)	5ft	85,000
		6 ft	90,000
		7ft	95,000
		8 ft	1,05,000
		9 ft	1,15,000
5	Seed Drill (tractor drawn)	9-15 tyne	30,000-50,000
6	Paddy Nursery Raising Machine		1,75,000
7	DSR Drill Cum Planter	Roto Seed Drill	60,000
8	Paddy Transplanter	2-wheeled walk behind type with floats	2,00,000 - 3,00,000
		4-wheeled, riding type with cage wheels and floats	8,00,000-10,00,000
9	Power Operated Spray Pumps		5,000 -10,000
10	Battery Powerd Sprayers	Battery Operated	3000-7000
11	Tractor operated Hydraulic Sprayers	400 ltr	60,000
		600 ltr	1,00,000
10	Raised bed Planter/ridge-planter/multi-crop planter	varies with model and make	60,000-85,000
12	Multi-crop thresher/maize thresher	tractor operated	1,70,000
13	Maize sheller	tractor operated	50,000
14	Power Weeder	Diesel Engine/Petrol Engine Operated Rotary Tiller cum Power Weeder	60,000-95,000
15	Combine Harvester	self propelled with attachment of Super SMS (Straw Management System)	18,00,000-20,00,000

S.N	Particulars	Specifications	Unit Cost (Rs)
		self propelled-multicrop with AC driver's control cabin	23,00,000-25,00,000
		Tractor mounted	14,00,000
16	Laser Land Leveller		3,00,000-3,50,000
17	Happy Seeder (Turbo)	9/10/11 row planter	1,10,000-1,57,000
18	Straw Reaper	Tractor Operated -Combo Model for paddy and weat crop	2,50,000-3,50,000
19	Gyro Rake		2,90,000
20	Baler	Square	9,00,000-11,00,000
21	Baler	Round	3,75,000
22	Reversible Plough	2 Bottom MB Plough/3 Bottom M<B Plough	1,40,000-1,79,000
23	Paddy Straw Chopper -Shredder/Mulcher	5ft to8 ft-mounted type	1,35,000-1,68,000
24	Super Straw Management on Combine Harvesters		1,12,000
25	Mulching machine		1,25,000
26	Chopper -cutter-cum-spreader		45,000
27	Zero Tillage - Seed-cum-Fertilizer Drill	9 tyne/11 tyne/13 tyne/15 tyne	42,000-56,000
28	Cotton Ball Pluckers	Hand held and battery operated	4,000
	<i>*Hi-tech Tractors with AC driver's control cabin + 4WD</i>		
III	Land Development		
a	Graded bunding	cum	75
b	Farm bunding – Medium to Light soil (4% slope)	cum	62.5
c	Farm bunding – heavy soil (4% slope)	cum	67
d	Farm ponds	30 x 30x 3 m	2,00,000
e	Land levelling and shaping	Slope - 1%	7,500
		Slope – 1-2%	10,500
		Slope 2-3%	15,000
IV	Plantation and Horticulture		
1	Fruits crops	-	-
a	Mango (10 m x 10 m)	Ha	62,000
b	Mango (3m x 4m)	Ha	1,32,000
c	Kinnow (6 m x 6 m)	Ha	92,000
d	Guava (6 m x 6 m)	Ha	88,000
e	Peach (6.5 m x 6.5 m)	Ha	86,000
f	Pear (7.5 m x 7.5 m)	Ha	80,000
2	Floriculture		
a	Rose (protected cultivation - includes cost of polyhouse)	Area - 800 sqm	14,57,000
b	Gerbera (Protected cultivation incl cost of polyhouse)	Area - 800 sqm	15,79,000
c	Gladiolus (Open field Cultivation)	Area - 800 sqm	1,76,000
d	Marigold (open cultivation)	Area - 800 sqm	84,000
3	Bee Keeping		
a	Apis mellifera - Non migratory (Wooden box)	50 Colony unit	3,56,000
b	Apis mellifera - Migratory (Wooden box)	100 Colony unit	9,32,000
c	Apis mellifera - Migratory (Wooden box)	250 Colony unit	23,78,000
4	Nursery (as per MIDH guidelines)		
a	Hi Tech Nursery	4 Ha	1,00,00,000
b	Small Nursery	1 ha	15,00,000
5	Polyhouses (as per MIDH guidelines)		
a	Green House structure		
a-1	Fan & Pad system		

S.N	Particulars	Specifications	Unit Cost (Rs)
i	upto 500 sqm	sqm	1,650
ii	501-1008 sqm	sqm	1,465
iii	1009-2080 sqm	sqm	1,420
iv	> 2081	sqm	1,400
a-2	Naturally ventilated system		
a-2(i)	Tubular structure		
i	upto 500 sqm	sqm	1,060
ii	501-1008 sqm	sqm	935
iii	1009-2080 sqm	sqm	890
iv	> 2081	sqm	844
a-2(ii)	Wooden structure	sqm	540
a-2(iii)	Bamboo structure	sqm	450
a-3	Shade Net House		
i	Tubular structure	sqm	710
ii	Wooden structure	sqm	492
iii	Bamboo structure	sqm	360
iv	Plastic Tunnels	sqm	60
v	Walk in tunnels	sqm	600
b	Post Harvest Management		
i	Pack house	9m x 6 m	4,00,000
ii	Integrated pack house with conveyer belt, sorting, grading units, washing, drying and weighing.	9m x 18 m	50,00,000
iii	Pre-cooling unit	6 MT	25,00,000
V	Forestry/Waste Land Development		
a	Poplar	per Ha	1,63,000
	Eucalyptus(Clonal)	per Ha	3,64,000
c	Bamboo (Bambusa balcooa)	per Ha	1,73,000
VI	Animal Husbandry		
a	Graded Buffalo (Murrah)	> 15 ltr	70,000
b	CBC (HF)	> 20 ltr	70,000
c	Indigenous (Sahiwal, rathi, Tharparkar, Gir, Haryana, Red Sindhi))	> 15 ltr	70,000
d	Rearing of heifer calves	20 animals	9,70,000
e	Cattle Shed (20 cows)	60' x 70' (covered area 2520 sft)	6,00,000
f	Cattle Shed (10 buffaloes)	40' x 60' (covered area 1400 sft)	4,00,000
g	Milking Machines	Single teet cup	55,000
		Double teet cup	70,000
h	Bulk Milk Coolers (DG Set - 7.5 KVA)	500 ltr	6,00,000
	Bulk Milk Coolers (DG Set - 20 KVA)	1000 ltr	8,00,000
	Bulk Milk Coolers (DG Set - 20 KVA)	2000 ltr	10,00,000
	Bulk Milk Coolers (DG Set - 25 KVA)	5000 ltr	20,00,000
h	Milko Tester		66,000
j	Miking Parlour (swing over/ hering bone)	for 12 animals	20,00,000
k	Automatic Milk Collection Centre		1,65,000
l	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	500 ltr	5,50,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	5000 ltr	11,50,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	8000 ltr	14,00,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	10000 ltr	16,00,000
	Refrigerated Tanker van(Road Tanker) - Double Jacket steel tanker	13000 ltr	22,00,000

S.N	Particulars	Specifications	Unit Cost (Rs)
m	Fodder Harvester		1,50,000
n	Self Propelled Forage Cutter/Harvester		2,20,000
o	Feed & Fodder store	20' x 20'	75,000
p	Electric Chaff cutter (with hopper)		80,000
q(i)	TMR (Total Mixed Ration) Wagon	05 cum	9,50,000
q(ii)	TMR (Total Mixed Ration) Wagon	08 cum	1,00,000
r	Mobile Milk Vending Machine (with BMC 500 ltr + genset + vehicle)		9,00,000
s	Purchase of dairy processing quipment for manufacture of indogeneous milk product		13,20,000
t	Dairy Marketing outlet/ dairy parlour		3,00,000
u	Commercial Layer	5000 birds	20,00,000
v	Commercial Broiler	1000 birds	2,24,000
w	Backyard Poultry	400 LIT	91,000
x	Commercial Broiler Unit	600 birds (4 batches)	1,12,500
y	Feed Mixing Unit (Mash feed)	one ton/hr	16,00,000
z	Transport Vehicle-open cage		8,00,000
aa	Transport Vehicle-Refrigerated		15,00,000
ab (i)	Goat Rearing Unit	20+2	1,00,000
ab (ii)	Goat Rearing Unit	40+2	2,50,000
ab (i)	piggery unit	10+2	5,00,000
ab (ii)	Pig Commercial Rearing Unit (as per NLM guidelines 2016)	3+1	1,00,000
ab (iii)	piggery Breeding farm (as per NLM guidelines 2016)	20+4	8,00,000
ab (iv)	piggery fattening unit	10/month	2,40,000
VII	Fisheries		
1	Construction of New Ponds/Tanks	Ha	7,00,000
2	Renovation of existing pond	Ha	3,50,000
3	Establishment of Fish seed hatcheries for Indian Major carps and other specific cultivable Fin Fish	2 Ha	25,00,000
4	Backyard Hatchery for ornamental Fish	200-300 sq ft	1,25,000
5	Medium Scale ornamental Hatchery	300 sqm	9,00,000
6	Integrated Ornamental fishery unit	1000 sqm	16,00,000
7	Establishment of fish feed mill	large formulated pellet feed plant of minimum capacity @ 6-10 tonne per hour or more	2,00,00,000
8	Establishment of fish feed mill	saml capacity 1-5 quintals per day	10,00,000
9	Establishment of small fish feed mill	1.2 qtl/day	7,50,000
10	Inputs cost for Freshwater Fish Culture		
	a) Finfish Culture	Ha	1,50,000
	b) Fresh Water Prawn/trout culture	Ha	2,50,000
11	Inputs Cost for Brackish water Fish/Shrimp Culture		
	a) Finfish Culture	Ha	2,00,000
	b) Culture of Shrimp such as L. vannamei/P. monodon etc	Ha	3,00,000

Disclaimer : The costs and parameters suggested are based on the information available to NABARD and are indicative in nature. User discretion is strongly advised. NABARD is not responsible in any way whatsoever, for any act/s of commission or omission on the part of the user/s, relaying on or referring to the unit costs mentioned in NABARD's communication/publication.

ANNEXURE V

SCALE OF FINANCE FOR MAJOR CROPS FIXED BY STATE LEVEL TECHNICAL COMMITTEE (SLTC) FOR 2018-19

(Amount in ₹)

Sr.No.	Name of the Crop	Cash	Kind	Total	Scale of finance in ha. 2018-19 per ha.	Scale of finance in ha. 2019-20 (10 % increase as per KCC guidelines)	rounded off to the nearest rupee
1	Wheat	14000	9000	23000	56833	62516.30	62516.00
2	Paddy	15000	9000	24000	59304	65234.40	65234.00
3	Potatao	30000	15000	45000	111195	122314.50	122315.00
4	Sugarcane	26000	10000	36000	88956	97851.60	97852.00
5	Oilseeds	10500	7500	18000	44478	48925.80	48926.00
6	Vegetables	30000	10000	40000	98840	108724.00	108724.00
7	Green Fodder	10000	7000	17000	42007	46207.70	46208.00
8	Floriculture	19000	11000	30000	74130	81543.00	81543.00
9	Maize	10000	8000	18000	44478	48925.80	48926.00
10	Cotton	14000	10000	24000	59304	65234.40	65234.00
11	Turmeric	26000	8000	34000	84014	92415.40	92415.00
12	Pulses	7300	5700	13000	32123	35335.30	35335.00

The Scale of Finance were fixed in the SLTC meeting for the year 2018-19 vide its letter No RCS/loan 1/CA 2/SOF/190 dated 28.03.2018. However, for PLP projections pertaining to 2019-20, therefore, SOF is suitably enhanced keeping in view the revised KCC guidelines.



NABSAMRUDDHI FINANCE LIMITED

A Subsidiary of NABARD

“to provide credit facilities to Rural Services sector/ Off farm Sector for promotion, expansion, commercialization of enterprises covering the entire gamut of activities touching rural livelihoods”



Microfinance . Vehicle . School Infra . Rural Housing . Societies . MSME

Registered Office
NABARD Regional Office
1-1-61, RTC 'X' Road, P.B.No.1863,
Hyderabad - 500 020
Telangana
Phone : 040-23241155

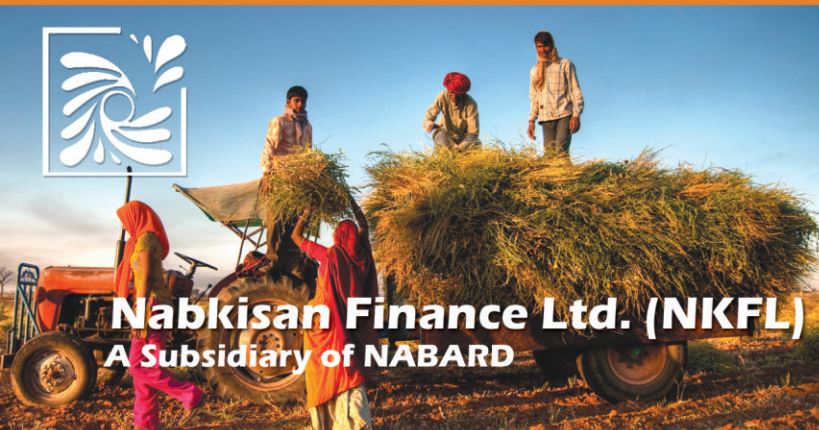
Corporate Office
Ground Floor, D-Wing, NABARD, HO
C-24, G Block, Bandra-Kurla Complex
Mumbai - 400051
Maharashtra
Phone : 022-26539486

Email
nabsamruddhi@nabard.org

Website
nabsamruddhi.org



Nabkisan Finance Ltd. (NKFL)
A Subsidiary of NABARD



- ▶ Provides credit support for livelihood/ income generating activities.
- ▶ Mandated to extend credit to Producer Organisations, farm and off-farm.
- ▶ Lending to Producer Companies covers life cycle finance viz., term loan or working capital or both.
- ▶ Collateral free loans
- ▶ Competitive rates of interest.
- ▶ Largest financier of FPOs in the country.
- ▶ 335 FPOs assisted in 14 states.
- ▶ Loans provided to Panchayat Level Federations, Trusts, Societies, NGOs, Section 25 companies/ NBFCs/ MFIs for on-lending to its members, SHGs/ JLGs.
- ▶ PO Promoting Institutions (POPI) are also provided loans for on-lending to POs
- ▶ KRISHIMANCH.NABARD.ORG web portal developed by NKFL for dissemination of information on FPOs and for self-rating of FPOs for arriving at the eligibility for credit.

Registered Office

C/o. NABARD, Ground Floor, D wing
C-24, "G" Block, Bandra Kurla Complex
Bandra (East), Mumbai – 400051.

Email: nabkisan@nabard.org
Website: www.nabkisan.org
Phone: 022 - 26539643



NABARD FINANCIAL SERVICES

A Subsidiary of NABARD

Registered Office

3072, 14th Cross, K.R. Road
Banashankari, 2nd Stage
Bengaluru – 560070
Karnataka
Email: ho@nabfins.org
Website: www.nabfins.org
Phone: : 080-26970500

- › **A Non-Banking Financial Company with NABARD owning 63 % of the equity.**
- › **Government of Karnataka and other Public Sector Banks shareholders of the Company.**
- › **Company operates through its unique group based lending model sourcing Business & Development Correspondents to reach SHGs/ JLGs**
- › **Covers 125 districts in 12 States and a Union Territory**
- › **Entering into Eastern Region i.e. West Bengal, Odisha & Bihar.**
- › **Supported 1,35,000 SHGs/JLGs or 15 lakh households across its operational geography.**
- › **Cumulatively credit disbursement to the tune of around Rs. 4,746 crore.**
- › **Providing sustainable livelihoods to rural poor for uplifting their living standard**



NABARD Consultancy Services (NABCONS)

(100% owned by NABARD)

- Multi-sectoral Development Consultancy
- Wholly Owned Subsidiary of NABARD
- 15 Years of Experience
- Pan-India Presence
- 2100+ Assignments
- 421 District Offices
- 400+ Full Time Experts
- Served 200+ Clients Globally

Areas of Operation

- Agriculture & Allied Sectors
- Banking & Finance
- Food Processing
- Socio-economic Development
- Climate Change
- Natural Resource Management
- Rural Development
- Skills for Livelihood
- International Business

Services Offered

- Baseline Surveys & Feasibility Studies
- Diagnostic Study & Need Assessment
- Scoping Studies
- DPR & Concept Notes
- Monitoring & Evaluation
- Impact Assessment
- Capacity Building of Stakeholders
- CSR Advisory Services
- Formulation of Banking Policies
 - KYC Guidelines and Policy
 - HR Policy
 - Audit / Inspection / Loaning Manual
 - IT and IS Policies
 - Investment Policy
 - Recovery and NPA Management Policy
 - Credit Appraisal Policy, etc.
- Project Appraisal
- Model Scheme
- Value Chain Study
- Project Management Consultancy
- Transaction Advisory
- Resource Support Agency
- Climate Resilient Planning
- Gender, Environment & Social Management Plans
- Exposure Visits to Best Practices
- GIS-based Mapping

Registered Office

NABARD Building, C-24, G Block, BKC
Bandra East, Mumbai - 400051
Ph: 022-26539419

Corporate Office

NABARD Tower, 24 Rajendra Place
New Delhi - 110125
Ph: 011-25745103

Email: md@nabcons.in
Website: www.nabcons.com