प्रस्तावना

ग्रामीण विकास के क्षेत्र में विभिन्न हितधारकों के लिए जानकारी के स्रोत के रूप में संभाव्यतायुक्त ऋण योजनाओं (पीएलपी) का महत्व हर वर्ष बढ़ रहा है. इस दस्तावेज़ का उद्देश्य विभिन्न क्षेत्रों के अंतर्गत उपलब्ध भौतिक संभावनाओं का अभिनिर्धारण करना है, जिसमें ग्रामीण अर्थव्यवस्था और बैंक ऋण के माध्यम से ऐसी संभावनाओं को वित्तपोषित करने की सीमा शामिल है. संभावनाओं का आकलन करते समय जिले में उपलब्ध वर्तमान आधारभूत सुविधाएं, संभावनाओं के पूर्ण दोहन के लिए अतिरिक्त आधारभूत सुविधाओं की आवश्यकता, बैंक ऋण में पिछली प्रवृत्तियाँ और अगले वर्ष के लिए कल्पित अन्य परिवर्तनों पर विचार किया जाता है.

दोहन योग्य संभावनाओं के अभिनिर्धारण का उद्देश्य नीति निर्माताओं, विशेषकर केंद्र और राज्य सरकारों को अगले वर्ष के लिए उनकी योजनाओं/ बजट को अंतिम रूप देते समय इस दस्तावेज़ से संकेत मिल सके. अतः यह दस्तावेज़ केवल जिले की वार्षिक ऋण योजना को अंतिम रूप देने के लिए जिला स्तर पर ऋण आयोजना के कार्य के लिए रोड मैप तैयार करना नहीं है बल्कि अन्य हितधारकों द्वारा भी जमीनी स्तर पर संभावित परिणामों के लिए इसे आगे ले जाने हेतु आधारभूत सुविधाओं और संस्थागत कमियों और आवश्यकताओं के साथ जोड़ना हैं.

वर्ष 2019-20 की संभाव्यतायुक्त ऋण योजना (पीएलपी) का मुख्य विषय ‘संधारणीय कृषि प्रथाओं को अपनाना’ है. इस विषय के विभिन्न पहलुओं के अंतर्गत राज्य में उठाए गए पहलों और इस कारण से बैंक ऋण की संभावनाओं का प्रतिबिंब इस पीएलपी दस्तावेज़ में पड़ता है.

यह दस्तावेज़ जिला विकास प्रबंधक और जिले के हितधारकों जैसे अग्रणी जिला प्रबंधक, सरकारी विभागों, बैंकों, गैर सरकारी संगठनों और जमीनी स्तर पर लाभार्थियों के बीच हुई व्यापक परामर्श प्रक्रिया की पराकाष्ठा है. यह दस्तावेज़ एक विकसित होने वाली प्रक्रिया हैं और विभिन्न क्षेत्रों में हो रहे परिवर्तनों को इसमें शामिल करने के प्रयास किए जाते हैं.

नाबार्ड सभी योजनाकारों के लिए एक उपयोगी माध्यम के रूप में इस दस्तावेज को तैयार करने के लिए आवश्यक जानकारी प्रदान करने में सहयोग के लिए राज्य और जिला स्तर पर संबंधित विभागों के अधिकारियों, भारतीय रिज़र्व बैंक, राज्य स्तरीय बैंकर्स समिति, जिला स्तर समितियों, कृषि विश्वविद्यालयों/ संस्थाओं और अन्य आधार स्तरीय संस्थानों का आभार व्यक्त करता हैं .

आपके अमूल्य सुझावों और प्रतिक्रियाओं की प्रतीक्षा रहेगी.

(यू डी शिरसालकर)
मुख्य महाप्रबंधक
नाबार्ड, महाराष्ट्र क्षेत्रीय कार्यालय, पुणे
07 सितंबर 2018

Foreword

The importance of the Potential Linked Credit Plan (PLP), as a source of input for various stakeholders in the field of rural development, has been increasing over the years. The document aims to identify the physical potential that is available under various sectors constituting the rural economy and the extent to which such potential can be financed through bank credit. The infrastructure presently available in the district, additional infrastructure required for full exploitation of potential, the past trend in the flow of bank credit and other changes visualized for the next year are some of the factors considered, while assessing the potential.

The objective of identifying the exploitable potential is to further enable the policy makers, especially the Central and State Governments to take a cue from this document while finalizing their plans/budgets for the next year. The document thus not only comes out with the road map for credit planning exercise at the district level for finalizing the Annual Credit Plan of the district, but also to connect with the infrastructural and institutional gaps and requirements to take it forward for a possible outcome at the ground level by other stakeholders too.

The theme of the PLP 2019-20 is ‘Adoption of Sustainable Agricultural Practices’. The initiatives undertaken in the state under various dimensions of this theme and the potential for bank credit therefor find a place in this PLP document.

This document is a culmination of an elaborate consultative process, between the DDM and the stakeholders in the district such as the LDM, line departments, banks, NGOs, and beneficiaries at the ground level. The document has been evolving and attempts have been made to reflect the changes that are taking place in various sectors.

NABARD places its appreciation for the functionaries and departments at the State and at the District level, Reserve Bank of India, the State Level Bankers Committee, the District Level committees, Agriculture Universities/ Institutions and other ground level institutions, for providing necessary inputs for bringing out the PLP that may serve as a useful tool for all the planners.

Looking forward to your valuable suggestions and feedback.

(U.D. Shirsalkar)
Chief General Manager
NABARD, Maharashtra Regional Office, Pune
07 September 2018

POTENTIAL LINKED CREDIT PLAN 2019-20
INDEX

Executive Summary

a. The Theme of the PLP

NABARD prepares Potential Linked Credit Plans- PLPs- to project credit potential under the priority sectors covering Primary, Secondary and Tertiary sectors. These projections are based on the parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets etc. PLPs also take into account the factors such as the changes in the Government's priorities and policies, strengthening of rural infrastructure, market forces, cost escalation etc. The PLP for 2019-20 has been prepared in tune with the revised Priority Sector guidelines of Reserve Bank of India, with the chapters covering Agriculture, MSME, Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Other Priority sectors.
The theme of the PLP 2019-20 is 'Adopting Sustainable Agricultural Practices'

b. District Profile

Hingoli district is situated in the Marathwada region of Maharashtra. It has five blocks with a total geographical area of 4526.72 sq. km. Out of 4.52 lakh ha of the total area, the cultivable land is 3.60 lakh ha. The average rainfall of the district is 890 mm per annum. The district population (2011 Census) is 11.77 lakh with 9.98 lakh (85 %) in rural areas. Of the total land holders, 72.50% are small and marginal farmers (with land size less than 2 ha) holding only 42.60% of the total agricultural land indicating disparity in distribution of land. The major crops grown during Kharif are Soya bean, cotton and pulses, and during Rabi, gram, wheat and rabbi jowar. The cropping intensity is 139%. The CD ratio as on 31.3.2018 was 99%.

c. Review of Ground Level Credit (GLC)

Total GLC of the district under priority sector was ₹. 787.13 crore during 2015-16, ₹. 1244.25 crore during 2016-17, and ₹. 423.82 crore during 2017-18. The total agricultural loans issued during the last three years were of ₹. 614.55 crore, ₹. 1077.21 crore and ₹. 206.89 crore respectively. The disbursements under MSME and other priority sectors during the above period were of ₹. 172.57 crore, ₹. 167.04 crore, and ₹. 216.93 crore respectively. The share of agriculture in GLC (PSL) was 49% during 2017-18.

d. Performance of credit agencies:

The district has 111 bank branches with 47 branches of Commercial Banks, 23 branches of Maharashtra Gramin Bank, 41 branches of Parbhani DCCB, besides 430 PACS affiliated to Parbhani DCCB, which cater to the credit needs of the rural population. The CD ratio as on 31 March 2018 was 99%. Out of the Total Advances (₹.2209.99crore) disbursed by banks during 2017-18, the disbursements under Priority Sector stood at 19% (₹. 423.82 crore). Achievement under ACP during 2017-18 stood at 26 % of the target.

e. Sectoral assessment of potential

The PLP has been designed with an objective of making it a meaningful link between development planning and credit planning processes. The potential under Priority Sector that could be tapped with institutional credit during the year 2019-20 has been assessed at ₹. 2201.15 crore as against ₹. 1901.46 crore projected for the year 2018-19 showing 15.76% growth over the previous year.

For the year 2019-20, while the potential under crop loans has been assessed at ₹. 1436.45 crore, that of total agriculture loans is at ₹. 1713.55 crore. The percentage of credit potential for Agriculture to total Priority Sector loans projected is 77.85%, while that of MSME to total Priority Sector loans is 13.80%. The sectors such as Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and Others are projected at 8.35% of total Priority Sector loans.

f. Sub-sectoral analysis-

i) Crop production, maintenance & Marketing: Production credit potential for the year 2019-20 has been estimated at ₹. 1436.45 crore which was ₹. 1236.60 crore during last year. It constitutes 78% of PLP projections. The projections are based on average crop area for last five years & revised scale of finance. It also includes 10% loans towards post-harvest activities and 20% towards repairs, maintenance and domestic consumption expenses.

ii) Farm Mechanisation: For the year 2019-20, credit potential under Farm Mechanisation is assessed to be ₹. 57.38 crore, which has been increased by 12% from last year. Considering the land holding pattern in the district, steady increase in irrigation facilities and resultant changes in cropping pattern / cropping intensity, scope has been widened for providing credit support under the sector.

iii) Water Resources: The total credit requirement for this sector has been estimated at ₹. 38.88 crore. Considering irregular rainfall received during last two years, there is a great need that all the farming community adopt the micro irrigation as the medium of irrigation to agriculture so as to use the available water judiciously.

iv) MSME: Hingoli is one of the industrially backward districts of Maharashtra. Total credit requirement under MSME has been estimated at ₹. 303.92 crore for year 2019-20. The Rural Non-Farm Sector besides providing an avenue for supplementing farm income, offers good employment opportunities to the labour force and youth in the rural areas, thereby preventing their migration to urban areas.

v) Dairy and Goat Farming: Combined PLP projections of ₹. 44.12 crore are assessed for the year 2019-20. Irregular rainfalls, drought like conditions, uncertainty in agriculture production, non-remunerative market prices etc. factors have tempted farmers to take up allied income generation activities in animal husbandry sector. In view of the above, NABARD has prepared Area Development Schemes on Dairy Development and Goat Farming for the district.

g. Conclusion:

Along with the refinance to Commercial, Cooperative and Regional Rural Banks against Crop loans, agricultural term loans & off-farm / other priority sector loans, and the loans to the State Government for Rural Infrastructure Development and to other agencies, NABARD has also been extending assistance for implementing various developmental programmes in the district.

The goal of enhancement in farmers' income level can be achieved through the increased productivity/ profitability that can be attained through a proper package of sustainable agricultural practices including efficient water management and farm mechanization, use of quality seeds/ seed replacement, lesser dependence on a single crop/ crop diversification, balanced cultivation of agricultural & horticultural species, input cost reduction, reduction of post-harvest losses , prompt marketing of agricultural produce and supplementing farm income with allied activities.

Infrastructure needs such as Rural Roads, Bridges, Irrigation projects, Schools and Public Health centers, etc. are being addressed through the loans from NABARD to the State Government under Rural Infrastructure Development Fund. Also, there are certain critical infrastructure areas which can be supported through private investment in the districts and therefore banks have to play an active role in financing such investments. Based on the observations on the constraints in various sectors, the issues / areas have been indicated in the present document for suitable actions by the concerned Departments of the State Government as also by Bankers and other stake- holders.

NABARD, through various initiatives , has been putting emphasis on the areas such as Sustainable agricultural practices, Capital formation and productivity growth in agriculture & allied sectors aiming at doubling of farmers' income, Financial Inclusion/ Literacy, Post–Harvest infrastructure, Food and Agro Processing, Skills and Marketing, Producers Organizations and on innovative projects.

In order to achieve the overall credit potential assessed ,as also to achieve the objective of doubling the farmers' income and capital formation in Agriculture in the district, there is a need to have a coordinated approach by all the stakeholders, viz., Banks, Government Departments, NGOs and Other stakeholders. The prompt reporting system by banks through the returns under the LBS and a regular monitoring of achievements vis-à-vis the targets in DLCC/BLBC meetings assume greater importance.

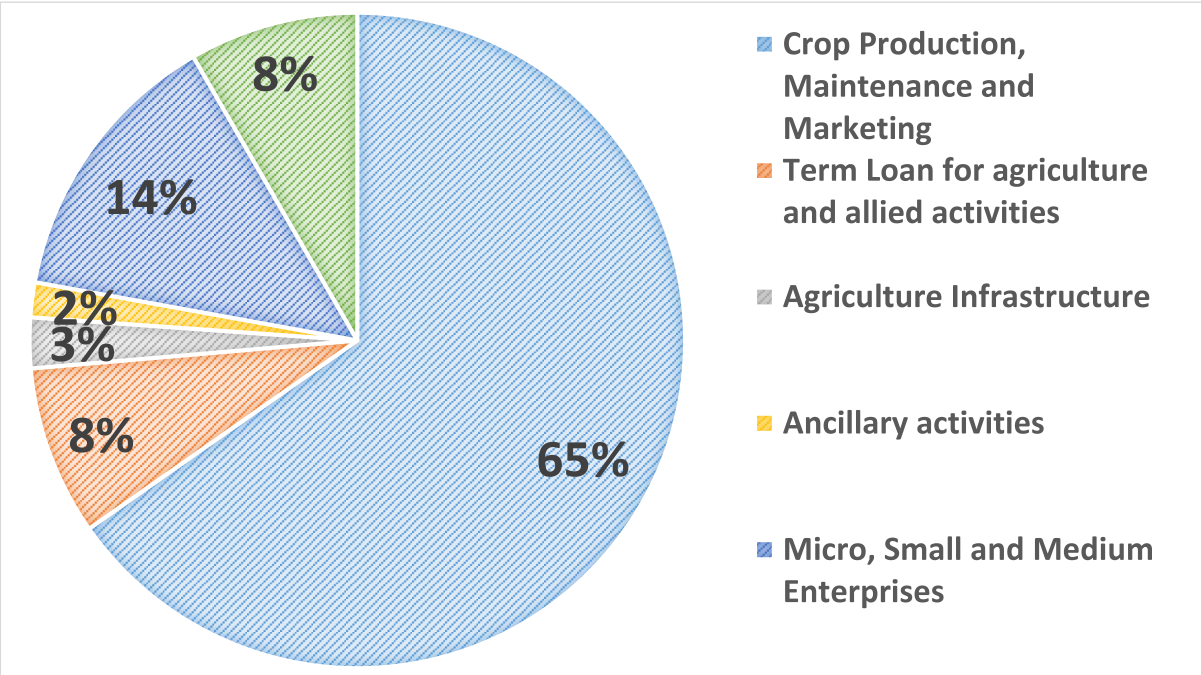
For a balanced economic growth, an appropriate combination of the strategies linking credit disbursement to the potential present in various sectors of the district as envisaged in the PSL norms is required, and the same is worked out in the present PLP.

Appendix A to Annexure 1

Broad Sector wise PLP projections – 2019-20

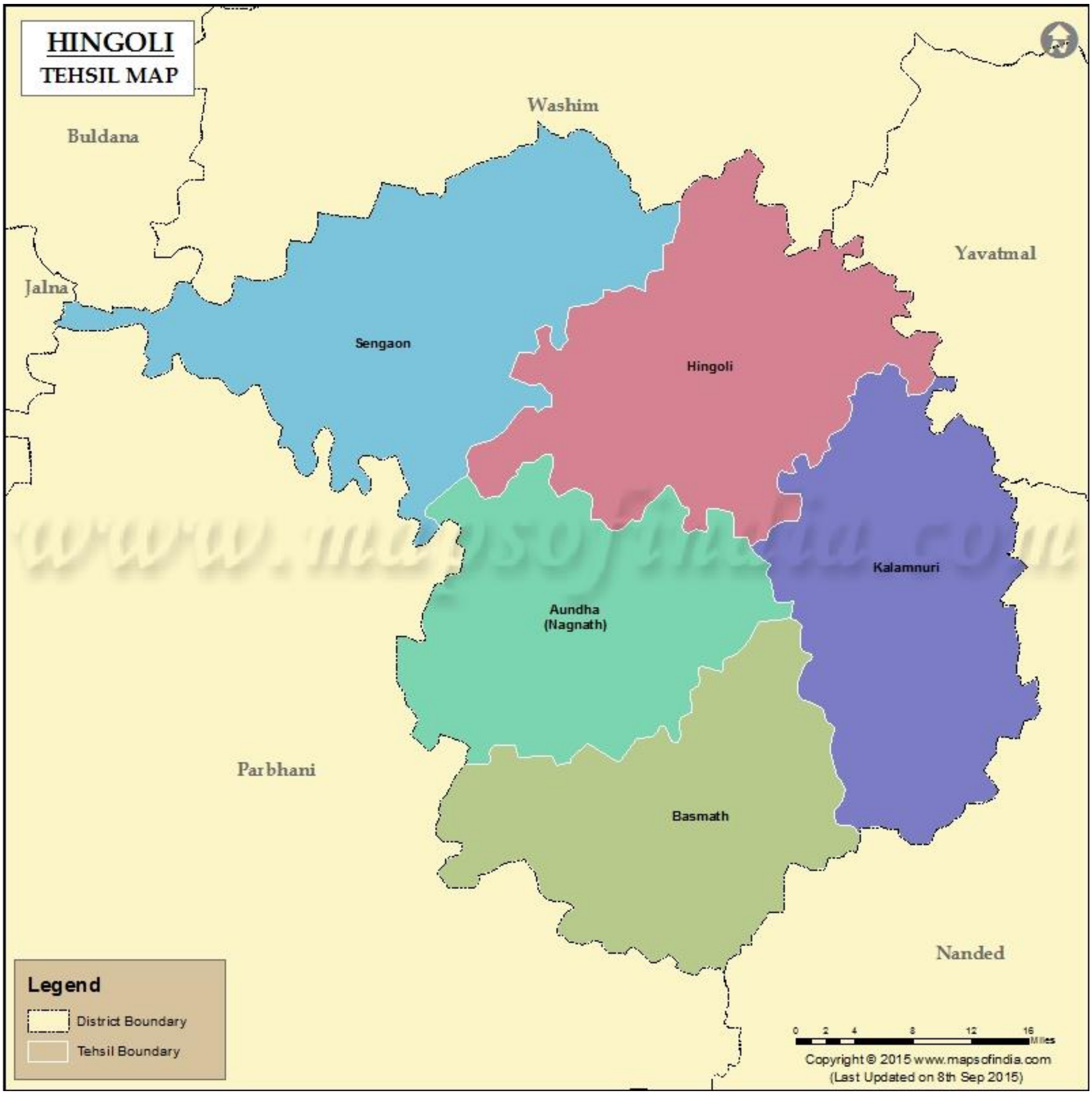
(₹ Lakh)

Sr. No.	Particulars	PLP Projections 2019-20
A	**Farm Credit**	
i.	Crop Production, Maintenance and Marketing	143645.14
ii.	Term Loan for agriculture and allied activities	18435.90
	Sub Total	**162081.04**
B	**Agriculture Infrastructure**	**5488.09**
C	**Ancillary activities**	**3786.35**
I.	**Credit Potential for Agriculture (A+B+C)**	**171355.48**
II.	**Micro, Small and Medium Enterprises**	**30392.25**
III.	**Export Credit**	**864.00**
IV.	**Education**	**1224.00**
V.	**Housing**	**5287.50**
VI.	**Renewable Energy**	**236.66**
VII.	**Others**	**7465.00**
VIII.	**Social Infrastructure involving bank credit**	**3291.00**
	Total Priority Sector (I to VIII)	**220115.89**



Sector /subsector wise projections for 2019-20: (₹in lakh)

Sr. No.	Sector	PLP Projections 2019-20
I	**Credit Potential for Agriculture**	
A	**Farm Credit**	
i	Crop Loan	143645.14
ii	Water Resources	3888.53
iii	Farm Mechanisation	5738.44
iv	Plantation & Horticulture	2486.30
v	Forestry & Waste Land Development	90.42
vi	Animal Husbandry- dairy	3264.34
vii	Poultry	1281.03
viii	Sheep / Goat / Piggery	1148.10
ix	Fisheries	151.75
x	Farm Credit – Others	387.00
	Sub Total	**162081.04**
B	**Agriculture Infrastructure**	
i	Construction of Storage facilities	3657.00
ii	Land development, Soil conservation, Watershed development	1543.09
iii	Agricultural Infrastructure – Others	288.00
	Sub Total	**5488.09**
C	**Ancillary activities**	
i	Food and Agro Processing	3107.60
ii	Agriculture Ancillary Activities – Others	678.75
	Sub Total	**3786.35**
	Total Agriculture	**171355.48**
II	**Micro, Small and Medium Enterprises**	
i)	MSME – Investment credit	23156.00
ii)	MSME – Working capital	7236.25
	Total MSME	**30392.25**
III	Export Credit	864.00
IV	Education	1224.00
V	Housing	5287.50
VI	Renewable Energy	236.66
VII	Others	7465.00
VIII	Social Infrastructure involving bank credit	3291.00
	Total Priority Sector	**220115.89**


HINGOLI
TEHSIL MAP
Washim
Buldana
Yavatmal
Jalna
Sengaon
Hingoli
Kalamnuri
Aundha
(Nagnath)
Parbhani
Basmath
Nanded
Legend
District Boundary
Tehsil Boundary
0 2 4 8 12 16
Miles
Copyright © 2015 www.mapsofindia.com
(Last Updated on 8th Sep 2015)

District Profile

District -	HINGOLI	State -	MAHARASHTRA	Division -	AURANAGABAD

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	4526.72
No. of Sub Divisions	2
No. of Blocks	5
No. of Villages (Inhabited)	710
No. of Panchayats	565

2. SOIL & CLIMATE

Agro-climatic Zone	Deccan plataue,Eastern Maharashtra , Assured rainfall zone
Climate	hot and dry,
Soil Type	black cotton, medium red and black

3. LAND UTILISATION [Ha] @

Total Area Reported	452672
Forest Land	21373
Area Not Available for Cultivation	20114
Permanent Pasture and Grazing Land	10100
Land under Miscellaneous Tree Crops	8050
Cultivable Wasteland	92260
Current Fallow	13430
Other Fallow	2930
Net Sown Area	360136
Total or Gross Cropped Area	500436
Area Cultivated More than Once	140300
Cropping Inensity [GCA/NSA]	139

4. RAINFALL & GROUND WATER

	Normal	Actual	2015-16	2016-17	2017-18
Rainfall [in mm]	890.00		572.00	934.26	661.55
	Variation from Normal		(-) 36%	(+) 5%	(-) 27%

Availability of Ground Water [Ham]	Net annual recharge	Net annual draft	Balance
	94665.33	38313.7	56351.63

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<= 1 Ha	78427	36.80	45010	12.54
>1 to <=2 Ha	76037	35.68	108032	30.10
>2 Ha	58639	27.52	205868	57.36
Total	213103	100.00	358910	100.00

6. WORKERS PROFILE [in '000]

Cultivators	213
Of the above, Small/Marginal Farmers	153
Agricultural Labourers	195
Workers engaged in Household Industries	7
Workers engaged in Allied Agro-activities	71
Other workers	

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	1177	606	571	998	179
Scheduled Caste	183	94	89	162	21
Scheduled Tribe	112	58	54	107	5
Literate	791	451	340	658	133
BPL	172	N.A.	N.A.	N.A.	N.A.

8. HOUSEHOLDS [in '000]

Total Households	229
Rural Households	196
BPL Households	33

9. HOUSEHOLD AMENITIES [Nos. in '000 Households]

Having brick/stone/concrete houses	N.A.	Having electricity supply	N.A.
Having source of drinking water	N.A.	Having independent toilets	N.A.
Having access to banking services	N.A.	Having radio/tv sets	N.A.

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	675
Villages having Agriculture Power Supply	675
Villages having Post Offices	114
Villages having Banking Facilities	91
Villages having Primary Schools	655
Villages having Primary Health Centres	675
Villages having Potable Water Supply	614
Villages connected with Paved Approach Roads	669

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	1064	Dispensaries	8
Primary Health Centres	24	Hospitals	5
Primary Health Sub-Centres	132	Hospital Beds	450

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	1901	Agriculture Pumpsets[Nos]	NA
Total N/P/K Consumption [MT]	22500	Pumpsets Energised [Nos]	65923
Certified Seeds Supplied [pkts]	523580	Agro Service Centres [Nos]	2304
Pesticides Consumed [MT]		Soil Testing Centres [Nos]	2
Agriculture Tractors [Nos]	5897	Plantation nurseries [Nos]	11
Power Tillers [Nos]	19	Farmers' Clubs [Nos]	240
Threshers/Cutters [Nos]		Krishi Vigyan Kendras[Nos]	1

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	
Irrigation Potential Created	97528
Net Irrigated Area (Total area irrigated at least once)	44401
Area irrigated by Canals / Channels	13740
Area irrigated by Wells	30661
Area irrigated by Tanks	0
Area irrigated by Other Sources	0
Irrigation Potential Utilized (Gross Irrigated Area)	75137

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	31	Wholesale Market [Nos]	6
Length of Pucca Road [Km]	4105	Godown [Nos]	93
Length of Railway Line [Km]	108	Godown Capacity[MT]	93300
Public Transport Vehicle [Nos]	13737	Cold Storage [Nos]	2
Goods Transport Vehicle [Nos]	5007	Cold Store Capacity[MT]	500

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	71	N.A.
Sugarcane (Gur/Khandsari/Sugar)	3	56510
Fruit (Pulp/Juice/Fruit drink)		
Spices (Masala Powders/Pastes)	4	
Dry-fruit (Cashew/Almond/Raisins)		
Cotton (Ginnining/Spinning/Weaving)	38	N.A
Milk (Chilling/Cooling/Processing)	1	2000 lts
Meat (Chicken/Motton/Pork/Dryfish)	1	N.A
Animal feed (Cattle/Poultry/Fishmeal)	1	N.A

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2016-17		2017-18		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Jowar	8574	3935			
Tur	46225	51818	41535	26790	645
Moong	12314	6120	12472	4602	369
Udad	8923	4453	8092	2994	370
Soyabean	229994	235284	228018	261081	1145
Cotton (Lint)	52285	20391	54605	174	313
Sugarcane	2490	17430	1714	21	80000

Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(170 kg per bale in India)

17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]

Category of animal	Total	Male	Female
Cattle - Cross breed	16.09	5.55	10.53
Cattle - Indigenous	275.99	152.17	107.72
Buffaloes	66.32	5.92	60.40
Sheep - Cross brred	0.51	0.23	0.28
Sheep - Indigenous	6.09	1.60	4.49
Goat	111.21	22.79	88.41
Pig - Cross breed	0.85	0.38	0.46
Pig - Indigenous	2.22	0.85	1.37
Horse/Donkey/Camel	0.10	N.A	70.00
Poultry - Cross bred	N.A	N.A	11.80
Poultry - Indigenous	N.A	N.A	138.96

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	69	Animal Markets [Nos]	4
Disease Diagnostic Centres [Nos]	22	Milk Collection Centres [Nos]	4
Artificial Insemination Centers [Nos]	109	Fishermen Societies [Nos]	26
Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	2
Animal Husbandry Tng Centres [Nos]	0	Fish Markets [Nos]	0
Dairy Cooperative Societies [Nos]	32	Poultry hatcheries [Nos]	0
Improved Fodder Farms [Nos]		Slaughter houses [Nos]	9

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

Fish	Production [MT]	1020	Per cap avail. [gm/day]	N.A.
Egg	Production [Lakh Nos]	88.66	Per cap avail. [nos/p.a.]	8
Milk	Production [MT]	83195	Per cap avail. [gm/day]	193
Meat	Production [MT]	N.A.	Per cap avail. [gm/day]	N.A.

Sources (if not mentioned against the respective item):	Item Nos. 1, 6, 7, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr/Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat. *3. LAND UTILISATION [Ha] @* : web site of Dept of Agri. GoM

District Profile

Predominant economic activities prevalent in the district

The geographical area of the district is 4527 sq.km and is divided into two revenue sub divisions. The population of the district as per 2011 census was 11.77 lakh, of which the share of rural population was at 85%. Agriculture continues to be the main occupation of the district as 69 % of population depends on agriculture. Out of the 2.13 lakh operational holdings, 72.48 % are marginal and small, occupying 42.64 % of operational area. The GDP of the district at current prices 2013-14 is ₹ 6,555 crore which is 0.43% of the GDP of the State at ₹ 15,10,132 crore.In terms of per capita GDP, the district ranks 25 in the state.

Other economic activities in the district

The other economic activities of the district are goat rearing and dairy. The district has four rivers and other fresh water bodies which offer very good potential for fresh water fish culture. The district is industrially not developed with only one MIDC in the district. The major industrial activity in the district is ginning and pressing of cotton. However, since last one year many small agro processing units, especially processing of Turmeric, are being setup in Basmath, Kalamnuri and Hingoli blocks.

Factors affecting the rural economy and development of various sectors

The drought like situation in the district during past years has adversely affected the rural economy and development of various sectors. Inadequate infrastructure facilities like power supply, has also affected the rural economy and development of various sectors. Availability of inadequate farm power for agricultural operations and predominant use of draught animals for the purpose, also affected growth of agriculture sector. However, food and agro processing sector offer good potential for development.

Economic Condition

The Gross State Domestic Product (nominal) at current prices for 2016-17 was ₹. 2257032 crore and the same is estimated for 2017-18 at ₹. 2496505 crore. The per capita state income for the year 2016-17 is ₹. 165491 and the same is estimated for the year 2017-18 at ₹. 180596. The Gross District Value Added (GDVA) at current prices for the year 2016-17 for the district is ₹. 81,235 crore, whereas the per capita GDVA at current prices for the year 2016-17 for the district is ₹. 10,024 crore. (Source: Economic survey of Maharashtra 2017-18)

Banking Profile

District -	HINGOLI	State -	MAHARASHTRA	Lead Bank -	STATE BANK OF INDIA

1. NETWORK & OUTREACH (As on 31/03/2017)

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	18	47	20	27	NIL	N.A.	N.A.	31	15	5868
Regional Rural Bank	1	23	19	4	NIL	N.A.	2100	26/50	31	9950
District Central Coop. Bank	1	41	35	6	NIL	N.A.	3245	N.A.	17	5582
Coop. Agr. & Rural Dev. Bank	0	0								
Primary Agr. Coop. Society	430	430	430	0	0	0	0	0	1.65	N.A.
Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
All Agencies	450	541	504	37	NIL				1.31	423

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.'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.	10268412	12432460	14980417	20.49	67
Regional Rural Bank	149284	N.A.	N.A.	N.A.	N.A.	3280431	3325534	4247418	27.72	19
Cooperative Banks	453717	N.A.	N.A.	N.A.	N.A.	3489865	3892911	3108496	-20.15	14
Others	N.A.	N.A.	N.A.	N.A.	N.A.	0	0	0	0	0
All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	17038708	19650905	22336331	13.67	**100**

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.'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.	15385291	17302412	17518543	1.25	79
Regional Rural Bank	17729	N.A.	N.A.	N.A.	N.A.	1956000	2156130	2130983	-1.17	10
Cooperative Banks	N.A.	N.A.	N.A.	N.A.	N.A.	2438532	2574543	2450471	-4.82	11
Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	19779823	22033085	22099997	0.30	100

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-16	31-Mar-17	31-Mar-18
Commercial Banks	150	139	117
Regional Rural Bank	60	65	50
Cooperative Banks	70	66	79
Others	0	0	0
All Agencies	116	112	99

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

Agency	During 2017-18		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	N.A.	N.A.	N.A.	N.A.
Regional Rural Bank	39425	N.A.	2382	N.A.
Cooperative Banks	N.A.	N.A.	N.A.	N.A.
Others	N.A.	N.A.	N.A.	N.A.
All Agencies	N.A.	N.A.	N.A.	N.A.

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2018) [Rs. '000]

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans to Minority		Loans to Women	
	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans
Commercial Banks	3322873	78	1361928	66	14800	100	643214	80	N.A.	N.A.
Regional Rural Bank	502742	12	294386	14	0	0	156700	20	N.A.	N.A.
Cooperative Banks	412627	10	412627	20	0	0	0	0	N.A.	N.A.
Others	0	0	0	0	0	0	0	0	NA	NA
All Agencies	4238242	100	2068941	100	14800	100	799914	100	NA	NA

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2015-16			2016-17			2017-18			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs. '000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs. '000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs. '000]	Ach'ment [%]	
Commercial Banks	7525690	5963320	79	11241253	10860199	97	11789700	3322873	28	66
Regional Rural Bank	1526275	1056550	69	1722636	995273	58	2457500	502742	20	45
Cooperative Banks	1650000	851430	52	1650000	587112	36	1946800	412627	21	35
Others	0	0	0	0	0	0	0	0	0	0
All Agencies	10701965	7871300	74	14613889	12442584	85	16194000	4238242	26	59

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2015-16			2016-17			2017-18			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs. '000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs. '000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs. '000]	Ach'ment [%]	
Crop Loan	7906032	5089960	64	10389000	10626192	102	10414600	1565226	15	60
Term Loan (Agr)	1353865	1055568	78	1178169	145990	12	1563100	503715	32	42
Total Agri. Credit	9259897	6145528	66	11567169	10772182	93	11977700	2068941	17	58
Non-Farm Sector	475090	631561	133	2330020	456261	20	1517500	311418	21	32
Other Priority Sector	966978	1094211	113	716700	1214141	169	2698800	1857883	69	95
Total Priority Sector	10701965	7871300	74	14613889	12442584	85	16194000	4238242	26	59

Sources : MGB, PDCCB, Lead Bank & SLBC

Banking Profile

The district has poor banking network with 47 branches of Commercial Banks, 23 branches of Maharashtra Gramin Bank, 41 branches of Parbhani DCCB. There are total 430 Primary Agriculture Credit Societies (PACS) in the district. Per branch population in the district is 2610. However, concentration of branches (more than 80%) is in rural areas.

The other financial intermediaries that also play an important role in channelizing the financial resources are Non-banking financial institutions and Non-agriculture Cooperative Credit Societies. These institutions also supplement the role of banking sectors in meeting the increasing financial needs of the various sectors. The State Bank of India is functioning as lead bank in the district.

The ACP targets in r/o agriculture credit during the last three years were achieved as detailed below:

(₹ lakh)

Sr. No.	Year	Targets		Achievements		% ach.
		Crop Loan	Term loan	Crop loan	Term Loan	
1	2015-16	79060	13538	50899	10555	66.36
2	2016-17	103890	11781	106261	1460	93.12
3	2017-18	104146.00	15631.00	15652.26	5037.15	15.02

It may be observed from the above table that achievement under crop loan as well as agriculture term loan was drastically reduced during last year.

CD Ratio

The total deposits of the banks stood at ₹ 2233.63 crore whereas the total advances stood at ₹ 2209.99 crore. Thus the CD Ratio of the district was 99% as on 31 March 2018. During the last two years, it was 112 and 116% respectively.

Financial Inclusion

Financial inclusion is a key enabler of economic and social development. In India, where a large section of the population still lives outside the ambit of formal financial services viz. such as credit, deposit, insurance, and pension services. In addition to bank branches, the different kind of financial serves are rendered through number of BCs, brick and mortar branches, ultra-small branches and customer service points.

METHODOLOGY FOR PREPARATION OF POTENTIAL LINKED CREDIT PLANS (PLPS)

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

Objectives of PLP

The objectives of PLP are

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

Methodology

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

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

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

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

S.No.	Sector	Methodology of estimation of credit potential
1	Crop loans	• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings • Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other. • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; • Study the cropping pattern • Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue

S.No.	Sector	Methodology of estimation of credit potential
		• Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	Water Resources	• MI potential is the area that can be brought under irrigation by ground and surface water; • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	• The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors; • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	• Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	• Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio,20% calf mortality and 50% culling for Indigenous cows; • 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	i.	Provides inputs/information on Exploitable potential vis-a-v-s credit available
		ii.	Potential High Value Projects/Area Based schemes
		iii.	Infrastructure support available which can formbasis for their business/development plans.
2	Government Agencies/ Departments	i.	Developmental infrastructure required to support credit flow for tapping the exploitable potential
		ii.	Other support required to increase credit flow
		iii.	Identification of sectors for Government sponsored programme
3	Individual/ Business entities	i.	Private investment opportunities available in each sector
		ii.	Commercial infrastructure
		iii.	Information on various schemes of Govt& Banks.

Limitations and constraints

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

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

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 famers' 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 ₹.11 lakh crore.
- An Agri-Market Infrastructure Fund with a corpus of ₹.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 ₹.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 ₹.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 ₹.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 ₹. 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 ₹. 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 ₹.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 ₹. 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 ₹.20,000 crore for funding 99 irrigation projects during 2016-17 following announcement in the Union Budget, was further supplemented with additional allocation of ₹.20,000 crore in 2017-18 and ₹.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 ₹.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 reaccredited as the National Implementing Entity (NIE) by the Adaptation Fund under UNCCC, the reaccreditation 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 Samriddhi- 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 ₹.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

Following important announcements have been made in the State Budget (2018-19) for agriculture and famers' welfare:

- Provision of ₹. 3115.21 crore to 26 projects in the State under the Pradhan Mantri Krishi Sinchai Yojana in 2018-19.
- A special provision of ₹. 1500 crore for Jalyukta Shivar Abhiyan.
- A provision of ₹. 160 crore for wells and farm ponds and ₹. 432 crore for micro irrigation projects.
- A new scheme namely 'Chief Minister Agriculture and Food Processing Scheme' with a provision of ₹ 50 crore.
- A provision of ₹ 100 crore for Organic Farming .
- A provision of ₹ 750 crore for giving electric connections to 93322 agricultural pumps.
- 145 major market committees in the State are proposed to be brought under E-National Agriculture Market (e-Nam) portal with an expected allocation of ₹ 9 Crore from the Central Government in 2018-19.
- Under "Pramod Mahajan Skill and Entrepreneurship Development Mission' which has been under implementation since 2015, in the next five years, there is a plan to provide skill development training to 10,31,000 candidates.
- During the financial year 2018-19, State Government has made a provision of ₹. 10,828 crore for road construction in the State.
- Under Mukhyamantri Gram Sadak Yojna, a provision of ₹ 2558.40 crore is made for construction of road length of 7000 kms in the State.
- The Government has taken a decision to supply power for 12 hours in a day to 40 lakh farmers in the State and a provision of ₹ 375 crore is made under Mukhyamantri Saur Krishi Vahini.
- To promote handicrafts and to preserve traditional industry in the State ,an outlay of ₹ 4.28 crore is made .
- It is proposed to set up a 'citrus estate' which will be implemented in stages in Nagpur, Amravati and Akola districts with a sum of ₹ 15 crore.
- The State Government has decided to implement Chief Minister Rural Sewerage Processing and Management Project in the villages having population of 15000 or more with a provision of ₹ 335 crore .

  Other initiatives – DRIP in Sugarcane cultivation, MAHA-FPC, Payment to farmers at MSP

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

1.7 State Government Sponsored Programmes with Bank Credit

Details of various state government sponsored schemes are given below:

- Group Farming Scheme
- Magel Tyala Shet Tale Yojna
- Dr Babasaheb Ambedkar Krishi Swavalamban Yojna
- Birsa Munda Krishi Kranti Yojna
- 02 Milch animals distribution to scheduled caste beneficiaries
- Fodder Supply to livestock of scheduled caste beneficiaries.
- 10 + 1 goat distribution to the beneficiaries of scheduled castes
- Integrated Poultry Development Scheme
- Genetic improvement programme to increase productivity of cows/buffaloes of the State
- Kamdhenu village adoption scheme (Community benefit scheme)
- Encouraging fodder development
- Navinyapoorna scheme -06/04/02 milch animal - group distribution scheme
- Navinyapoorna scheme – Semi : Stall-fed 10 + 1 goat distribution
- Navinyapoorna scheme –Rearing 1000 broiler birds.
- Prime Minister Employment Generation Programme
- Seed money (Margin money scheme) of District Industries Centre
- Special Central Assistance scheme of Mahatma Phule Backward Class Development Corporation
- Margin money scheme of Sant Rohidas Charmodyog & Charmkar Vikas Mahamandal
- State Corporation Scheme – Lokshahir Annabahu Sathe Development Corporation
- Margin Money Scheme – Vimukta Jati and Nomadic Tribe Development Corporation
- Seed money scheme – Maharashtra State Other Backward Class Development Corporation
- Special Component Plan – Maharashtra State Khadi & Village Industries Board
- District Industries Centre Loan scheme for tiny industries

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

1.8 Sustainable Agriculture Practices in the State- Mitigation and adaptation strategies for the State

SOME INITIATIVES IN MAHARASHTRA TOWARDS ADOPTING SUSTAINABLE AGRICULTURE PRACTICES WITH SUPPORT OF NABARD

S.N.	Activity	District
1	Watershed development aiming at conservation of water.	Ahmednagar, Aurangabad, Beed, Nagpur, Nanded, Nandurbar, Nasik, Yavatmal, Jalna, Hingoli, Buldhana, Parbhani, Wardha, Latur, Satara, Pune, Dhule, Osmanabad
2	Sustainable Development Programme in watersheds	Ahmednagar, Amarvati, Beed, Buldhana, Dhule, Jalgaon, Jalna, Nanded, Nadurbar, Nasik, Pune, Satara, Yavatmal
3	Campaign on efficient use of water	Kolhapur, Sangli, Solapur, Ahmednagar, Osmanabad, Aurangabad, Nandurbar, Washim, Nagpur, Yavatmal
4	Plantation of horticultural crops in Wadis of the tribal community	Ahmednagar, Akola, Amravati, Bhandara, Dhule, Gadchiroli, Gondia, Hingoli, Nasik, Nagpur, Palghar, Wardha, Pune, Washim, Nandurbar, Buldhana, Chandrapur, Nanded
5	Innovative infrastructure projects for improving availability of water	Amravati, Aurangabad, Wardha

6	Collective purchase and marketing of agricultural produce by FPOs	Ahmednagar, Beed, Buldhana, Aurangabad, Jalgaon, Latur, Nagpur, Osmanabad & Washim
7	Climate proofing and climate change adaptation measures	Ahmednagar, Dhule, Jalna, Nasik, Beed, Pune, Satara, Wardha, Yavatmal
8	Efficient management of natural resources for sustainable agricultural practices-(Organic Farming-Vermicomposting- Integrated Farming-Biogas Plant-Conversion of Agricultural waste into value added products etc.)	Aurangabad, Beed, Dhule, Kolhapur, Satara, Sindhudurg, Solapur, Wardha, Washim
9	Sustainable production of cotton	Aurangabad
10	Capacity building for adoption of technologies in agriculture	Buldhana , Sangli
11	Green fodder technologies- (Cultivation of Napier-Bajra Hybrid-- Azolla cultivation)	Chandrapur
12	System of Turmeric intensification	Chandrapur
13	Bandhara construction for storage of water	Gadchiroli
14	Lac production, processing and marketing as a livelihood enterprise	Gondia
15	Soil health project- use of bio-inputs in a block model and crop area wise planning of water	Jalna
16	DRIP in Sugarcane to promote efficient use of water and to minimise wastage	Kolhapur
17	Probiotic microorganisms for agriculture	Nasik
18	Farm ponds and integrated farming (vegetable cultivation) & fish farming	Palghar
19	Biogas and integrated activities	Sindhudurg
20	Soil protection and rehabilitation for food security , and Solar fencing to prevent farm losses due to wild animals	Yavatmal

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

CHAPTER 2 - CREDIT POTENTIAL FOR AGRICULTURE – 2019-20

2.1 FARM CREDIT

2.1.1 CROP PRODUCTION, MAINTENANCE AND MARKETING

2.1.1.1 Introduction

With a view to achieving two digit growth of the economy as a whole and an agricultural growth target of 4%, the production and productivity of agriculture have assumed a predominant place in the policy initiatives. Further, increase in food production must keep pace with growing population so that the food security of the Nation is ensured. The policy has focused essentially, among others, on growth in agricultural production.

The government, through investments in vital agricultural infrastructure, credit linkages and encouraging the use of latest techniques, helps each district/ block to achieve local self-sufficiency in food grain production. The focus on accelerated food grains production on a sustainable basis and free trade in grains would create massive employment and reduce the incidence of poverty in rural areas. This will lead to faster economic growth and give purchasing power to the people.

As a major policy initiative, providing short term credit to the farmers at reasonable interest rate, Interest Subvention, Interest rebate, revision in guidelines of Kisan Credit Card, etc. are essentially aimed at uninterrupted and enhanced credit flow to agricultural sector for its accelerated growth.

The economy of Hingoli district is mainly dependent on agriculture as more than 70 percent of the workforce is engaged in agriculture. The district has a geographical area of 4.527 lakh ha, of which 80% is available for cultivation**.** The area under kharif crops is 3.408 lakh ha and under rabi crops is 1.26 lakh ha. The cropping intensity is 139%. The land holding pattern in the district reveals that more than 68% of the holdings are less than 2 ha, which hold 38% land.

Irrigation and Rainfall

The district receives average rainfall of 890 mm from South-West Monsoon. During the year 2017-18 district received 661.55 mm rainfall which is 73.18% of normal rainfall. The potential created so far from various irrigation projects is 97,528 ha (27%).

National Food Security Mission, National Horticulture Mission, National Micro Irrigation mission, Jalyukta Shivar Abhiyan, National Pulses Development Programme, Oil Seeds Production Programme, dissemination of technology, etc. are implemented in the district. Under these programmes various activities viz. supply of certified seeds, promotion of Organic farming, demonstrations, exposure visits, supply of micro nutrients, supply of micro irrigation implements, pump sets, multi crop planter, ridge furrow planter, small tractors, etc. are provided to farmers and farming groups. Since last two years these activities are being implemented in the mission mode. These six missions are 1) National Mission for Sustainable Agriculture including Micro Irrigation, 2) National Mission on Agriculture Extension Technology, 3) Mission for Integrated Development of Horticulture, 4) National Food Security Mission, 5) National Mission on Oil Seeds and Oil Palm and 6) National Mission for Protein Supplement.

Scale of Finance: The scale of finance for various crops fixed by District Level Technical Committee for 2018-19 was circulated by DCCB Parbhani and the same are applicable for both Parbhani and Hingoli districts. While fixing the scale of finance, the Committee has fixed enhanced SoF for Cotton with drip and Sugarcane with drip or tissue culture, with the intention to meet the enhanced expenditure and to promote drip irrigation & farming with the latest technology.
Shift has been observed from cotton to soyabean and to horticulture crops primarily due to non availability of labourers. At the same time switch over of crops from jowar, bajra to tur, soyabean, cotton and to other crops has also been observed due to the good market price that was fetched. Area under turmeric is on rise.

Interest Subvention for crop loans:- Interest Subvention (IS) @ 2 % had been announced by GoI to both RRBs and DCCBs for the year 2017-18 to enable them to extend the crop loans upto ₹ 3 lakh, @ 7%. Additional Interest Rebate of 3% for prompt repayment of the crop loanhas also been announced by GoI for the year 2017-18. Effectively, under GOI interest subvention scheme, farmers will get loan at 4% subject to prompt repayment. In addition to this interest subvention, Government of Maharashtra is extending interest subvention to banks @1% to enable them to finance @6% and also extends interest rebate to farmers on prompt repayment. Under Government of Maharashtra interest subvention scheme farmers availing crop loan upto ₹ 1 lakh will get 3% interest subvention on prompt repayment and farmers availing crop loans upto ₹ 3 lakh will get interest subvention of 3% for the amount of ₹ 1 lakh and 2% for the remaining amount i.e above ₹ 1 lakh to ₹ 3 lakh. Effectively, under both the schemes, in Maharashtra, the prompt repaying farmers get crop loan upto ₹ 1 lakh is available free of interest. If the loan is upto ₹ 3 Lakh, the amount upto ₹ 1 lakh free of interest and @ 1% for the portion between ₹ 1 lakh to upto ₹ 3 lakhthe interest rate is 2%.

Seed Production Requirements: Supply and its Quality: The seed requirements of the farmers in the district is met by Maharashtra State Seeds Development Corporation (MSSDC) and also by reputed seed companies. The inputs like seeds, fertilizers and pesticides for the farming operations are available easily through a network of 734, 787 and 710 distribution outlets respectively in the district. During Kharif 2017, total demand for supply of seeds was 1,08,685 quintal, which includes 2,804 quintal for Toor, 1365 quintal for cotton, 690 quintal for Jowar and 1,02,608 quintal for soyabean. It is expected that 1,10,875 quintal seeds will be required during 2018 and requirement would be met by Maha Beej and other private agencies. According to Department of Agriculture, there is no shortage of seeds in the district.

Input Suppliers and Fertilizer Consumption: Total fertilizer demand during Kharif 2018 was expected to be 90,052 MT. As at the end of March, 2018, there were 1901 retail outlets/depots for sale of agricultural inputs consisting of 734 outlets for sale of seeds, 787 outlets for distribution of Fertilizers and 710 outlets for supply of Pesticides in the district. The department has set up quality control/inspection squads for ensuring quality and adequate supply of inputs. The average per hectare use of fertilizer in the district is 150 kg. As regards seed replacement ratio for major crops, in case of Cotton, Jowar, Bajara, Sunflower and Groundnut it is 100%, Maize 75% and Soybean and Bajara is 60%.

Use of Integrated Pest Management (IPM): IPM strategy involves physical, mechanical, biological and chemical methods in an integrated manner to overcome the pest incidence.IPM technology is being practiced to combat pests and diseases in field crops, particularly cotton, pulses and oilseeds. The Staff of Department of Agriculture, Extension Department of Marathwada Agriculture University, Parbhani have initiated measures for production of IPM agents and popularize their use among the farmers.

Suitability of climate, soils and their limitations for field crops: The soil in the district are Deep black, Medium deep soil and Shallow soil. Soil and climate are favorable for growing field crops like Jowar, Wheat, Cotton, Soyabean, Sugarcane, Pulses, Oil Seeds, Vegetables and Fruit crops. Department of agriculture implemented a mission for distribution of soil health cards in the district. Total 23,944 soil health cards are distributed to farmers till May, 2017. Another 10,000 farmers are expected to be benefited by the mission.

Food Production and Productivity: Hingoli district is a major producer of cash crops like Cotton, Sugarcane, Turmeric and Banana. Food grains (viz. Jowar, Wheat and Pulses), Oilseeds (Soyabean), etc., as also a number of fruit crops are the major planks of district economy. As per the available data, the production for the year 2017-18 was 26,790 MT of Toor, 2,61,080 MT of Soyabean, 5,468 MT of Jowar, 17,091 MT of cotton and 1,37,120 MT of Sugarcane.

The sub sector wise / agency wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies are given in Annexure III. The cumulative disbursement was ₹ 50,899.60 lakh, ₹ 1,06,261.92 lakh and ₹ 15,652.26 lakh during 2015-16, 2016-17 and 2017-18 respectively. Crop loan targets for the year 2018-19 were ₹ 1,11,800 lakh.

2.1.1.2 Assessment of Credit Potential for 2019-20

(₹ in lakh)

Sr.No.	Name of the Crop	Scale of Finance	Phy. Units (Ha)	Bank Loan
	Kharif Crop			
1	Kharif jowar	0.35	3428	1199.81
2	Tur	0.35	17360	6076.10
3	Moong	0.25	4770	1192.59
4	Udid	0.25	3397	849.24
5	Soyabean	0.60	88108	52864.80
6	Cotton (Irrigated/drip)	0.75	5307	3980.42
7	Cotton (Non Irrigated)	0.60	15890	9534.11
8	Sugarcane (Tissue/Suru/ Preseasonal)	1.10	348	180.14
9	Sugarcane (khodava)	1.20	348	82.70
10	Turmeric	1.25	10135	12668.75
11	Banana	1.10	46	50.82
10	Other kharif crops	0.35	2008	702.66
	Subtotal – Crop Husbandry Kharif			**89382.13**
	Rabi Crop			
1	Wheat	0.30	8083	2424.91
2	Jowar	0.35	13797	4828.80
3	Gram	0.30	44745	13423.50
4	Safflower	0.25	1160	290.08
5	Other crops	0.35	420	146.85
	Subtotal – Crop Husbandry Rabi			**21114.14**
			Sub Total - Crop Husbandry	**110496.26**
Post Harvest / household /consumption requirements		10 % of the Sub Total		11049.63
Repairs and Maintenance expenses of Farm assets		20% of the Sub Total		22099.25
			Grand Total - Crop Loan (Kharif + Rabi)	**143645.14**

The financial projections are more on account of trend of switch over of crops from jowar, bajra to tur, soyabean, gram, cotton and to other crops. There has been a steady increase in area under cultivation of these crops. While assessing the potential, separate projections for cotton with drip irrigation, sugarcane by tissue culture Banana and Turmeric crops are considered. Block wise physical and financial projections for 2019-20 furnished in Annexure I.

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

Branch Network: 15 Commercial Banks with 41 branches, 3 Private Sector Banks with 6 branches, Maharashtra Gramin Bank with 23 branches and Parbhani DCCB with 41 branches and 430 affiliated PACS cater to credit needs of the district. The crop loans disbursements under the District Credit Plan have been increasing as the banks have been giving enhanced / increased targets in tune with the policy of the Government of India by way of revised Kisan Credit Card Guidelines. The targets and achievements under crop loans for last three years have been given in Annexure II.

Extension Support: The Department of Agriculture supplies mini kits, provides extension services and guidance, arranges demonstration / training and soil tests, provides subsidy for implements viz. mini-tractors, power tillers, etc.

The Marathwada Agricultural University is located at Parbhani, the adjoining district. The policy focus of the University is on transfer of technology which is reflected in the consistent efforts to disseminate the information to the farming community through exhibitions/demonstrations, farmers gathering, other initiatives. Krishi Vigyan Kendra (KVK) at Hingoli is also engaged in dissemination of technology and extension services.

Processing Units: Except few oil extracting units and dal mill units in the village industry / small scale sector, there is no other processing facility for the agricultural produce. There are 38 Ginning and Pressing Factories engaged in cotton processing. ATMA has promoted 14 Farmer's Producer Companies in the district out of which 13 has established various processing units like dal mill, turmeric processing etc.

Storage Facilities: There is a need for improving access of the farmers to public godowns and adding more rural godowns by Cooperative and APMCs specially for coarse grains. (Please see chapter 2.1.B (i) on "Construction of storage facilities").

Agricultural Marketing: There are 6 Agricultural Produce Market Committees (APMCs) and 2 Sub Market Yards in the district**.** Agricultural marketing network in the district is considered to be inadequate to handle the present volumes of agricultural produce. Maharashtra State Warehouse Corporation (MSWC) has also entered into agreement with APMC and NCDEX for online trading.

Marketing Credit: Present status of marketing credit is dismal in the district, mainly owing to lack of awareness of the scheme both among bankers and farmers, lack of adequate public storage facilities and institutional mechanism for tie up between the warehouses and banks etc. Buldhana Urban Co-op Society, Multi state Co-op banks are making good business through pledge of farm produce. Hingoli APMC also entered in the pledge of farm produce business. The marketing credit needs of the farmers are met by traders & moneylenders at high interest rates.

Strategy for Water Conserving Cropping Pattern: The district is facing severe water stress on account of depleting ground water table. There is, therefore, need for encouraging farmers to adopt the water conserving cropping pattern as a long term strategy like switch over to maize and soyabean in place of paddy, identify wastelands and cultivate bio fuel crops such as wild castor, jatropha etc. use hybrid seeds to increase productivity; adopt other water conserving cultivation techniques, etc.

2.1.1.4 Critical interventions required for creating definitive impact in the Sector:

a. The district leads in cultivation of cotton and of late, BT cotton is being preferred by the farmers in the district on a large scale. Accordingly, the area under cultivation is steadily increasing alongwith the shift in cropping pattern in respect of other crops too. The productivity of cotton can be improved manifolds in the district with adoption of drip irrigation. The synergy in implementation of subsidy linked programmes for adoption of water saving investments is necessary and should be focused up on by both Department of Agriculture and Banks. **(Agriculture Deptt. and Banks)**

b. The available agriculture land being fragmented, there is need to counsel farmers to promote Group Farming to have economic viability and increased productivity. **(Agriculture Deptt.)**

c. To increase the flow of credit for crop loans, there is a need to highlight present policies and educate the farmers, especially for regular repayment of loans so as to get benefit of interest subvention. **(Action by Banks and Agriculture Deptt.)**

d. It is observed that many bank branches have not submitted their claims for interest subvention to Dy District Registrar and ultimately the farmers may be deprived of this benefit. Banks to ensure receipt and passing of Interest subvention claims to farmers. **(Action Banks)**

e. Kisan Credit Card needs to be popularized among the borrowers. Banks may launch publicity measures for dissemination of the advantages of KCCs. **(Action Banks)**

f. There is a need to improve storage, grading, processing and marketing facilities in the district which may help the farmers to access remunerative market thereby increasing the banks' confidence to finance rain fed and other market-dependent crops. **(Action APMCs)**

g. The banks may provide due attention for providing marketing credit, credit against warehouse receipts to meet the credit requirements of farmers. **(Action Banks)**

h. Uninterrupted supply of power to the farmers in the district is essential for providing irrigation to the crops. To overcome this issue, there is need to promote Solar Water pumps. **(District Administration)**

i. Banks may form Joint Liability Groups/User Groups in completed command area and train them to take responsibility of distribution network and maintenance **(Action Banks)**

j. Marathwada Agriculture University has good reputation among the farming community in the district, Extension Department of the University and KVK needs to educate farmers on Group Farming, Contract Farming, digging of farm ponds and other related matter.

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CHAPTER 2.1.2 WATER RESOURCES

2.1.2.1 Introduction

Irrigation plays a vital role in development of agriculture by improving productivity and cropping intensity. This sector has been identified as thrust area by Central Government, State Government and NABARD.

Hingoli district falls under Western Plateau and Hilly Areas. The district comes under Godavari river basin and also in the assured rainfall zone. Average rainfall of the Hingoli district is 890 mm. The district depends heavily on monsoon for agricultural operations. Hingoli district has a geographical area of 4.526 lakh ha, of which net cropped area is around 3.60 lakh ha. The potential created so far from various irrigation projects is 45,843.07 ha, which includes Purna M I Project (22658 ha), Upper Painganaga Project (11034), Percolation tanks (2252.86 ha). The area irrigated by surface water is 13740 ha and by ground water is 30661 ha. The total area under irrigation is 44,401 ha which comes to 12% of the total cultivable area. The cropping intensity is 139%. Painganga, Purna and Kayadhu rivers which flow through the district, are important source of irrigation. Presently, three medium irrigation projects Yeldari, Upper Painganga and Siddheshwar are established in the district and 85 minor irrigation tanks are by constructed Govt. of Maharashtra, and 79 MI tanks by ZP. The district has been divided into 23 watersheds, all are in Safe category. The net ground water availability for the future irrigation is assessed at 49,493.51 ham and stage of ground water development is 43%.

Review of Ground Level Credit: The sub sector wise/ agency wise Ground level credit flow during last three years and estimated GLC flow during current year by all agencies is given in Annexure III. The cumulative disbursement during the years 2015-16, 2016-17 and 2017-18 was ₹ 672.58 lakh, ₹ 147.09 lakh and ₹ 255.36 lakh respectively.

2.1.2.2 Assessment of potential for the year 2019-20: Based on the groundwater assessment and stage of development, existing wells, pump sets, etc potential assessed for 2019-20 is given in table given below.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Dug wells / new well	No.	1.10	75	82.50	74.25
2	IP set electric	No.	0.35	125	43.75	39.38
3	IP set diesel	No.	0.40	60	24.00	21.60
4	Drip set	Ha	1.00	5100	5100.00	2550.00
5	Sprinkler set	Ha	0.30	2400	720.00	360.00
6	Lift irrigation (small)	Ha	1.15	225	258.75	232.88
7	Deep. / renovation of well	No.	0.35	275	96.25	86.63
8	Pipeline	100 mt	0.35	1500	525.00	472.50
9	Rainwater harvesting units	No.	0.57	100	57.00	51.30
					Total	**3888.54**

Increase in the physical units of the Drip and Sprinkler sets is on account of its merits and viability over the conventional irrigation methods. Basmath, Kalamnuri and Hingoli blocks are experiencing shift from conventional crops to water intensive crops such as turmeric, banana, sugarcane etc. As turmeric is fetching premium price over last one year, cultivation of turmeric on raised beds with drip irrigation is becoming popular practice among farmers of Basmath block. Block wise physical and financial projections for 2019-20 are furnished in Annexure I.

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

The present status of ground water availability, irrigation projects, energization, micro irrigation projects are as under:

a) In the District there are 23 watersheds (as per GEC-97 methodology), all are in 'safe' category. The net groundwater availability for future irrigation is assessed at 49,493.51 Ham.

b) Despite availability of surface water irrigation potential, lift irrigation schemes have not taken up to the desired extent for utilizing the potential. As per data available with Dy. District Registrar office, though 44 Cooperative Lift Irrigation Societies (LIS) have been registered in the district, very few LIS are working. In the district 2115 diesel pump sets and 71,084 electric pump sets are in place. Nonfunctional societies need to be operationalized.

c) Under PMKSY an amount of Rs. 1420.00 lakh has been allotted during 2017-18 for 8512 beneficiaries. Out of which grant support of Rs. 531.40 lakh is sanctioned for sprinkler sets of 2972 ha whereas Rs. 652.63 lakh has been sanctioned for drip sets on 1444 ha during 2017-18.

d) All the villages and towns in Hingoli District have already been electrified, However power situation in the district is precarious with unscheduled power cuts, voltage fluctuations and low voltage. The MSECDL Company has energized 514 new pumpsets during 2017-18 bringing total number of energized pump sets in the district to 71,084.

e) Other infrastructure facilities support services such as skilled labour, masons, mechanics, dealers of pipelines, pumpsets, drip and sprinkler sets, engineering consultants for LIS are available within the district.

2.1.2.4 Suggested action points.

Banks

Village-wise scope for financing for the sector may be assessed by the banks by involving GSDA, block level officials, MSEDCL and villagers.

Banks to propagate implementation of Small Lift Irrigation schemes in the command areas of KT weirs.

The recovery machinery of banks to be strengthened to improve the credit delivery system.

Wells which conform to spacing norms and require deepening of not more than 3 meters should be covered on priority basis.

Encourage financing of micro irrigation systems like drip/sprinkler in Basmath, Kalamnuri and Hingoli blocks, especially for cash crops like sugarcane, cotton, Soyabean, Turmeric, vegetables, etc.

State Government

The GSDA may decipher scientific data compiled by them and provide them to user agencies for conservation and optimum ultilisation of available ground water.

The open wells, which were once covered under institutional finance, may require further deepening in order to restore their discharge. Such deepening programme can be considered in the district as all the watersheds in the district which are under safe category. GSDA, through data on observation wells, water level maps, bore hole logs, etc. delineate the area suitable for deepening programme.

Adequate budgetary support may be provided for energisation of pump sets as also for releasing subsidy for drip and sprinkler sets in time. Energisation Programme has to be accelerated by the MSEDCL.

Farmers to be educated for formation of Water Users' Association for judicious water management and maintenance of water structures as also to undertake developmental work

Since the irrigation resources are critical input, programmes may be launched to promote lifesaving irrigation in Kharif and pre-sowing irrigation to short duration rabi crop through harvesting and recycling of rainwater in farm ponds, dug wells and other structures like storage tanks, percolation tanks and check dams. By adopting water management practices, including measures for artificial recharge, 30-40 % rainwater could be saved which can be used for other crops in Rabi with suitable micro irrigation systems like drip/sprinkler.

Keeping in view aspect to reduce burden of expenditure incurred by farmers, the Govt. of Maharashtra decided to share expenditure on lift irrigation system, by extending 25% cost of the project as subsidy to Co-operative Lift Irrigation Societies. However, performance under the Scheme is nil. Farmers need to be educated about the scheme.

As per the study reports on LI schemes conducted in the State, the success rate of individual LIS is more than that of the Co-operative LIS. Hence, more individual LIS are to be encouraged to exploit the surface water potential.

Many of the MI/LI schemes had suffered on account of delayed supply of electric connections, inadequate and erratic power supply. MSEDCL/Government may consider availing financial assistance through RIDF for developing adequate infrastructure.

Water Users' Association (WUA) under the command areas need be fully functional to ensure efficient use of water. Farmer's Clubs can be assigned job of regulating, collecting water charges and maintaining water storage structures.

2.1.2.5 Long Term Irrigation Fund (LTIF)

The Govt. of India during 2016-17 set up Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹ 20000 crore for fast tracking of incomplete major and medium irrigation projects. A total fund requirement of ₹ 77595 crore has been assessed to finance 99 identified incomplete projects over a period 2016-20. On completion, these projects will create additional irrigation potential of around 76.03 lakh hectare which will significantly contribute towards enhancing agricultural productivity.

An amount of ₹ 478.86 crore was sanctioned under LTIF for completion of Upper Penganga project, which when completed shall being an area of 118939 ha under irrigation in Yavatmal, Hingoli and Nanded districts. Up to the year 2017-18 an amount of ₹ 44.47 crore was released to the State Government.

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CHAPTER 2.1.3 FARM MECHANISATION

2.1.3.1 Introduction:

Farm mechanization is an important sector as it eliminates disguised employment, excess labour force can be diverted to the other productive areas / Sectors. By farm mechanization crop production and land productivity increases, better utilization of irrigation potential, adoption of multiple cropping pattern etc. besides minimizing cost, increasing income, reducing drudgery in operations, increase in cropping intensity, etc. Post-harvest machineries help in reduction in loss during harvest and adds value scientifically through cleaning, grading and packing. Though the term 'Farm Mechanisation' refers to a wide range of mechanised farming activities, only a few activities viz. Tractor, power tillers and some of the agricultural implements are considered presently for financing in the district. Considering the land holding pattern in the district, steady increase in irrigation facilities and resultant changes in cropping pattern/ cropping intensity, scope exists for providing credit support for this sector. Earth moving machinery like bulldozers, tractors, etc., are available in the district on rental basis.

Under Farm Mechanisation during the years 2015-16, 2016-17 and 2017-18 the credit flow to this sector was ₹ 8464.41 lakh, ₹ 223.97 lakh and ₹ 605.46 lakh respectively.

2.1.3.2 Assessment of credit potential for the year 2019-20

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Tractors	No.	11.00	570	5700.00	4275.00
2	Power tillers	No.	2.30	190	437.00	327.75
3	Threshers	No.	2.00	150	300.00	225.00
4	Combined harvesters	No.	25.00	15	375	281.25
5	Trailers	No.	1.80	165	297.00	222.75
6	Rotavator	No.	1.25	165	206.25	154.69
7	Other agri implements	No.	1.00	280	280	252.00
					Total	**5738.44**

Block wise potential is indicated in Annexure I. The reasons for upward increase in financial projections are on account of increase in unit cost as well physical units.

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

a. The district Head Quarter has reasonable infrastructural facilities and non-credit inputs such as network of dealers, service stations / centres for maintenance and repairs of tractors, tillers, fuel availability, etc. for existing as well as increased tractors / tillers population. However, centers for repair and spares parts of these farm implements needs to made available at Taluka Head Quarters. In the district dealers of limited brands provides sales service. Since limited brands and services are available, farmers generally approach to dealers of Nanded, Parbhani and dealers of other cities.

b. Since farm implements are not hypothecated, Bankers do not come forward for financing farm implements separately. Because of which tractor remains underutilized. For maximum utilization of tractors farmers either purchases farm implements from his own sources or through some other sources.

c. There are 6824 tractors registered with RTO in the district. The usage of tractor is more on a custom hire basis and for transportation of farm produce and other materials at the village and semi-urban levels. The population vis-a-vis usage of power tiller is a cause of concern even though the machine is very economical and useful for small farm operations of small and marginal farmers. Therefore, there is a need to create awareness for definitive impact of power tillers, multi crop planter, ridge furrow, BBF planter, etc. The usage of combine harvesters is ever increasing due to distinct advantage of the machine. However, these machines are brought from other state like Punjab, Haryana and Rajasthan which unnecessarily adds cost to the farmers for harvesting of crops.

d. Under Unnat Sheti – Samrudh Shetkari scheme of Govt. of Maharashtra, department of agriculture has provided 129 tractors and 401 agri. Implements during 2017-18.

e. Cent Percent threshing of crops by animals needs to be replaced by the usage of threshers. The low and affordable threshers may be made available at block level through bank finance.

2.1.3.4 Suggested Action Points:

Banks

a. Besides tractors, other mechanical farm equipment / machinery such as, combine harvesters, power weeders, multi crop planter, ridge furrow, BBF planter, etc. needs to be popularised among farmers. Banks to encourage financing such machinery**.**

b. The liberal finance for threshers and sprayers may be made available especially to small and marginal farmers

c. The banks may propagate Govt. of India's Credit Linked Capital Investment Subsidy Scheme Integrated Scheme for Agriculture Marketing as Combine Harvester is a eligible component for subsidy under the scheme.

d. Bankers may explore modality for financing second hand tractors, tillers, etc.

e. Promoting purchase of tractors by JLGs.

f. Service units should be encouraged and mobile service units should be started. Adequate and soft loans for such purposes should be provided.

Development Department of Government

a. To overcome the farm size holding criteria we need to educate the farmers for promotion of Co-operative farming / Group farming, etc. Department of Agriculture and other extension agencies may try to create awareness to encourage farm mechanisation. It may also encourage use of tractors in general and lower HP tractors, in particular, to facilitate farmers of small means to take up mechanisation of agricultural farms.

b. Agriculture Deptt., has formed crop specific Farmers Group, these groups, Primary Agriculture Co-operative Societies, Farmers Clubs, etc needs to be educated for undertaking multi activities, viz. custom hiring of the farm implements under Producers Organisation Development Fund and other Developmental Schemes of NABARD.

c. The demonstrations regarding usefulness of power tillers and other farm implements may be organized in tie-up with suppliers / distributors.

d. There is a need to introduce farm mechanisation for sugar cane cultivation as well as for sugar cane cutting activity for reducing labour cost and obtaining better yield. This can be taken up initially in command area of sugar factories.

e. Extension services to advise the suitability of various makes, models and horse powers for different size of operational holdings (Action – Line Deptt., GoM).

f. Special training programmes for repair of small machinery especially seed drills, cultivators, etc needs to be undertaken. (Action – ITI, RSETI, Line Deptt.).

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CHAPTER 2.1.4 PLANTATION AND HORTICULTURE

2.1.4.1 Introduction

The district has suitable agro-climatic conditions for production of fruit crops like sweet orange, mandrin orange, mango, pomegranate, etc. vegetable crops like brinjal, tomato, lady finger, cucumber, cauliflower, cabbage, spinach, etc. floriculture crops like mari gold, aster, rose, gaillardia, shevanti, jasmine, etc. Besides, the activities like sericulture, medicinal & aromatic plant cultivation, etc. are also being undertaken in the district. Out of the total net sown area of district, fruit crops cover 702.00 ha (0.19%), vegetable crops cover 1319.93 ha (0.37%), and spices crops cover area of 8819.00 ha (2.45%). Very negligible area i.e. 212.20 ha is under floriculture.

The district is not self-sufficient in fruits, vegetables and flowers. 50% to 60% of local demand is satisfied with the local production. Most of the demand of horticulture produces being satisfied by nearby districts. In view of this there is lot of scope for horticulture activity. Since no big city is near by there is no outside demand for flowers, farmers engaged in floriculture satisfy only local demand.

As per the state vide assessment done by NABARD on "Prospects of plantation and horticulture sector in Maharashtra", poly house, shade nets, medicinal plants are new / emerging opportunities for financing identified for Hingoli district. Hingoli district is identified as potential district for sweet oranges.

With a view to giving focused attention to horticultural development in the country, GoI has launched a Centrally Sponsored Scheme namely Mission for Integrated Development of Horticulture (MIDH) for the holistic growth of the horticulture sector subsuming interventions under National Horticulture Mission (NHM), National Bamboo Mission, Coconut Development Board, National Horticulture Board etc. The Mission emphasizes on area based regionally differentiated cluster approach for development of horticulture crops, having comparative advantage.

Under NHM (now merged with MIDH), in the district for the year 2017-18, for various activities for development of horticulture, the financial assistance of ₹ 206.30 lakh was provided. The major activities includes are viz. Plantation of horticulture, floriculture and spices crops, community farm ponds, interventions under protective farming – green houses, shade nets, plastic mulching, etc.

Sericulture is picking up in villages of Basmat, Kalamnuri and Sengaon blocks. Vadhivara village of Sengaon block; Salva, Gholava, Pimpri and Mhari Budruk villages of Kalamnuri block and Shinde Pangra village of Vasamat block are emerging as clusters of Sericulture. Total area under mulberry plantation is around 350 acre, wherein more than 250 farmers are engaged in the activity.

Since various Govt. programmes are under implementation in the district for horticulture, the off take of bank credit is picking up. The disbursements during the years 2015-16, 2016-17 and 2017-18 was ₹ 139.79 lakh, ₹ 253.58 lakh and ₹ 0.10 lakh respectively.

2.1.4.2 Estimation of Potential for the period 2019-20

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Mango	ha	1.50	300	450.00	382.50
2	Mandarin orange / santra	ha	1.76	240	422.40	359.04
3	Sweet orange / mosambi	ha	1.60	175	280.00	238.00
4	Pome granate	ha	2.30	165	379.50	322.58
5	Custard apple	ha	1.14	120	136.80	116.28
6	Tamrind / Ber / Other fruits	ha	0.95	465	441.75	375.49
7	Medicinal & Aromatic Plants	ha	2.89	58	167.62	142.48
8	Low cost poly house (500 sqm)	No	6.00	30	180.00	90.00
9	Seri-mulberry plantation (mp)	ha	0.50	250	125.00	112.50
10	Mp with rearing house	ha	4.50	55	247.50	222.75
11	10 R Shade Net House	No	3.65	30	109.50	93.06
12	Nursery	No	1.20	31	37.20	31.62
					Total	**2486.30**

Increase in financial projections is on account of increase in unit cost of some of the crops as well increase in the physical quantities of some. Block wise physical and financial projections for the year 2019-20 are indicated in Annexure – I.

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

- There are 1 Government nursery, 1 nursery being run by KVK, Tondapur and 8 private nurseries which are supplying planting materials of floriculture and other horticulture crops.The Marathwada Agriculture University, Extension officers of the Agri Deptt. guides the farmers / provides inputs, etc. The State Government is promoting floriculture and other horticulture crops under Technology Mission.
- Since there is no assured market, there is very little scope for floriculture the potential for floriculture has been worked out with vegetables and not assessed separately.
- Two cold storages, one each at Vasamat and Kalamnuri (with pack house) are established in the district. It is recognized that the turmeric of Hingoli district, especially of Vasamat block is of good quality, known for its colour and high curcumin content of 4.5%.
- Though there is good scope for cultivation of medicinal/aromatic plants in the district, however due to erratic electric supply, absence of processing units, storage, firm buy back the farmers are not keen to grow Medicinal and Aromatic crops.

2.1.4.4. Action Points:

- In the district concept of co-operative farming has not been observed. However, the established Farmers' Clubs and Farmers' Groups have understood the importance of the co-operative farming and initiated the steps towards it. There is lot of scope for co-operative farming as well as contract farming.
- No organized marketing, storage, processing infrastructure is available for horticulture produce in the district. APMC markets available in the district are only used for selling field crops. No horticultural produce is traded in APMC markets.
- Vigorous promotion of use of drip irrigation in horticultural crops by implementing special subsidy programme for horticulture crops needs to be rigorously implemented.
- Since establishment of private markets for cocoons is not viable proportion (keeping in view the quantity of production) the alternative mode by forming Activity based Group, etc. need to be encouraged. Active involvement of Growers' Associations in identifying sericulturists / progressive farmers for horticulture activity in the district may be encouraged.
- Infrastructure, Common Facility Centre for reeling, twisting units needs to be created. There is need to support Farmer's Producer Organisations to ensure better returns to farmers.
- Processing activities needs to be encouraged on a large scale to meet the local production levels.
- Since storage and processing facilities are not available, distress sales were observed in turmeric, farmers suffered a lot. To avoid such situation Storage facility and Processing units needs to be developed.
- Due to erratic electric supply, absence of processing units, storage / cold storage facility, labours, etc. Hingoli is in category of industrially backward district. There is no industry or market in nearby proximity; these conditions do not permit farmers to venture in to the new activity.

Success Story:

Integrated Tribal Development Project supported by NABARD-Socio Economic Development Trust-Block Aundh Nagnath

NABARD has sanctioned a grant support of Rs. 217 lakh under Integrated Tribal Development Fund to Socio Economic Development Trust, Kerwadi for implementation of Wadi Project in 6 villages of Aundha Nagnath block in Hingoli district. A total of 500 beneficiaries were selected for interventions through Wadi model for cultivation of horticulture crops in one acre each of their land. The beneficiaries were supported for plantation of 50 fruit bearing plants each (mango, guava, sapota etc.) alongwith the interventions like soil and water conservation, trainings, women development, health camps etc. About 50 other landless beneficiaries were also supported for various income generation activities under the project. Due to this intervention, the tribal beneficiaries who were once dependent only on cultivation of rainfed crops like jowar, soya bean, pulses etc. are now earning higher income.

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CHAPTER 2.1.5 FORESTRY AND WASTE LAND DEVELOPMENT

2.1.5.1 Introduction

The National Forest Policy suggests minimum of 33% of the total area to be under forest cover. Hingoli district has only 291 sq km under forest area of which 249 sq. km is reserve forest and remaining 42 sq. km is unclassified forest. The total forest coverage of the district works out to 6%. Forest is spread over Aundha, Kalamnuri, Sengaon blocks. Grass, tendu-patta and gum are the forest produce obtained from this small forest. These forest produce are economically insignificant and there is lack of awareness of importance of forests. Therefore, the participation of general public in this activity is negligible.

Social Forestry Department has a central nursery which produces over 25 thousand plants. Department also assists farmers under Kisan Nursery Scheme. To increase the forest cover, the Social Forestry Department undertakes plantation of fodder, trees meant for fire woods, etc. on waste land. The Forest Deptt. has taken up rejuvenation of wasteland. The Forest Deptt. has developed 221 ha of land near and around Aundha Nagnath, the one among the 12 Jyotirlingas.

There was no ground level credit flow for forestry and waste land development activity during the last three years 2015-16, 2016-17 and 2017-18.

2.1.5.2 Assessment of potential for the year 2019-20

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Private waste land development	ha	0.35	185	64.75	48.56
2	Bamboo plantation	ha	0.30	155	46.50	41.85
					Total	**90.42**

The block wise allocation of the total estimate for 2019-20 is indicated in Annexure I.

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

Hingoli district has 16,360 ha of fallow land and 92,260 ha. of cultivable wasteland, ie. 20% of total area of the district, which can be reclaimed for plantation/cultivation, opens up opportunity to bring in bamboo and fruit bearing forest tree species.

Banks have the opportunity to enhance their credit portfolio to watershed treated region. With a view to maintain the ecological balance thus created in watershed treated areas, bank's finance to agro-forestry requires to be promoted.

Under Corporate Environmental Responsibility, afforestation on wasteland needs to be taken up. Under PPP mode such ventures can be supported with bank finance.

Capacity building initiatives and closer interaction of community dependent on forests and the district forest department is necessary for maintaining sustainable supply chain of forest produce, its value addition and to ensure better returns to the farmers.

Setting up of commercial nurseries Nurseries one each of Marathwada Krishi Vidhyapeet, Govt. Nursery, Socieal Forestry Deptt. and Krishi Vigyan Kendra alongwith 12 other unregistered private nurseries are working in the district. No registered private nursery exists in the district. In view of this there is scope for establishing registered private nursery by SHGs through tie up with social forestry department.

Promotion of decentralized nurseries through credit in the rural areas will lead to easy and timely availability of planting material. Private nurseries have to provide for additional plantlets on an ongoing basis. However to keep the gusto going for forthcoming years, adequate training to women SHGs, village youths to rear and maintain the nurseries all round the year has to be ensured.

2.1.5.4. Suggested Action Points

(i) Banks

a. In the Annual Credit Plan of Bankers, this activity is not getting the required attention. There is a need to create more awareness about the profitability of the sector. Bankers need to be trained for appraisal of waste land development proposals.

b. There is scope for supporting SHGs JLGs, ABGs to establish forestry nursery under MSRLM or independently, Banks needs to support the activity.

(ii) Government Development Departments

a. In addition to providing crucial information and awareness on forestry, farmers can be motivated for taking integrated agro-forestry activities on their farm land. Services of the NGO may be encouraged to popularize the Scheme. (Forest Department)

b. Forest department to discuss with locals, ways that can check, wild animal menace which cause harm to wheat, soyabean and gram crops. Cattle protection tranche can be thought of on an experimental basis. (Forest Department)

c. Govt. to offer incentive for nurseries for bamboo, anjan, teak, etc. (Social Forestry & Agriculture Deptt.)

(iii) Other Issues

Workshop on sensitization of bankers with regard to social forestry, MFP, commercial forestry may be organized. (Action by Agriculture Department, Forest Department, Marketing channel partners).

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CHAPTER 2.1.6 ANIMAL HUSBANDRY - DAIRY DEVELOPMENT

2.1.6.1 Introduction: In terms of importance for providing livelihood, dairy activities are next to agriculture and are complementary to it. Hingoli district being industrially backward and dependent on agriculture, animal husbandry especially dairy development activities deserve attention as a source of supplementary income and employment. As per 19th Livestock census, 2012 the population of cattle and Buffaloes in Hingoli District is 2,75,991 and 66,323 respectively. Milk production in the district during 2016-17 was 83,195 MT. The estimated per capita milk availability at 193 gms/day is almost same as the state average of 239 gms/day and also Indian Council for Medical Research (ICMR) recommendation of 250 gms/day. As per latest census the per day requirement of milk of the district works out to 2,95,000 lts. In view of this, there is lot of potential for milk production and its marketing in the district, In addition to the milk, manure from animals provides good source of organic matter for improving soil fertility and crop yield.

The last three years GLC flow to the Dairy activity was ₹ 61.17 lakh, ₹ 37.65 lakh and ₹ 119.89 lakh for the years 2015-16, 2016-17 and 2017-18 respectively.

2.1.6.2 Assessment of Potential for the period from 2019-20

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Fodder cultivation	Ha	0.22	530	116.60	104.94
2	Cows (cross breed)	No.	0.55	1000	550.00	495.00
3	Buffaloes	No.	0.70	1050	735.00	661.50
4	Indigenous cows	No.	0.35	500	175.00	140.00
5	Mini dairy CB cows/Buffaloes (10 animals/unit)	No.	7.00	275	1925.00	1443.75
6	Calf rearing (20 Calf animals unit)	No.	3.00	15	45.00	33.75
7	Veterinary clinics	No.	3.00	40	120.00	78.00
8	Bulk coolers	No.	21.00	20	420.00	273.00
9	Establishment of milk parlors	No.	1.15	46	52.90	34.39
					Total	**3264.34**

The block wise allocation of the total estimate for the year 2019-20 is indicated in Annexure I.

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

Infrastructure status

- Animals are available in the cattle markets at Vasamat, Aakhada Balapur, Jawala Bazar and Hingoli in the district and in the adjacent markets like Mantha and Jalna (Jalna District), Loha (Nanded district), Hali and Udgir(Latur district) and at Parbhani and Bori (Jintur). The farmers are also purchasing animals from Loni (Ahmednagar).
- Buffalo Breeding Centre / Bull Mother Farm is functioning at Hingoli which is affiliated to Maharashtra Livestock Development Board, Akola.
- A network of 1 District Polyclinic, 5 Mini Veterinary Polyclinics, 18 Dispensaries, 46 Veterinary Aid Centres, and all 69 Institutes provide AI services in the district. The Department facilitates more than 10,000 AI annually.
- The district requires 77 veterinary Graduate centres based on the norm of one centre for 5000 Adult Cattle Units, as against the existing 69 centres. The existing arrangement of AI Centre is sufficient to cover existing breeadable population. In addition to this infrastructure, the district has 26 centres run by J K Trust. and 14 by BAIF MITTRA.
- Maharashtra Animal and Fishery Science University, (MAFSU), Nagpur has its affiliated College of Veterinary and Animal Sciences at adjoining district Parbhani.
- There are 32 registered Dairy Co-op Societies in Hingoli district of which only 9 are functional having 1654 members. The average milk collection of these societies is around 1798 LPD.
- In the district AMUL dairy has ventured in to collection of milk.

o There is only one milk chilling plants at Hingoli (2,000 LPD) set up by the Government. However, due to short collection it has become non viable, at present it is not functioning.

Action Points/Suggestions

- Non functional milk routes are to be revived alongwith non functional dairy societies**.**
- Upgradation of existing veterinary facilities.
- Genetic upgradation of non descript animals in to high producing animals.

a) For Banks

- Dairy Finance has to be promoted in cluster in the operational area of chilling plant operating at lower capacity utilization. Banking plan could be prepared for the purpose.
- Banks can explore financing of eligible activities under Dairy Entrepreneurship Development Scheme. The Banks in the district will have to proactively support the dairy activity in the district by sanctioning proposals under this scheme on a large scale
- Keeping in view, huge number of SHGs, who are taking up dairy activity, it is necessary to upgrade the non descript stock on a large scale to improve the local availability of quality animals in the district.
- Calf rearing may be encouraged on a large scale with the help of bank finance.
- Financing Dairy Entreprenuership Development Scheme on cluster basis may be encouraged

b) For Government Departments

- Efforts are needed to educate the masses to increase consumption of milk/ milk products, besides intensifying efforts in encouraging milk & milk products marketing outlets.
- The sources of good quality crossbreed cows and graded buffaloes may be identified by Dairy Development Department and AH Department.
- Though sufficient green fodder is available in the district, systematic efforts are to be made for increasing protineous fodder production. Deptt. Of Agriculture and Dairy Development to make efforts for this.
- Steps maybe taken to improve the functioning of the primary milk producers cooperative societies to augment the daily milk collection as well as credit flow.

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CHAPTER 2.1.7 ANİMAL HUSBANDRY – POULTRY DEVELOPMENT

2.1.7.1 Introduction

Poultry is an important allied activity supplementing the income besides providing self employment opportunities. In recent years, the activity is facing difficulties as it has to compete with comparatively better developed poultry farms and poultry products from Andhra Pradesh. As per the 19th Livestock Census 2012, the poultry population in the district was 1,50,765. Egg production in the district during 2015-16 was 131.133 lakh. The estimated per capita egg availability in the district, thus, works out to less than 8 eggs, in comparison to the State Average of 46 eggs and National Average of 66 eggs. The Recommended Standard by ICMR is 180 eggs per person per annum.

The ground level credit flow to the activity was nil during 2016-17 and 2017-18. It was ₹ 3.00 lakh during the year 2015-16.

2.1.7.2 Assessment of potential for the year 2019-20:

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Commercial broiler (1000 birds)	No.	2.75	110	302.50	226.88
2	Commercial layer (2000 birds)	No.	10.00	92	920.00	690.00
3	Retail dressing unit	No.	7.00	33	231.00	173.25
4	Transport vehicle	No.	9.20	25	230.00	172.50
5	Feed mixing plant	No.	18.40	1	18.40	18.40
					Total	**1281.03**

The financial projections are increased on account of increased in unit cost. Despite the demand, poor banking system in the district is major reason for low GLC. However, there is good potential for the poultry activities in the district. Block wise allocation of the total estimate for 2019-20 is indicated in Annexure I.

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

1. Hingoli district is attached to IPD block Aardhapur of Nanded district. Farmers / proposed entrepreneurs are trained in poultry farming at Aardhapur unit. Three Primary Poultry Co-operative Societies are registered in the district, which are not functioning.
2. There is no commercial hatchery (large scale) in the District. Day old chicks/ grown up pullets are being received from hatcheries/units located at Hyderabad, Aurangabad, Sangli, Kolhapur, Nagpur and Pune, Aardhapur of Nanded district.
3. Integrated Poultry Development programme may be implemented in the district so as to strengthen the Poultry Sector.
4. Bankers may encourage / support financially viable Poultry Farm projects in coordination with private hatcheries and also encourage eligible activities under various Govt. sponsored programmes.
5. Backyard poultry using Low Input Technology (LIT) birds involving units of 50-100 birds is possible through SHGs. Vanraj, Giriraj and Swarnadhara are the best suited variety for backyard poultry. IPD Project, Animal Husbandry Deptt., College of Veternary Sciences, KVKs may take lead in providing training and chicks for the purpose.
6. SHG members may be encouraged to rear backyard poultry using Low Input Technology (LIT) birds to supplement their incomes in co-ordination with AH Department. Banks may consider financing such proposals.
7. AH department may conduct training programmes for entrepreneurs on commercial poultry farming and backyard Poultry with LIT birds.
8. There is need to identify educated unemployed youths and encourage them to set up small broiler units as part of contract farming with tie up arrangement with corporate bodies/ integrators engaged in it.
9. For effective and result oriented implementation of the Govt. Schemes, close monitoring mechanism, forward linkages needs to be established with subject matter specialist / expert enterpreneurs.
10. The SHGs can also set up retail marketing outlets, dressing unnits and mobile marketing units on the lines ‘Saguna’ and ‘Venkateshwara Hatcheries’ and avail subsidy under Venture Capital Fund.

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CHAPTER 2.1.8 ANIMAL HUSBANDRY – SHEEP, GOAT AND PIGGERY

2.1.8.1 Introduction

Small units of sheep and goat rearing are traditional activities of rural poor, mainly agricultural labourers having only seasonal employment. Now a days commercial approach is seen among the farmers, due to which the commercial Goat rearing becoming popular. Potentials under these activities remain untapped. These activities are popular and acceptable to poor beneficiaries as they do not require any special skill. There are also added advantages of low maintenance cost and easy marketability due to high demand.

As per 19th Livestock Census, 2012 data available with the District Animal Husbandry Deptt., the Sheep, Goat and Pig population in Hingoli District is 6607, 111210 and 3071 respectively. Farmers procure sheep / goat mainly from local markets – Aakhada Balapur, Javala Bazar, Vasamat, Hingoli and from neighbouring towns (Parbhani, Bori, Halli, Renapur, Ardhapur, Loha, Mantha livestock markets).

The disbursements during the year 2015-16, 2016-17 and 2017-18 was ₹ 55.38 lakh, ₹ 19.03 lakh and ₹ 60.24 lakh respectively.

2.1.8.2 Assessment of potential for the year 2019-20:

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Sheep rearing	No.	0.05	1070	53.50	48.15
2	Goat rearing	No.	0.07	5650	395.50	355.95
3	Commercial goat rearing (500+25) (stallfed)	No.	30.00	12	360.00	324.00
4	Pig Breeding farm (3+1)	No.	1.00	35	35.00	26.25
5	Commercial goat rearing (40+2) (stallfed)	No.	3.50	150	525.00	393.75
					Total	**1148.10**

Increase in the projections for 2019-20 is on account of increase in the unit cost. The block wise allocations of the total estimate for 2019-20 are indicated in Annexure I.

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

Infrastructure status

Though there is no organized market for sheep/goat/pig meat, there are 9 recognised / registered slaughter houses. In addition many unrecognised small scale slaughter houses meet the local needs. Under NRLM several SHGs have taken up goat rearing as an economic activity. In the district, Pig rearing is not picking up as an income generating activity.

Animal health care facilities are provided by the existing veterinary centres run by State Government and Zilla Parishad. Extension services are also provided similarly through pamphlet / by conducting camps, etc. under ASCAD 2010-11.

Breeding and quality up gradation facilities for these animals are lacking which need to be provided. Wool processing units, tanneries and necessary extension services for training of farmers are required. Lack of training, illiteracy and lack of awareness among butchers, least attention paid by Municipalities and Gram Panchayats for hygiene and sanitation in the slaughter houses are the major concerns for development of the activity.

2.1.8.4 Suggestions

Govt. Departments

a. The AH department may provide intensive training to farmers, entrepreneurs and SHGs scientific rearing of sheep, goat and pig.

b. Necessary training / awareness should be given to the entrepreneurs willing to take up these activities, so that instead of carrying out the activity in a traditional way, it is carried out on commercial / professional lines.

c. There is a need for extension agencies for conducting special campaign for rearing of goat under stall fed / semi-Intensive conditions. There is a need for improvement of sheep and goat breeds for increased production, which can be done by introducing improved rams and bucks under the guidance from the KVK, veterinary college, Deptt. of Animal Husbandry.

d. The Department of Animal Husbandry may establish a sheep and goat breeding farm for supply of good quality rams and bucks to the farmers and also for facilitating training to the farmers.

e. To avoid inbreeding in sheep flocks, farmers may be encouraged to exchange bucks/ rams, once in 2 years. Training of shepherds in scientific management of sheep may be taken up on an extensive scale.

Banks

- Bank may finance stall fed goatery for matured SHGs and progressive farmers.
- Banks may encourage goatery activity through SHGs.
- Banks to ensure insurance of animals.

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CHAPTER 2.1.9 FISHERIES DEVELOPMENT

2.1.9.1 Introduction:

Fisheries sector plays a strategic role in Maharashtra's economy in terms of contribution towards export, food security, meeting nutritional challenges and employment generation in the coastal and inland areas. The fish production of the district during the year 2015-16 was 685 MT of value ₹ 342.50 lakh.

Fisheries activity in Hingoli district is confined to inland fisheries. The district is under "Assured Rainfall Zone". It receives rain mainly from southwest monsoon (June -Sept.). The major rivers in the district are Painganga (80.45 km), Purna (100 km) and Kayadhu (80.50 km), these rivers with total length of 266 km in the district offer good potential for riverine fisheries. Besides rivers, the total water spread area presently available from the irrigation projects of Irrigation Department, Irrigation tanks, ZP tanks, Gram Panchayat tanks etc., is about 4222 ha of which 3948 ha. (93.36%) is used for fisheries. Also under the Jalyukt Shivar Abhiyan 35 new farm ponds are constructed and 62 percolations tanks are rejuvenated during 2015-16 in the district.

The total fish production in the district, is around 700 metric tonnes which is not sufficient to meet the demand in the district. Rohu, Catla and Mrigal are the three major types of fish cultured. As the activity is being carried out on traditional methods, the production is not able to match the demand and as a result people prefer alternate food, viz. Chiken, Mutton, etc. as well as dried fish which is easily available in weekly haats. The dry fish is being supplied from Mumbai and Konkan Region.

Financing to Fisheries activity is ignored in the district. The credit flow for the sector in the district during the 2016-17 was nil. During 2014-15 and 2017-18 Ground Level Credit flow under the sector was ₹ 3.40 lakh and ₹ 7.00 lakh respectively.

2.1.9.2 Assessment of Potential for the year 2019-20

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Fish pond / tank unit (new)	Ha	2.20	28	61.60	55.44
2	Reservoir / reverine fishing without engine	No.	0.50	13	6.50	5.85
3	Fingerlings	1000/wsa	0.06	1175	70.50	63.45
4	Others - fish nets	No.	0.10	450	45.00	27.00
					Total	**151.74**

Increase in the projection is on account of increase in unit cost only. The Block-wise physical and financial allocation for the year 2019-20 are indicated in Annexure I.

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

- There are 21 Primary Fisheries Societies with 947 members in Hingoli district. Number of Fishing Licences issued in the district including private contractors are 29.
- There are two fish seed Farm of FDD one at Bhategaon in Kalamnuri Block and one at Siddheshwar in Aundha Block. with water spread area of 2.21 ha. and 1.18 ha respectively, with a capacity to produce 22 lakh and 12 lakh spawns per year respectively. Other inputs such as rice bran, groundnut oil cakes, manure, fertilizers, lime, potassium permanganate etc., are available in the district.
- Fishermen Societies are neither assessing their working capital requirements on a realistic basis, nor approaching institutions including Parbhani DCCB, for their working capital needs.
- Only one Soil Testing lab is functioning in the district at KVK Tondapur. For the purpose of Soil and water testing, farmers have to approach Marathwada Krishi Vidhyapeet at Parbhani or Govt. Laboratory at Parbhani. However, no specific testing for fish culture is done by any entrepreneur / Fish Co-operative Society.
- Under National Horticultural Mission, Community /Farm Ponds are being encouraged with 100% subsidy. During last three years as many as 387 farm ponds have been completed. These farm / community ponds offer good potential for inland fisheries.
- No market infrastructure is available for sale of produce, local village markets and market at taluka head quarters are the only points of sales.
- Since the fishermen community are undertaking fisheries activity on Govt. land / ponds, they do not have fixed assets, etc. to mortgage. Due to which bankers do not come forward for financing the activity. To overcome this situation, there is need to form Joint Liability Groups of Fishermen.
- The Panchayat ponds, ZP tank and small irrigation tanks upto 200 ha should be leased out for a minimum period of 12 to 15 years or at least coinciding with the loan repayment period fixed by the bank as against the present lease period of only up to 5 Years.
- Market infrastructure needs to be developed for Fish production and infrastructure like cold storage, deep refrigeration, etc. to be provided to the Societies.
- Fish nurseries to be developed either by Government or private entrepreneurs will help in promotion of fisheries activity.

CHAPTER 2.1.10 FARM CREDIT – OTHERS

2.1.10.1 Introduction

The total population of draught animals in the district is 1.26 lakh, majority of which being bullocks. Red Kandhari bull is the regional local variety of bull, which is very sturdy, healthy and most suitable animal for draught purpose. Though, the farm mechanisation / tractor financing is slowly picking up in the district, considering land holding pattern, the importance of bullocks / bullock carts is likely to continue in the district. Though the cost is affordable, there are limitations for institutional finance. However, there is demand for improved carts in sugarcane / sugar factory / cotton area for transportation, especially, from farm site to black top roads.

Good quality bullock carts are being manufactured in the district, apart from MAIDC carts. The sugar factories set up at Vasamat, Aundha and Kalamnuri in the district offer good scope for transportation of sugarcane in season. Transportation of cotton also offers good potential for this activity.

As the roads are being improved and new roads are being constructed under various schemes like Pradhan Mantri Gram Sadak Yojana or with RIDF assistance, more and more vehicles are being run for transportation of goods and people. But the vast interior areas are still without good roads and BT roads are also not properly maintained due to resource constraints. Thus a vast area still depends on bullock-carts. Bullock carts are popular as a means of transportation for shorter distances as carts are cheaper, easy to maintain, no special skill is required and easier than other modes of transport. No formalities of registration, toll tax etc. are required for carts.

Keeping in view the scope exists for small tools and farm implements, especially bullock drawn, Agri Implements Service Centres activity is considered for financing under Other Activity category.

It is observed from the ground level feedback that the bankers classify smaller activities financed by them under "Other & Allied Activities" category and as such the exact flow of credit for Bullock cart / Bullock pairs is not known / reported. The disbursement during the years 2015-16, 2016-17 and 2017-18 was ₹ 1019.75 lakh, ₹ 661.35 lakh and ₹ 3274.99 lakh respectively.

2.1.10.2 Assessment of Potential for the year 2019-20

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bullocks and other draught animals	No.	0.50	400	200.00	180.00
2	Carts (3 mts)	No.	0.40	200	80.00	72.00
3	Farm Implement Service Centers	No.	5.00	30	150.00	135.00
					Total	**387.00**

The Block-wise physical and financial potentials for the year 2019-20 are indicated in Annexure-I.

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

- Proper marketing arrangements may be made so that good quality bullock carts being manufactured, and are easily available to borrowers.
- User specific carts may be designed (e.g. carrying cotton bales and transporting sugarcane require specific design.
- Animal Husbandary Department may identify sources for quality bullock.
- DIC to co-ordinate among fabricators for fabricating need based and better carts.
- DIC, ITI, RSETI, Farm Implements manufacturing agencies to organized trainings in farm implements repairs to youth for establishing the centers.

CHAPTER 2.2 AGRICULTURE INFRASTRUCTURE

CHAPTER 2.2.1 CONSTRUCTION OF STORAGE FACILITIES

2.2.1.1 Introduction

There is a significant growth in Agriculture production and productivity over years. However, the producers/farmers continue to face hurdles in realizing reasonable returns for their produce. Inadequate infrastructure for post harvest services like cleaning, grading, sorting, storage and marketing of their surplus produce inter alia, is the hurdle of the farming community. The farmers, therefore have to dispose of their produce at an un-remunerative price, immediately after the harvest. The creation of storage facilities, through construction of grain godowns in villages will remedy the above situation. The farmers therefore need a well-developed infrastructure / adequate captive storage capacity of their own at the village, or facilities available for hiring it in the rural areas to cater to the post-harvest requirement of production and marketable surplus of various farm produce so that wastage and produce deterioration can be avoided and also their credit needs are met with so that they are not compelled for distress sale of their produce.

As per the available data, the production for the year 2017-18 was 26,790 MT of Toor, 2,61,080 MT of Soyabean, 5,468 MT of Jowar, 17,091 MT of cotton and 1,37,120 MT of Sugarcane.

The ground level credit flow during last three years i.e. 2014-15, 2015-16 and 2016-17 by all agencies was respectively ₹ 71.77 lakh, ₹ 42.91 lakh and Nil.

2.2.1.2 Assessment of Potential for the period 2019-20

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Rural Godowns/Silos/Storage bins	MT	0.035	82000	2870.00	1722.00
2	Market yards / agri marketing infrastructure	Nos.	250.00	12	3000.00	1800.00
3	Cold storage units	MT	0.10	1800	180.00	135.00
					Total	**3657.00**

Block wise potential of Physical and Financial outlay for 2019-20 are indicated in the Annexure I.

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

As per the available data, the production for the year 2017-18 was 26,790 MT of Toor, 2,61,080 MT of Soyabean, 5,468 MT of Jowar, 17,091 MT of cotton and 1,37,120 MT of Sugarcane. Out of the total Production, after 30% local consumption, left over marketable surplus is 2,05,336 MT, excluding Horticulture produce. On the basis of the present level of production of agricultural & other allied products and surplus available, the storage capacity of 1.25 lakh MT is required for storage of estimated surplus production of food grains, oil seeds and pulses in addition to the present available storage capacity of 93,300 MT.

20 PACS have godowns, these PACS needs to be trained for commercial use of the godowns. Few godowns needs repairs, extension. Repairing of these godowns needs to be taken up on priority basis, so as to utilize the capacity. Marketing Board to provide guidance or apply for financial assistance.

In the district, there are 20 godowns of Maharashtra State Warehousing Corporation with the storage capacity of 30,000 MT and under Rural Godown Scheme 34 godowns in the private sector with the storage capacity of 48,000 MT spread over all the blocks of the district. There are 5 main market yards and 8 sub market yards of APMC / controlled market yards in all the blocks. However, no grading & cleaning facility, sufficient storage facilities, Cold storage facilities are available with any of the APMC / sub APMC.

By taking advantage of RIDF, Maharashtra Warehousing Corporation has added five godowns each one at Aundha, Sengaon, Kalamnuri, Kurunda and Vasamat with total capacity of 7,800 MT to its capacity. In the district two cold storages are available.

Total 5 APMCs have 12 godowns of total capacity of 4,900 MT. The district has 417 Primary Agriculture Co-op. Societies, of which 20 PACS have small size godowns, the total capacity of which is 2,600 MT.

2.2.1.4 Suggested Action Points

A) Banks

a. As per the new Integrated Scheme for Agriculture Marketing, silos are also eligible for subsidy, bankers to encourage good entrepreneurs and finance for Silos.

b. Rural Godown subsidy claims to be submitted to NABARD, banks may ensure submission of subsidy claims complete in all respects so as to avoid delay in processing the claims.

c. The Banks to encourage agri- produce pledge finance. More publicity about availability of pledge fiancé, availability of interest subvention, needs to be undertaken by bankers, MSWC, APMC.

d. At DLCC level review of Pledge financing needs to be taken.

B) Government

a. APMCs should provide facilities for grading, processing, packaging of agricultural produce.

b. There is a need to improve power supply position to ensure viability of cold storage units.

c. Also propagate the importance of scientific post harvest management storage facilities for food grains. Farmers are not aware about the facility available with the Maharashtra Warehousing Corporation, the same marketing efforts.

d. Information regarding market arrivals, prices of various commodities should be made available to the farming community through Information Kiosks at strategic places, by way of SMSs, etc. Farmers need to be educated for withholding of produce till favorable market conditions, to fetch good remunerative prices. At the same time availment of Pledge loan facility. Agriculture Deptt. and Extension Services should launch an intensive awareness progromme to reach out to maximum farmers.

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CHAPTER 2.2.2.LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHEDS

2.2.2.1 Introduction

"Man, despite his artistic pretentions, his sophistication and many accomplishments, owes the fact of his existence to a six inch layer of top soil and the fact it rains." Land provides food, fuel, fodder and shelter besides supporting secondary and other economic life supporting system. However, there has been a continuous depletion of land resources and the quality of land is deteriorating due to various factors like soil erosion caused mainly due to shifting cultivation, large scale deforestation, reckless mining activities, overgrazing, general mismanagement etc. Such soil erosion leads to degradation of physical properties of soil and loss of nutrients for plants.

The district has 92,260 ha. of cultivable wasteland, i.e. 20% of total area of the district, which can be reclaimed for plantation/cultivation of crops. Land development activities, aimed at soil and water conservation encompass on-farm development activities such as land levelling, construction of field channels and drains in the irrigation commands, integrated watershed development including alternate land use systems, farm management, soil and moisture conservation measures through bunding, terracing and soil fertility improvements with the application of tank silt, compost, biofertilisers etc. In district like Hingoli, where topography is somewhat uneven and total rainfall received being erratic, in view of this soil and water conservation by adopting watershed development approach has assumed great significance. With the increased awareness about the importance of these activities, role and scope for institutional finance are showing considerable potential.

As per the revised priority sector guidelines, more flow of credit to soil conservation, watershed and watershed plus activities is envisaged. Considering the ongoing Integrated Watershed Management Programme, here below the exercise for soil conservation / watershed activities is attempted.

Sr. No.	Soil conservation	Area (ha)
1	Total geographical area of the district	452672
2	Total cultivable area in the district	421300
3	Cultivated area requiring Soil and Water Conservation treatment (say ‘A’)	169120
4	Total area treated for soil and water conservation by agriculture / soil and water conservation Deptt (Say ‘B’)	151961
5	Gap - C = A - B	17159

Govt. of Maharashtra has accorded utmost importance and top priority for soil and water conservations. Govt. of Maharashtra, along with Integrated Watershed Management Programme, has started Jalyukta Shivar Abhiyan, it’s a mission to conserve water where it fall (water for all), to arrest the run off of water. This programme being implemented in 5000 villages of Maharashtra including 124 villages of Hingoli district. Under this mission 600 works of water conservation were completed upto April, 2016 and around 290 works are ongoing. 35 farm ponds are completed and 8 more are being constructed. Under this mission deepening and renovation of streams, percolation tanks, rivers etc. have undertaken. In this mission along with Agriculture Deptt. Allied Deptts. Viz. Forestry, Minor Irrigation, GSDA, Zilha Parishad, Social Forestry, Water Resource Deptts are involved.

The data indicates that during the years 2015-16, 2016-17 and 2017-18 the credit flow was ₹ 93.29 lakh, ₹ 117.23 lakh and ₹ 714.11 lakh to this sector. The Commercial Banks in the district are required to enhance the credit flow to this sector keeping in view the agenda of providing Food Security through increased food grains and change in priorities, etc the no. of activities are reconsidered.

2.2.2.2 Assessment of potential for the year 2019-20

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Land leveling and shaping	Ha	0.15	1140	171.00	153.90
2	Organic farming	No.	0.50	600	300.00	270.00
3	Nadep compost units	No.	0.14	30	4.20	3.78
4	Vermi compost	No.	0.46	145	66.70	60.03
5	Soil and water conservation	Ha	0.25	860	215.00	193.50
6	Polythene mulching	ha	0.07	375	26.25	23.63
7	Farm ponds	No.	1.30	265	344.50	172.25
8	Commercial vermicompost	No.	5.20	15	78.00	58.50
	Sub Total - Land Development					**935.59**
1	Pasture Development	Ha	0.40	325	130.00	97.50
	Subtotal - Watershed Plus activities					**97.50**
1	FPO – Working capital for procurement of produce	No.	30.00	10	300.00	225.00
2	FPO – Working capital for agri inputs	No.	12.00	15	180.00	135.00
3	FPO – Godowns / Agri Malls	No.	25.00	08	200.00	150.00
	Sub Total – FPO & Watershed Plus activities					**607.50**
					Total	**1543.09**

The Block-wise physical and financial allocation of the exploitable potentials for the year 2019-20 are indicated in **Annexure-I**

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

Soil testing laboratories: There are two soil testing labs in the district one each at Krishi Vignyan Kendra, Tondapur and Agro Policlinics at Krishi Vidhyapeet, Krishi Vignyan Kendra in the district. Very few soil samples and water samples were tested. Since it is a statutory requirement under National Food Security Mission, Rashtriya Krishi Vikas Yojana, National Horticulture Mission, the samples were tested under these schemes. Under Rashtriya Krishi Vikas Yojana, Agriculture Deptt. inassociation with District Soil Testing Laboratory have displayed at the entrance of village Soil Health Chart indicating Fertility Status & Micro Nutrients status of that village.

Earth moving machinery like bulldozers, tractors etc: Earth moving machinery like ulldozers, tractors, etc., are available in the district on rental basis. There are 3157 JCBs / Earth Movers and 5897 tractors registered with RTO in the district.

Supply of organic fertilizers, chemical fertilizers and bio-control labs: There are 2,231 retail outlets/depots for sale of agricultural inputs consisting of 734 outlets for sale of seeds, 787 outlets for distribution of Fertilizers and 710 outlets for supply of Pesticides in the district. The department has set up quality control/Inspection squads for ensuring quality and adequate supply of inputs. The average per ha. use of fertilizer in the district is 150 kg. For Kharif 2018 season the district has registered demand of 90,052 MT of chemical fertilizers. A scheme named "Supply of fertilizers on farmers bunds" being implemented through farmer clubs/farmer groups.

The Agriculture Deptt. has promoted Groups of 250 farmers, in each group and estimated area coverage of 100 ha in each block. These Groups have adopted Organic Farming. The Agri Deptt. is providing Bio Dynamic Compost, CPP Culture, Neem concentration and other inputs for promotion of Organic farming in the district.

No bio control lab is in the district. As regards, requirement of Agriculture Deptt. there are no entrepreneurs in the district to supply the CPP culture, Bio Dynamics, etc the same are being imported from the Agency of other district. KVK, Tondapur under the Lead Crop Project of NABARD promoting Bio Dynamic Compost, CPP Culture, Neem concentration and other inputs for promotion of Organic farming in the district.

Increase soil productivity and tackling factors of land degradation Land leveling/terracing in irrigated command / high rainfall areas. To arrest further degradation of land, to harness the water, to develop the waste land, to increase the employment opportunities and to increase the productivity of land, etc. under the Integrated Waste Land Development Programme the Agriculture Deptt. had adopted cluster approach, under which five mega watersheds PPG 1, PPG 3, PPG 6, PPG 7 and GP 52 are identified covering 559 micro watersheds with 293 villages and area of 1,69,120 ha.

On Farm Development : The Government of Maharashtra has set up a Marathwada Watershed Mission under which Mega Watershed PPG 9, covering 10,833 ha area of 39 villages of 26 micro watersheds of Hingoli Block and 13,124 ha area of 16 villages of 24 micro watersheds of Kalamnuri block was taken up.

Integrated Watershed Management Programme : Under this programme since 2009-10, 19 clusters one in Sengaon, four in Kalamnuri, six in Hingoli and 8 in Aundha Block are under implementation. Under the Project 108 Gram Panchayats, 125 Villages, 186 Micro Watersheds covering total geographical area of 84005 ha of which 66,499 ha area have been treated.

Under the Integrated Watershed Development Scheme the Agriculture Deptt. had under taken Leveling of Cultivable waste land, Graded Bunding, recharge of wells (112), farm ponds (3548 nos.), Cement Nala Bunds (1106), plantation, etc. and to educate farmers, the end users of Nala Training programmes in the district.

Indo German Watershed Development Project: Under Indo German Watershed Development Project NABARD had implemented four Integrated Watershed Programmes, one each in Aundha and Hingoli blocks i.e. Devala Lakh and Boralwadi respectively and two programmes in Sengaon block i.e. Datada and Waghjali. The total area treated in these watersheds is 5600.27 ha.

Mahatma Jyotiba Phule Watershed Development Mission: Mahatma Phule Bhumi Sandaran Abhiyan was executed in the district with full swing and for this, District level and Taluka level workshops were arranged. Under the Mission desiltation of 60 tanks and 142 nala bunds attended. 680 farm ponds with water storage capacity of 551 TCM creating irrigation potential for 680 ha, loose bolder structure bunds 9762 nos., vanrai bandharas 1913 nos created seasonal irrigation potential for 4000 ha. Rejuvenation of water bodies, water conservations, waste land development with plantation, etc works attended. The details of total area proposed to be treated and actual area treated are indicated in the table below.

	Total IWMP	On going Jalyuktashivar	NABARD	Total
Treatable Area	84005 ha	23500 ha	5706.29 ha	113211.29 ha
Area Treated	66499 ha	23500 ha	5600.27 ha	95599.27 ha

Modified Drought Prone Area Programme on the basis of Hariyali pattern was implemented in 4 blocks viz Hingoli (Mega Water shed PPG 4) covering 5 villages, Aundha and Sengaon blocks (water Shed GP 52) covering 3 villages and Kalamnuri block (PPG 6) covering 4 villages. Under the Programme various types of bunds, land leveling and other works attended.

Water harvesting structures

Farm Pond: Harvesting and recycling of rainwater in farm pond for critical lifesaving irrigation in Kharif and pre-sowing irrigation to short duration rabi crop is gaining popularity. Under the Rashtriya Krishi Vikas Yojana, for construction of Farm Pond (Shet Tale) subsidy is available. In the district 387 farm ponds and under MREGS 318 farm ponds have been constructed.

Under the Jalyukt Shivar Abhiyan total of 35 farm ponds are completed in the district creating additional storage capacity of 153.72 tmc. Another 8 farm ponds are being constructed.

Dry land horticulture, agri horticulture, etc.: The DSAO is making efforts to increase the area under dry land horticulture. Under NHM the district activities including plantation, micro irrigation, etc to promote dry land horticulture are implemented. There is scope for undertaking similar projects in the district.

Management of fragile eco-systems: The Marathwada Krishi Vidhyapeet, Krishi Vigyan Kendra and Agri Deptt with the help of NGOs are conducting training programmes for farmers on use of bio-control agents, which ultimately create need for setting up manufacturing units for bio-control agents and mass multiplication of the practices.

Organic farming and integrated nutrient, and pest management

Organic agriculture means a process of developing a viable and sustainable agro ecosystem through use of farm inputs and outputs. The State Government is also popularizing organic farming techniques like usage of bio-fertilizers, bio-pesticides, vermi-composting, NADEP composting.

2.2.2.4 Suggested Action points:

Banks

a. In the District Credit Plan, Land Development and related activities are not getting the required attention / adequate allocation. There is a need to create more awareness about the importance of the sector. Bankers need to be trained for appraisal of Land Development proposals. Bankers may encourage / support the financially viable projects.

b. Banks may train branch level staff on formulation of Land Development Schemes, in consultation with Govt. Depts., NGOs and farmers by employing PRA techniques. Banks may avail refinance for taking up OFD works in completed irrigation command areas.
c. Lead Bank may prepare schemes of Wasteland Development, credit and credit plus activities to completed watersheds and irrigation projects and circulate among banks. Controlling offices may fix targets of Banking Plan.
d. Banks may form Joint liability Groups/User Groups in completed command area and train them to take responsibility of distribution network and maintenance.
e. Solar Water Pumping associated with Drip Irrigation cluster may be promoted with credit support especially for small farmers.

Extension Agencies

a. Cultivable wasteland amounts to 20% of total area of the district, a part of which can be reclaimed for plantation/cultivation of crops.
b. The available agriculture land being fragmented in small pieces, there is need to counsel farmers to promote Group Farming farming.
c. Awareness on effective utilisation of "Plasticulture in agriculture", like plastic mulching, drip irrigation, shade net, plastic lining of farm ponds, etc. needs to be undertaken.
d. Awareness on Integrated Nutrient Management & Integrated Pest Management may be mooted to reduce the dependence on chemicals in agriculture.
e. Watershed Committees shall be promoted and registered as Farmers Producers Organisation.
f. Extension Agencies should encourage farmers to construct Rain Water Harvesting structure in their field on large scale and to take second crop viz, horse gram, other pulses, etc. Technical knowledge in this regard may be made available by Agriculture Deptt., Agri University, KVK.

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CHAPTER 2.2.3 - AGRICULTURAL INFRASTRUCTURE – OTHERS

2.2.3.1 Introduction

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

In addition use of bio-fertilizers, bio-pesticide, rhizobium biotechnology, bio-control agents are traditional processes to replace use of chemicals by natural components. The Department of Biotechnology (DBT), GoI looks after and formulates policies under biotechnology in the country. A well-developed field testing trial policy for introducing genetically modified (GM) varieties of commercially important fruits and vegetables is in place.

Tissue Culture: A popular biotechnology method involves micro-propagation through plant tissue culture using micro-extracts of plant tissue from mother plant. The mother plant is an identified elite plant for its special trait such as colour, vigour, taste etc having market demand. In animal tissue culture animal cell-lines are developed where numerous studies for effect of nutrients, heavy metals, reagents on the cells lead to studies involving animal health.

Plant tissue culture: Plant tissue culture venture requires laboratory set-up with laminar flow, incubation room, etc., where plant tissue culture extracts are processed for multiplication in special designed nutrient media with agar base. The extract is provided with optimum temperature, light and pH so as to enable shooting and rooting. Hence from a small tissue extract one can get millions of 'true to type' tissue culture plantlets (TCP), due to the quality of totipotency. The true to type TCPs have the same properties/traits as that of the mother plant. Vegetative multiplication has limitations due to variability in the progeny; however through tissue culture one can ensure qualitative and quantitative plantlet production at laboratory.

The plantlets then undergo hardening in protected green house with controlled temperature and relative humidity, light so as to develop plants from tissue culture plantlets, ready for sale to farmers. In our nation most of the banana tissue culture plants are popularly grown by farmers and is a proven technology.

BT Cotton: BT cotton is the best example of translating laboratory results to field level, the BT gene is inserted at molecular level of BT cotton enabling protection from bollworm attack. Today all the cotton growing states are using BT cotton. India is next to China in the use of BT cotton. Genetically modified fruits and vegetables have been one of the concerns for acceptance levels are still at nascent stage.

Biofertilisers: The use of biofertilisers is on the rise as also bio-compost, bio-pesticides and bio-agents, vermin-compost to increase the natural micro flora in the soil to sustain the soil quality for production of crops with low levels of chemical use.

Present status of the activity:- District is major producer of Cotton, 84,270 ha is area under cotton and farmers have preference to B T cotton seed varieties such as, Ajit 155 and Malika. During the year 2018-19 district has registered demand of 2.18 lakh packets of BT Cotton seeds. (Source: DSAO, Hingoli)

Since bankers indicates credit flow to this activity under Agri other activity, there is no credit flow to the activity. The details of credit flow to the activity during past year is not available.

2.2.3.2 Assessment of credit potential for 2019-20

The details of activity wise projection under PLP for the year 2019-20 are furnished below:

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bio-pesticides/fertilizer	200 TPA	160.00	2	320.00	288.00
					Total	**288.00**

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

(i) The district does not have any bio control lab. As regards requirement of Agriculture Deptt. there are no enterprises in the district to supply the input culture, Bio dynamics, etc. The same are being imported from the agency of other district.

(ii) In the adjoining district Tissue Culture deptt. of VNMAU, Parbhani is in operation, It provides tissue culture plants of Banana (grandnain and Aardhapuri varieties) and Sugarcane plants.

(iii) Visit to spirulina production being planned for members of farmers clubs / progressive farmers of Hingoli district under CAT (T & E) scheme of NABARD.

(iv) Use of enzymes in food and agro-processing, conversion of bio-mass into compost, paper and pulp industry, animal health –disease control, leather processing, modern fish feed development are in the purview of this sector.

(v) Awareness on crop-based developments in disease control, superior livestock, seed production can be provided through exposure visits of farmers to national institutions.

2.2.3.4 Suggested Action Points

a) Bio fertiliser production plant to be set up and supported to meet the growing demand of bio fertiliser from farmers.

b) SAU to promote spirulina through women SHGs as a microenterprise.

c) Awareness programmes on the media to generate awareness amongst farmers, NGOs.

d) Banker have financed Seed production units, however there is a need to part-finance applied research through contract research so as to develop better varieties of onion, chillies, soybean, cotton with longer fibre strength and drought tolerant semi-arid cereals, fodder etc.

e) Bio fertilisers specific to crop need to be promoted, for which KVK, Hingoli to promote among farmers. There is a need to provide exposure visits to progressive farmers to successful bio fertiliser plant to increase the use of bio fertilisers in structure way. A few states such as Madhya Pradesh, Tamil Nadu, Andhra Pradesh and Karnataka are in forefront in bio fertiliser production.

f) The neutraceutical sector is of crucial importance to our country today, due to various health issues being faced by the citizen. In this regard spirulina production if taken through micro-enterprise mode will generate a livelihood activity in the health sector. In this regard skill development training to women may be provided.

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CHAPTER 2.3 ANCILLARY ACTIVITIES

According to the revised Priority Sector Lending Guidelines, the potential for the following items are assessed and covered under the sub head Ancillary activities.

- Loans up to ₹ 5 crore to co-operative societies of farmers for disposing of the produce of members.
- Loans for setting up of Agri-clinics and Agri-business Centres.
- Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system.
- Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service. Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in para 9 of RBI circular dated 23 April 2015.

CHAPTER 2.3.1

ANCILLARY ACTIVITIES - FOOD AND AGRO PROCESSING

2.3.1.1 Introduction

Hingoli district is industrially backward and in spite of dependence on agro-based economy with vast potential, the agro-processing sector has remained untapped. Most of the agro processing units are operating as private sector industrial units and they have spin-off effect on district economy in terms of employment and income generation, production, services, revenue etc.

2.3.1.2 Present status of Agro Food processing activity:

As per DIC, total 546 industries are in operation in the district, of which 343 industries are agro based, of which 241 agrobased units are located in rural area and 102 units are located in urban area. Share of major food & agro processing industry units in the district is about 63% (343) of the total 546 micro, small, medium and large industrial units in the district.

As per the available data, the production for the year 2017-18 was 26,790 MT of Toor, 2,61,080 MT of Soyabean, 5,468 MT of Jowar, 17,091 MT of cotton and 1,37,120 MT of Sugarcane. The district is traditionally cotton growing area, there are 38 cotton ginning and pressing factories. The ginning and pressing activity almost reached saturation. District has four sugar factories, which during 2017-18 crushed 11.24 MT of sugarcane producing 12.18 lakh quintal sugar.

As per District Statistical Abstract, total 2264 small agro based units are in operation in the district, of which 1974 are in rural area and 288 are in urban area. Global Textile Park with a concept of 'Fiber to Fabric' is in operation in Vasamat block of Hingoli.

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

District has a huge potential for development of food & agro processing industry on account of following reasons –

- Suitable agro-climatic conditions and soil texture for growing quality cotton, soybean, toor, jowar, lemon, mosambi, mango, guava, custard apple, pomegranate, chiku, papaya, tamarind and citrus fruits like sweet orange, etc. which are used as raw material for food & agro processing

- The district produces good quality of Turmeric. During the year 2017-18 area covered under turmeric was 25,372 ha and the production 1.70 lakh MT, in view of this there is good scope for turmeric /spices processing units.
- Cotton ginning/pressing activity has picked due to increasing production of cotton, implementation of AMIGS scheme etc. There are 38 cotton ginning / pressing units established and in operation in the district.
- District has 4 sugar factories. Scope also exists for Jaggery/ Khandsari making units.
- The agro processing units are engaged in activities like mini oil milling cum cake making, turmeric powder, pickle & spice making, bio tech/organic fertilisers, aonla candy, sugar confectionery, jaggery making and mini Dal mill, etc.
- All blocks are well connected to district HQ by all-weather roads. District has good connectivity with other parts of the state/country by road, railway. The district is well connected by road to Nanded city, which has good connectivity to all over country by road, rail and air.
- Water supply is one of the major bottleneck. Water availability at current level may not cater to the increasing needs of existing & future MIDC estates. District has been facing scarcity of water particularly during summer. Acute water shortage in case of low rainfall leads to heavy cut in water supply to industrial areas. Poor water quality has direct impact on production cost of F&AP industry
- Vasantrao Naik Marathwada Agriculture University is one of the leading institute for training in Food Technology in the adjoining district, Parbhani. The institute has developed and guided to various entrepreneurs about food processing technology. Most of the process developed by the Food Technology Deptt are helpful for micro and small entrepreneurs.
- Marketing of agricultural produce is done through 5 APMCs, 8 sub-market yards and 1 Private APMC. No facility of cleaning, sorting & grading facility is available at any of the APMC of sub market yard. No awareness at micro level on hygienic processing and storage of allied sector produce.

2.3.1.4 Details of existing arrangements for networking the production, marketing, Post harvest handling and Processing :

- The Maharasthra Centre for Entrepreneurship Development (MCED) conducts training programmes like EDP, DPSE, VTP and for PMRY activities. Of late it has started imparting training in Agro/food processing, Goat farming, Vermi compost, dairy based activities, floriculture etc.
- The MIDC provides basic infrastructure facilities by establishing industrial estates, providing water, electricity, common facility centres, establishing growth centres, mini industrial areas etc.
- District Industries Centre alongwith other promotional scheme, provides training programmes for production, marketing, processing, etc.
- Agriculture Technology Management Agency (ATMA) is in operation in the district. The Agency guides to the farmers, farmers group for agro based activities, processing, value addition, etc.

(iii) Scope for Allied sector

Post-harvest activities and important crops having good potentials for food & agro-processing

Important crops / allied produce	**Post harvest Activities** *[**(P)**- Production based / **(CP)** - Consumption Pattern based]*
◆ Jawar and other cereals	Cleaning-Grading-Processing-Standardization-Packaging units, Flour / Rava-Maida mills, Seed processing units *(P)*
◆ Tur, Mung, Udad, other pulses	Dal mills, Seed processing units *(P)*
◆ Groundnut, Sunflower, Soybean, other oil-seeds	Oil mills *(P)*
◆ Cotton	Ginning-Pressing mills, Spinning mills, Fiber to Fabric *(P)*
◆ Sugarcane	Sugar mills, Gur/Khandsari making *(CP)*
◆ Fruits	Pulp, juices, jams, jellies, ketchup, pickles making, Canning units *(CP)*
◆ Vegetables	Vegetable de-hydration, cleaning-cutting-processing-packaging units (*CP)*
◆ Spices	Spices processing/grinding/mixing units *(CP)*
◆ Milk (cattle/buffalo/sheep/goat)	Milk processing units *(CP)*
◆ Livestock (cattle, buffaloes, sheep, goats, fishery etc.)	Dressing-marketing units, slaughter houses, wool/ meat/ skins/ hides processing, bone crushing units, organic manure. *(CP)*

It is observed from the ground level credit flow that the bankers classify food and agro processing activity financed by them under “Other & Allied Activities” category and as such the exact flow of credit is not known / reported. The disbursements under “Other & Allied Activities” during the years 2015-16, 2016-17 and 2017-18 was ₹ 1019.75 lakh, ₹ 661.35 lakh and ₹ 3274.99 lakh respectively.

2.3.1.5 Assessment of potential for the year 2019-20

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Mini Dal mills	No.	10.00	52	520.00	416.00
2	Oil extraction mill	No.	400.00	1	400.00	360.00
4	Soya/other foods	No.	12.00	40	480.00	432.00
7	Fruits processing units	No.	12.00	15	180.00	162.00
8	Turmeric / chilly powder units	No.	10.00	40	400.00	360.00
10	Jaggary (gur) units	No.	06.00	14	84.00	67.20
11	Dairy Processing -khoya / Paneer	No.	08.00	62	496.00	446.40
12	Working capital for existing units	No.	8.00	120	960.00	864.00
					Total	**3107.60**

Working capital requirement for Ginning & Pressing, Oil extraction units are considered in the chapter on MSME. The Block-wise physical and financial potential for the year 2019-20 are indicated in **Annexure-I.**

Critical gaps in infrastructure and suggested action points are indicated below

Sector	Gaps in infrastructure	Action Point/s suggested
1. Agro-based Industries	▪ The existing units require substantial quantum of credit for expanding the capacity/upgrading technology. Access to cheap finance ▪ Units require substantial quantum of working capital for stocking material during harvesting season to keep the unit running throughout the year. ▪ No major initiative has been taken to develop this sector for harnessing the scope for value addition and export potential. ▪ Absence of marketing arrangement for small players.	▪ Adequate and timely finance by banks. ▪ Adoption of modern technology and machinery. ▪ Exploration of new market including scope for export. ▪ Provision of market information ▪ Brand building measures and high quality packaging. ▪ Providing skill based training ▪ Forge alliance/tie-ups with big business houses/retail chains.
2. Food Processing	• Lack of infrastructure like quality testing lab, cold chain, etc. • Small producers not aware of regulations governing food processing activities and procedures to obtain various licenses. • High cost of plant and machineries for adopting modern technology. • Stiff competition from branded products. • Absence of marketing assistance. • Irregular power supply.	▪ Expediting process for establishment of Food Park and Mega Food Park ▪ Single window system for providing information as well as obtaining clearance from regulators. ▪ Assistance for technology upgradation and marketing. ▪ Forward linkages with business houses/retail chains. ▪ Ensuring uninterrupted power supply.

Critical Interventions required

a. Action needs to be initiated for minimizing gaps in infrastructure as indicated above. The focus should be on providing regular and uninterrupted power supply, improvement in communication system, widening of roads at required locations, improvement in market network and facilities.

b. The existing units require substantial quantum of credit for expanding the capacity/upgrading technology.

c. Assured marketing arrangements for small entrepreneurs coupled with training / guidance on latest trend of market, technology, etc.

d. Necessary infrastructure viz. testing laboratory, cold storage / cold chain need to be established.

Suggested action points –

a. Post-harvest management practices need to be improved to minimize post-harvest losses from present level of 20%. Farmers need to ensure value addition in farm produce through processing for creating more demand and better remunerative prices.

b. Project Consultancy Service Centre may be established by MSAMB for offering consultancy on post-harvest management, food and agro processing, agri-business / agri-marketing etc.

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CHAPTER 2.3.2. Agriculture Ancillary Activities – Others

2.3.2.1 Introduction

Agriculture Ancillary activity provides necessary vigor and deepening of the agriculture sector activities. It provides the necessary spread and the requisite linkages for the sector to establish, strengthen and grow. To promote and develop marketing, processing and storage of agricultural, horticultural and forest produce, distribution of agricultural machinery, implements and other inputs, undertake inter-State import and export trade, wholesale or retail as the case may be and to act and assist for technical advice in agricultural production for the promotion and the working of its members and cooperative marketing, processing and supply societies in India.

PACS, especially related with marketing to play a significant role in procurement of food items and also their distribution under Public Distribution Systems. It is pertinent to provide to them with necessary credit support to plug in the cash liquidity issues for efficient running of the system.

Agriclinics and Agribusiness Centres (ACABCs):- Agri-Clinic and Agri-Business Centres (ACABC) scheme has been envisaged to support agriculture development and to complement the governments' effort to private participation in extension services. It aims to supplement efforts of public extension local needs and affordability of target group of farmers. It also aims to create gainful self-employment opportunities to unemployed agriculture professionals. Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance productivity of crops/animals and ensure increased income to farmers. Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals for income generation and entrepreneurship development. Back ended composite subsidy upto 44% is available.

District is agrarian, the productivity of the most of the crops are below state productivity, promotion of agri. allied activity, industrially backward district, etc. The extension services available through Government extension system appear to be rather inadequate. With a view to supplementing these efforts for maintaining the productivity of crops/animals, there is lot of scope for this activity.

The Broad activities that are presently covered include soil and water quality cum inputs testing laboratories, pest surveillance, diagnostic and control services, maintenance, repairs and custom hiring of agricultural implements and machinery including micro irrigation systems. Besides a wide range of extension consultancy services and setting up of veterinary clinics/ Information Technology Kiosks in rural areas improving the access to various agriculture related portals can also be considered under the Scheme. With a view to improving the viability of these activities listed above, certain commercial activities in Agriculture and allied sectors may be considered as eligible on a case to case basis as component of ACABC on merits. These may include activities like Seed Processing Units, Plant Tissue Culture Labs and Hardening Units, Apiaries, vermin-compost units, production of bio fertilisers, bio-pesticides, bio-control agents etc. The scheme also provides for setting up of feed processing and testing units, Cold Chains and Post-Harvest Management Centres for sorting, grading, standardization, storage and packaging. The project may be taken up by Agricultural graduates as also diploma holders either individually or on joint/group basis.

Keeping in view the scope exist for Primary Agriculture Societies and for Farmers Service Socity for establishing Agri Implements Service Centers, etc. these activities are also considered for financing under Other Activity category.

2.3.2.2 Assessment of Credit Potential for 2019-20

The potential physical numbers that could be covered under bank finance during the year 2019-20 is as under. Block-wise bifurcation of potential is given in Annexure - I.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos/Ha)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Financing to PACS	No.	75.00	05	375.00	337.50
2	Agri Clinic Agri Business Centers	No.	25.00	21	525.00	341.25
					Total	**678.75**

The Block-wise physical and financial potentials for the year 2019-20 are indicated in Annexure-I.

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

- There are 430 PACS, 33 Non Agri Co-op. Societies, 5 Kharedi Vikri Sangh are working in the district. The managing committee of these Societies needs sensitisation
- Banks should come forward to extend loans to above Coop Societies.
- Awareness about the ACABC scheme among the various stakeholder need to be built up. Exposure visit of the Bankers' to successful Agri-entrepreneurs supported under ACABC may be undertaken.
- The controlling offices of the banks may consider sensitising branch manager about the ACABC scheme and allocate suitable targets.
- Agricultural Universities and KVKs may help banks in identifying eligible agricultural graduates to finance setting up of ACABC units.

CHAPTER 3 CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES

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

Bank loans to micro, small and medium enterprises in both manufacturing and service are eligible to be classified under priority sector. The limits for investment in plant and machinery/equipment for manufacturing / service enterprise, as notified by Ministry of MSME, vide, S.O.1642(E) dated September 9, 2006 are as under:-

Sector	Manufacturing Sector - investment in plant & machinery	Service Sector- Investment in equipment
Micro	< Rs 25 lakhs	< Rs 10 lakhs
Small	Rs 25 lakhs – Rs 5 crores	Rs 10 lakhs – Rs 2 crores
Medium	Rs 5 crores- Rs 10 crores	Rs 2 Crores - Rs 5 crores

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

Removal of Cap of loan limits per borrower to MSME-Services Sector- With the increasing prominence of services sector in the economy, RBI has issued guidelines in respect of removal of the loan limits of Rs.5 crore and Rs. 10 crore per borrower to Micro/ Small and Medium Enterprises (Services) respectively, to Scheduled Commercial Banks for classification under priority sector. Accordingly, all bank loans to MSMEs, engaged in providing or rendering of services as defined in terms of investment in equipment under MSMED Act, 2006, shall qualify under priority sector without any credit cap. (Ref- RBI/ 2017.18/ 135 FIDD.CO.Plan.BC.18/ 04.09.01/2017.18 dated 1 March 2018) (Due to the above changes, the SLBC has substantially enhanced the MSME targets under the ACP for 2018.19 for the state as a whole.)

Government of India has announced major schemes like Start up India, MUDRA, Stand up India, Make in India and Skill India to develop much required entrepreneurship in the country.

3.2 Critical Interventions and Suggested Action Points:

- Motivation of entrepreneurs and availability of expertise / technical manpower in banks may synergetically result in better outcome.
- Common Facility Centres may be established and job oriented training programmes for skill development need to be conducted.
- Awareness may be created by various agencies amongst the entrepreneurs about the opportunities in the MSME sector and about the government incentives for promoting this activity.
- Banks to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.
- Working capital is critical for the small enterprises. Assessment of working capital requires data on production capacity, annual turn-over, operating expenditure, production cycle, etc.

Banks may extend adequate working capital for the small scale enterprises. Adequate and timely availability of working capital is the most important factor for successful working of any enterprise.

- Banks may set up exclusive offices for appraisal and sanction of projects under micro and small industries sector in the district.
- An Integrated infrastructure package for rural tourism with all the necessary components such as travel, transport, lodging, boarding, communication, power supply, advertisement, security, sight- specific characteristic facilities for exploration/ trek/ adventure/ sports etc would impart a thrust to service sector
- Private participation in creating infrastructure facilities may enhance opportunities in manufacturing sector
- Banks / Govt Deptts may provide information to the customers about various schemes / facilities provided under service sector
- For facilitating the Standup India scheme, an interactive portal www.standupmitra.in has been developed through which borrowers can submit applications .The concerned banks and agencies should offer the necessary support to the prospective entrepreneurs and sanction the cases.

3.3 Present status of Hingoli district: There were 31,668 candidates enrolled themselves with the District Employment and Self Employment Guidance Center, of which 22,338, (70.5%) are from rural area. Out of 31,668 candidates 1,212 candidates are ITI trained & Engg. Diploma holders, 6,475 (20%) are graduate and post graduate, of which 167 candidates are graduates & post graduates in engineering.

As per the District Industries Centre (DIC)'s data, there are total 2958 Micro, Small & Medium Entrepreneurs units are registered, of which 163 (5.5%) are actual in operation. 40% units are located in urban areas and 60% units are in rural areas. The availability of necessary raw material, infrastructure including railway services can open new vistas for development of this sector. As per 2011 census over all literacy rate of Hingoli district is 67.16 %. It is possible to provide self- employment opportunities to the unemployed educated youths.

In the district, though there is lot of scope for Group activities, cluster activity of agro based industry. One group of entrepreneurs under the banner "Purna Global Textile Park" has been established cotton cluster. "The Purna Global Textile Park" is the SPV, unique venture in the District where in "Fiber to Fabric" concept being implemented. The project envisages creation of a state of the art textile and apparels unit with integrated facilities for Ginning, Spinning, Sizing & Warping, Weaving, Yarn Dying, Knitting, Apparel, etc. The Park is partially commissioned. The whole venture requires around 1200 skilled / unskilled labours in varios trades. However, the promoters are finding it difficult to induct labours for want of skill.

Khadi and Village Industry Board: In the district KVIB office is working for employment generation through promotion of Cottage and Village industries, Rural Artisans, etc. The KVIB is implementing following employment generation Schemes. Artisans Employment Gaurantee Scheme, Prime Minister Employment Generation Programme, Special Component Scheme, Bee Keeping under Marathwada Vikas Yojana.

Other highlights about the district

a. The district is well connected to all major cities in Maharashtra and other states and has adequate infrastructure for power supply. In the district, sufficient electric power supply is available for Industries. MSSCDCL has plan of upgradation of existing substation to 5MVA, which will be sufficient to take future requirement too.

b. Newly established Agriculture College at Golegaon in Aundha Block, the college is under the ages of Marathwada Agriculture University, Parbhani, which has good reputation about agro based industries.

c. District has one technical school and five Industrial Technical Institutes one each at all five blocks. These institutes are engaged in developing technical skill among the youngsters which will be useful for industrialization.

d. Marathwada Development Corporation, Aurangabad, DIC, KVIB, MSSIDC, RSETI, MSFC, MCED, MITCON are the major agencies in the district concerned with development of non-farm sector.

e. MIDC has developed 215 industrial plots at Hingoli and Basamat industrial estates established by it. Out of which 213 plots have been allocated, of which only 18 establishments are functioning. Other than this, in Hingoli one Co-operative Industrial Estate is also established in which 66 plots have been allocated in which 33 industries are in operation.

f. Six major units, four Sugar factories, one each Stalk Plywood Co-ops and Soybean oil extraction units are in operations.

g. Industrially and economically, Hingoli is one of the backward district in Maharashtra. Under the. Industrial Policy of Maharashtra, the Government categorized all the blocks of Hingoli district under "D+" zone

Working Capital Requirements for NFS Activities

As per the data available with the District Industries Center only 163 units are in operations. Banks do not provide adequate Working Capital to small entrepreneurs, due to inadequate security/collateral, high risk perception of banks, inadequate information in the project report etc.

During the years 2015-16, 2016-17 and 2017-18 the ground level credit flow to the sector was ₹ 6315.61 lakh, ₹ 4562.61 lakh and ₹ 3114.18 lakh. Year wise vis a vis agency wise ground level credit flow to the sector and targets for the year 2017-18 are indicated in Annexure II.

3.4 Assessment of Potential taking into account available Infrastructure for the year 2019-20

(₹ in lakh)

Sr No	Activity	Unit Cost	Physical Units	Total Financial Outlay	Bank Loan
A	**Term Loans**				
(a)	**Manufacturing sector enterprises**				
1	Micro Enterprises	25.00	81	2025.00	1620.00
2	Small enterprises	500.00	36	18000.00	14400.00
3	Medium enterprises	1000.00	2	2000.00	1600.00
	Sub Total				**17620.00**
(b)	**Service sector enterprises**				
1	Micro enterprises	10.00	52	520.00	416.00
2	Small enterprises	200.00	27	5400.00	4320.00
3	Medium enterprises	500.00	2	1000.00	800.00
	Sub Total				**5536.00**
	Term loan- total				**23156.00**
B	***Working Capital (@ 25 % of term loans)**				
(a)	**Manufacturing sector enterprises**				
1	Micro Enterprises	6.25	81	506.25	506.25
2	Small enterprises	125.00	36	4500.00	4500.00
3	Medium enterprises	250.00	2	500.00	500.00
	Sub Total				**5506.25**

(b)	**Service sector enterprises**				
1	Micro enterprises	2.50	52	130.00	130.00
2	Small enterprises	50.00	27	1350.00	1350.00
3	Medium enterprises	125.00	2	250.00	250.00
	Sub Total				**1730.00**
	Working Capital- total				**7236.25**
	MSME Grand total				**30392.25**

Working Capital requirement varies from industry to industry. Lack of data on past lending by banks and annual turnover of units make it difficult to assess total WC requirement of NFS units, assessment of potential taken into account Infrastructure available and past trends. The Block-wise physical and financial potential for the year 2019-20 are indicated in **Annexure-I**

NFS Refinance Schemes of NABARD

Financing for the following purposes has been made eligible for NABARD refinance:

Retail trade, distribution of fertiliser & other inputs, trading/small business may be covered under Enterprise Loan Scheme (ELS) if some amount of fixed assets/equipments for value addition, cleaning, packaging or processing etc. is provided.

Conversion kit for CNG/LPG fitted to both existing and new vehicles under Small Road and Water Transport Operators (SRWTO) Scheme within overall ceiling of Automatic Refinance facility (ARF).

Swarojgar Credit Card (SCC) scheme introduced for providing adequate and timely credit to small artisans, handloom weavers, service sector, fishermen, self-employed persons, rickshaw owners, other micro entrepreneurs and SHGs.

All sectors/ activities including the entire gamut of service sector activities that provide employment opportunities (directly or indirectly), generating income and employment and improving the living conditions of the rural people are eligible for refinance support under the investment credit within ARF.

Rural Tourism, Rural Housing & Rural Habitat are the other activities eligible for refinance. Members of SHGs are facilitated with housing loan. Community toilets for the economically weaker section as a group loan. Housing loan to farmers and other rural dwellers for construction of house, work shed.

Interventions for marketing: With a view to provide a platform for direct marketing exposure to rural artisans/craftsmen/SHGs of the State and to provide them an opportunity to get the first hand feel of the taste of urban customers, rural artisans/craftsmen/SHGs are deputed for events of exhibitions / fairs / melas with grant assistance.

NABARD also implements various subsidy schemes of GoI, one such scheme under RNFS is Capital subsidy cum refinance scheme for off-grid solar applications.

3.5. Interventions required in the district

a. The Hingoli MIDC is facing water supply problem, the same needs to be attended on priority basis.

b. Marketing arrangement for various cottage industries needs to be taken care of by KVIB / DRDA / MSSIDC.

c. The SSI units should be helped to upgrade its technology to improve productivity and quality; especially in view of the competition in an era of globalization.

d. Since availability of Cotton and Soyabean as raw material, the industries based on these produce has ample potential. Likewise sizable area of the district is under cultivation of spices especially, turmeric, therefore, scope exists for industrial units of agro processing and packaging. A few specific Entrepreneurship Development Programmes need to be conducted in the district.

e. Availability of technically trained and educated unemployed youth needs to be engaged in productive activity.

f. The Banks in the district need to provide impetus to increase the credit flow to this sector. The share of credit flow to this sector in the past has been poor and achievements were low except for the last year which was mainly due to financing to Ginning & Pressing Units.

CHAPTER 4. CREDIT POTENTIAL FOR EXPORT, EDUCATION AND HOUSING

4.1 Export Credit

4.1.1. The new Foreign Trade Policy for 2015-2020 announced by the GoI on 1st April 2015, aims at increasing India's export of merchandise and services from $466 billion in 2013-14 to around $900 billion by 2019-20 and to raise India's share in world exports from 2% to 3.5%.

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

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

(**RBI Guidelines on Export Credit -** RBI Master Circulars dated 01.07.2013 and 01.07.2015)

4.1.2 Critical Interventions and Suggested Action Points

- Availability of infrastructure for exports like grading and packing units, quality testing labs, certification issuance at local level, packing houses, pre-cooling units, cold storages, etc. need to be ensured.
- Agriculture Department / APEDA may arrange sensitization workshops for agri-exporters to aware them about current export regulations/policies of importing countries, domestic and international demand and supply situation, price competitiveness, quality concerns, various certifications required, Sanitary & Phytosanitary (SPS) requirements, etc.
- The Agriculture Department may organize buyer-seller meets before the commencement of harvesting season in case of horticulture crops and on regular intervals for vegetable and other exportable commodities.
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.
- APEDA/ Regional centres may be established in more number of districts which can function for:- Developing agro products and agro industries relating to the scheduled products for export, Fixing of standards and specifications for the scheduled products for the purpose of exports, Training in various aspects of the industries connected with the scheduled products, Updating exporters regarding various central government schemes.
- A nodal agency for export needs to be created which can Disseminate trade related useful information to exporters, Identify buyer's market and Take up exporters' queries
- Organization of export through consolidation of production data, identification of target markets and authentication of foreign buyers needs to be attempted.
- Concerns on the issues such as Certification becoming expensive to small exporters have been expressed

- Industries may be set up for value added product of agricultural produce (like Soyabean, e.g. Soya Papad, Soya chips, Soya instant mix, Soya flour, Soya milk, Tofu etc.)
- Incentives in various forms will enable exporters to reduce their cost and sustain competition from other countries
- There is little exposure for identifying the buyer's market. Thus the export market for a commodity stands unorganized even if its production is high.
- Since the value added products (e.g. garlic paste) have huge demand, processing plants need to be set up for boosting exports.
- Training institutes should be set up to provide training and guidance so as to develop adequate manpower in the sector.

4.1.3 Assessment of Credit Potential for 2019-20 under export credit

The potential for pre shipment credit for export of cotton bales that could be covered under bank finance during the year 2019-20 is given as under.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Post shipment credit - Export of Cotton bales (1000 bales = 1 unit)	No.	180.00	06	1080.00	864.00
					Total	**864.00**

The block-wise physical and financial projections for the year 2019-20 are furnished in Annexure I.

4.2 Education

4.2.1. Literacy and Education level are the basic indicators of the level of development achieved by a society. In terms of RBI guidelines on Priority Sector advances, educational loans granted to individuals for educational purposes up to ₹. 10.00 lakh for studies in India and ₹. 20.00 lakh for studies abroad would be classified as Priority Sector advances.

The Economic Survey of Maharashtra 2017-18 covers the Social Sector of Education with the detailed scenario in the State encompassing School education, Sarva Shiksha Abhiyan, Administrative Reforms, Pragat Shaikshanik Maharashtra Programme, Schemes to encourage education, Girls education, Higher and Technical education, Maharashtra Public Universities Act 2016, RCSS tuition fees scholarship scheme etc. that can be referred at -http/mahades.maharashtra.gov.in

While the banks may pro-actively finance new cases to the deserving candidates, a mechanism may have to be worked out to address the concerns of NPAs in the previous cases, if any, expressed by bankers. Educational institutions may transparently provide the precise information regarding various fees charged by them so that there is no gap between the demand by a student and the supply by a banker.

4.2.2. Present status of literacy

Hingoli district has 42 degree colleges, which includes four colleges of Engineering and other colleges of Veterinary Science, Nursing/Pharmacy College and colleges of Arts, Commerce, Science, etc. The district also has four ITIs and three Engineering Diploma colleges.

Ground level Credit flow to Education loan during the last three years 2015-16, 2016-17 and 2017-18 was ₹ 185.87 lakh, ₹ 174.83 lakh and ₹ 291.71 lakh respectively.

4.2.3 Assessment of potential for the year 2019-20 under education

Based on the existing infrastructure, discussions held with the farmers, students and past trend in the ground level credit flow, the potentials for 2019-20 have been estimated and indicated in the table given below.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Education Loan	No.	06.00	255	1530.00	1224.00
					Total	1224.00

The financial projections are increased on account of increase in unit cost. The block wise allocation of the total estimate for 2019-20 is indicated in Annexure I.

4.3 HOUSING

4.3.1 The housing sector is one of the prime engines of economic growth as it satisfies the social needs, generates employment and stimulates economy with its spill-over effects. GoI has resolved 'Housing for all by 2022'

As per the RBI circular dated 19.6.2018 (RBI- FIDD.CO.Plan.BC 22 / 04.09.01/ 2017.18), with a view to bringing convergence of the Priority Sector Lending guidelines for housing loans with the Affordable Housing Scheme, and to give a fillip to low-cost housing for the Economically Weaker Sections and Low Income Groups, the housing loan limits for eligibility under priority sector lending are revised to ₹ 35 lakh in metropolitan centres (with population of ten lakh and above), and ₹ 25 lakh in other centres, provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹ 45 lakh and ₹ 30 lakh, respectively. Furthermore, the existing family income limit of ₹ 2 lakh per annum, prescribed under Para 10.4 of the above Master Direction, for loans to housing projects exclusively for the purpose of construction of houses for Economically Weaker Sections (EWS) and Low Income Groups (LIG), is revised to ₹ 3 lakh per annum for EWS and ₹ 6 lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.

The Economic Survey of Maharashtra 2017-18 covers the Social Sector of Housing with the detailed scenario in the State encompassing Urban and Rural Housing featuring Pradhan Mantri Awas Yojana, State Schemes for ST/SC - NB, Assistance for purchase of land etc that can be referred at http/mahades.maharashtra.gov.in.

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

4.3.2 District Level Scenario: In Hingoli district, a trend of settlement of new habitats, colonies is being observed in the area adjoining the district head quarter and taluka headquarters. This has opened opportunities for housing construction activities and housing financing.
Ground Level Credit flow to the Housing sector during the years 2015-16, 2016-17 and 2017-18 was ₹ 2549.09 lakh, ₹ 3019.27 lakh and ₹ 2990.86 lakh respectively.

4.3.3 Assessment of Potential for the year 2019-20 under housing

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Housing Loan	No.	25.00	235	5875.00	5287.50
					Total	5287.50

Block wise physical and financial projections are indicated in Annexure I.

CHAPTER 5 CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 INFRASTRUCTURE – PUBLIC INVESTMENT

5.1.1 Introduction

Rural infrastructure comprises of all activities and facilities which help to sustain the growth in production and income generation in rural areas. Infrastructure development in the form of transport and communication - rural roads & bridges, irrigation structures, flood control, power, education, health, agriculture research, extension services, rural market yards, rural sanitation, information technology, water and soil conservation measures through watershed development, etc., are therefore essential prerequisite for accelerated economic development of any economy and regarded as crucial non credit inputs. Investment in rural infrastructure creates new economic opportunities and activities, generates additional employment and income, facilitates and improves delivery of other rural services and enhances democratic processes and skills among the rural poor.

Under the Industrial Policy of Maharasthra, the Government categorized all the blocks of Hingoli district under "D+" zone. No location / Area / product has coming under the Special Economic Zone. No single project in the district has received Foreign Direct Investment. On the basis of Human Development Index (HDI), in the year 2011the Hingoli district stands at 31st rank among all 34 districts of Maharashtra. The HDI of Hingoli is 0.648 as against the HDI of the State 0.752. Therefore, various interventions under Manav Vikas Mission are being undertaken for improvement of HDI. Lack of Infrastructure in agriculture, as well as in social sector contributed for industrially backwardness and low HDI.

Government of India in the Budget of 1995-96 announced a scheme for setting up of Rural Infrastructure Development Fund (RIDF) to be operationalised through NABARD for financing of ongoing as also new infrastructure projects. RIDF was started with an initial corpus of ₹ 2,000 crore in the year 1995-96. The scope of the activities to be covered under RIDF has also increased vastly and presently 36 different activities are eligible for support from RIDF XXII (details available on www.nabard.org).

5.1.2 RIDF Projects in the district:- The details of total no. of projects vis-à-vis amount sanctioned and amount released for Hingoli district during last 5 years (from RIDF tranche XVIII to XXIII) are furnished in the Table below:

(₹ lakh)

Sr. No.	Particulars	No. of Projects	Amount Sanctioned	% share in total	Amount Released
1	Roads (PWD)	26	2385.59	46.08	2026.23
2	Rural Roads (RDD)	05	773.25	14.93	200.57
3	Bridges	06	527.35	10.18	178.01
4	Micro Irrigation Projects	1	1491.34	28.81	1053.10
	Total	**38**	**5177.53**	**100**	**3457.91**

5.1.3 Critical Infrastructure gaps

The projects which can be considered availing assistance under RIDF or NIDA for the purposes indicated below.

Critical Infrastructure Support required / Gaps identified for Infrastructure development

- Construction of Flood protection wall along the banks of Kayadhu and Purna rivers will prevent flooding during rainy season and loss occurred due to flooding.

- Construction of Toilets / Sulabh Shauchalaya in the campus of Panchayat Samittee, Gram Panchayats and at prominent places is required.
- Road Connectivity:- Out of 705 villages (including hamlets) in the district 664 villages have since been covered with all weather roads and 46 villages are yet to be provided with all weather road connectivity.
- As per list of last miles projects, 16 Roads & Bridge projects are 50% incomplete and, for completion of these projects an amount of ₹ 1025.17 lakh is estimated.
- The district falling in the Godavari basin, is blessed with black cotton soil and the maintenance of roads requires considerable amount of resources. The PWD may therefore, prepare long term plans for strengthening /improvement of the road projects completed under earlier tranches of RIDF in a phased manner.
- **Irrigation**:- Presently, the surface water is available from the two major irrigation projects of Aundha (Purna Project) and Kalamnuri (Upper Painganga Project) which irrigate 28,650 ha and 17698 ha area respectively. Besides, 27 minor irrigation tanks of Govt. of Maharashtra and 149 MI tanks of ZP and few percolation tanks, KT weirs and a few perennial/seasonal village tanks as well as underground bunds serve the purpose of supplying surface water for irrigation. Canal works at Padegaon, Sawad of Hingoli block and Hatgaon of Vasamat block are 90% completed and by completing remaining 10% work, 720 ha of land will come under irrigation. These balance works need to be completed on priority basis.
- Construction of Dam at Sapali, Tal – Kalamnuri, deepening of river and construction of mini barrages as per Shirpur Pattern on Kayadhu river (flows 105 km through the district), additional 4000 ha area will come under irrigation.

5.1.4 RIDF Projects - Action Points at District Level

- There is need for line departments of Government of Maharashtra to keep various projects in pipeline so that the same can be taken up for funding under RIDF.
- Projects under Irrigation sector may be posed to NABARD only after getting all necessary clearances from Forest / Revenue Departments and completing the formalities relating to land acquisition, rehabilitation etc., to avoid abnormal delay and cost escalation in implementation of projects.
- Implementing line departments may ensure that adequate budgetary allocation for maintenance of assets is made so that the infrastructure projects can be put to use for a longer period of time.
- People’s participation under irrigation projects by creation of Water Users Association (WUA) has not gathered momentum, resulting in low utilisation of irrigation potential and non-maintenance of the field channels. Efforts may be made to form WUAs under irrigation projects to ensure effective functioning of WUAs, wherever formed, so that benefits reach the community.
- PWD may ensure to complete the connectivity of the road network to the market centres so that concrete benefits can be realised by the beneficiary villagers.
- Implementing departments should not pose projects proposed under RIDF under any other programme, to avoid multi-agency financing.
- Departments may ensure to submit reimbursement claims periodically through the nodal office; this would enable easy and quick availability of concessional funds provided to the State under RIDF.

5.1.5 Rural Infrastructure Promotion Fund (RIPF)

Despite making remarkable progress under RIDF a number of constraints like inadequate planning, lack of awareness of officials involved in implementation of the projects etc., have been experienced while implementing the RIDF projects. 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 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). The objective of the fund is to support the activities required for promotional efforts for RIDF which will include support for conducting knowledge sharing workshops, creation of experimental infrastructure projects by Gram Panchayat, SHG/SHG Federation, Farmers Clubs/FC Federation, and support for survey of potential assessment/demand survey for new Agri/rural infrastructure projects. So far, grant assistance of ₹ 72,55,644 has been sanctioned for 10 projects in various districts.

5.1.6 NIDA (NABARD Infrastructure Development Fund)

The fund was created to finance Rural Infrastructure Projects outside RIDF. Assistance under NIDA is available for a period of 15 years with 2 to 3 years repayment holiday. Initially, NIDA was created to support State Owned entities. However, the scope of NIDA has been broadened and from the year 2014-15, PPP projects and refinancing of NBFCs. Public Financial Institutions are eligible under NIDA. As on date, an amount of ₹ 242.36 crore has been sanctioned under NIDA in the State.

5.1.7 Long Term Irrigation fund (LTIF)

The Hon’ble Union Finance Minister, during his Budget speech 2016-17, has announced creation of a dedicated Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹ 20,000 crore by way of budgetary resources and /or market borrowings by NABARD (both under GoI fully serviced bonds and own borrowings) for funding and fast tracking of the incomplete major and medium irrigation projects identified by Ministry of Water Resources, River Development and Ganga Rejuvenation (MoWR, RD&GR), GoI.

In Maharashtra, State Government was sanctioned a loan amount of ₹ 7242.73 crore under LTIF for completion of 23 projects. An amount of ₹ 1723.58 crore was released during 2016-17. With readily available funds, it is expected that these projects which were ongoing for the past few decades would be completed by 2018-19 and bring an area of 7.14 lakh ha under irrigation.”

An amount of ₹ 478.86 crore was sanctioned under LTIF for completion of Upper Penganga project, which when completed shall being an area of 118939 ha under irrigation in Yavatmal, Hingoli and Nanded districts. Up to the year 2017-18 an amount of ₹ 44.47 crore was released to the State Government.

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CHAPTER 5.2

SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

5.2.1 Introduction

The provision of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. Piped drinking water, which is treated and transported to households is an expensive commodity and more so in a sparsely populated villages. However, villagers need good quality potable water as much as anyone else in the country. Swaccha Bharat campaign has re-emphasized the need of basic amenities for hygiene and dignity of an individual. Education of the young takes center stage for future growth. Government of India through various programme has strived to achieve ‘Education for All’. To keep the work force active and contributing to the GDP, delivery of health care especially in the rural area has taken priority.

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, RBI has, in its latest Priority Sector Lending Master Direction issued by RBI on 7 April 2016, stipulated that bank loans up to a limit of ₹ 5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres have now been brought under the ambit of PSL norms.

Both large survey-based studies as well as case studies have repeatedly shown that education and health services in India are characterized by (i) inadequate and inferior infrastructure; (ii) poor public service delivery; (iii) lack of quality choices and (iv) lack of access especially for the poor due to a high dependence on relatively expensive privately provided services.

5.2.2 Social Infrastructure gaps identified in the district:

Sarva Shiksha Abhiyan:- The programme is under implementation from 2003-04. Under computer education, the ZP Schools are provided with computers. The State Govt. may consider availing assistance under RIDF for providing computers to remaining schools, construction of additional class rooms, provision of drinking water facilities, toilets, libraries, furniture, electrification, sports facilities, and residential quarters for teachers, etc**.**

There are 872 Primary schools and 34 Secondary and Higher Secondary Govt. and Zilha Parishad schools in the district.The Zilla Parishad may assess the need of additional class rooms on the basis of the strength of the students.

The availability of schools in the district is indicated in the table given below. As per the data received from Education Deptt. no. of schools are as per the norms set by the Govt. There is no shortage of schools. As regards colleges, there is shortage of colleges for professional degree courses viz. Engineering and Medical Colleges.

Sr. No	**Block Name**	**Govt**	**Municipal Council**	**Private Aided**	**Private Unaided**	**Zilha Parishad**	**Total**
1	Hingoli	1	1	44	61	165	272
2	Sengaon	0	0	30	**33**	168	231
3	Basmath	1	0	50	29	186	266
4	Kalamnuri	5	1	36	21	194	257
5	Aundha	3	0	22	25	157	207
	Grand Total	**10**	**2**	**182**	**169**	**870**	**1233**

Source:- District Sarva Shiksha Abhiyan / UDISE 2014-15

Health Care and Rural Sanitation: There are 5 Government hospitals, 13 dispensaries, 5 Maternity homes, 24 Primary Health Centres supported by 132 sub centres in the district. The strengthening of health services by assessing the needs of new hospital buildings and providing necessary infrastructure like ambulances, operation tables and staff quarters may be considered.

As per the population norms, the sufficient no. of Govt. Hospitals are available in the district (details of which is given below).

Sr. No.	Particulars	Nos.
1	Primary Health Centers	24
2	Health Sub Centers	132
3	Civil Hospitals	1
4	District Hospital	1
5	Sub District Hospital	1
6	Rural Hospitals	4
7	Primary Health Unit	8

The district is facing constraint of Medical Officers in the field of General Surgeons, Nephrologists, Neurosurgeons, skin specialist. No Multi Speciality Hospital is in district, patients have to visit multi speciality hospitals at Nanded, Aurangabad or Hyderabad, which not only add to excess travelling expenditure for patients and his relatives, but also delays in treatment. Establishing a Multi Speciality Hospital will provide better treatment not only for the district but also to near by districts.

Safe drinking water facility:- Safe drinking water, is the key to good health. In view of this Reverse Osmosis water purifier systems are proposed in villages in phased manner.

5.2.3 Assessment of credit potential for the period 2019-20

Keeping in view the need of the Social Infrastructure, the following items that bank can finance are identified. The potential physical numbers that could be covered under bank finance during the year 2019-20 is given as under. Block-wise bifurcation of potential is given in Annexure-I.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Reverse Osmosis water Plants	No.	05.50	180	990	891
2	Multi Speciality Hospitals	No.	3000.00	01	3000	2400
					Total	3291

Government Programmes:

Swaccha Bharat Mission: the objective is to bring about an improvement in the general quality of life in the rural areas, by promoting cleanliness, hygiene and eliminating open defecation. It is proposed to accelerate sanitation coverage in rural areas to achieve the vision of Swachh Bharat by 2nd October, 2019 by motivating Communities and Panchayati Raj Institutions to adopt sustainable sanitation practices and facilities through awareness creation and health education, encouraging cost effective and appropriate technologies for ecologically safe and sustainable sanitation and developing, where required, community managed sanitation systems focusing on scientific Solid & Liquid Waste Management for overall cleanliness in the rural areas.

In the district Central Govt. Sponsored Scheme, Sampoorna Swachchata Plan is under implementation under plan toilets will be constructed through out the district, the expenditure will be shared in the ratio of 1: 4 by State Govt. and Central Govt., respectively.

Sarva Shikshan Abhiyaan: Sarva Shiksha Abhiyan (SSA) is Government of India's flagship programme for achievement of Universalization of Elementary Education (UEE) in a time bound manner, as mandated by 86th amendment to the Constitution of India making free and compulsory education to the children of 6-14 years age group, a Fundamental Right.SSA is being implemented in partnership with State Governments to cover the entire country and address the needs of 192 million children in 1.1 million habitations.The programme seeks to open new schools in those habitations which do not have schooling facilities and strengthen existing school infrastructure through provision of additional class rooms, toilets, drinking water, maintenance grant and school improvement grants.

As per the Infrastructure Gap Analysis done by the Women & Child Development Dept. of the Zilha Parishad, there is need of building, compound wall, kitchen shade, toilets blocks, etc. at Sengaon, Aundha and Vasamat blocks. The estimated expenditure is ₹ 1340.04 lakh.

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CHAPTER 5.3 CREDIT POTENTIAL FOR RENEWABLE ENERGY

5.3.1 Introduction:

Renewable energy effectively utilises natural sources such as sun light, wind, tides, and geothermal heat which are naturally replenished. Renewable energy technologies range from solar power, wind power and hydroelectricity to biomass and biofuels for transportation. About 13 per cent of primary energy comes from renewables, with most of this coming from traditional bio-mass like wood-burning. Hydro-power is the next largest source, providing 2-3 per cent and modern technologies like geo-thermal, wind, solar and marine energy together produce less than one per cent of total world energy demand. Technical potential for their use is very large exceeding all other readily available sources. There is a massive and fast growing demand for energy in India. With our fossil fuel capacity not meeting more than one third of the energy demand. In India, there is an urgent need to replenish our energy sources from renewable sources viz. Biogas, Bio mass, Wind Energy, Solar Energy, Agro waste utilization, Brequettes, etc.

Maharashtra is second in the country in production of power from renewable sources of 6705.15 MW installed capacity as on 31/03/2015. To promote the Non Renewable Energy initiative, Maharashtra Govt. has planned generation of grid connected projects co terminus with the XII five year plan. It includes Wind Power, Small Hydro Power, Bagass Based Co-generation Power, Bio Mass Based Power, Industrial Waste / MSW Power and Solar Thermal & Solar Photovoltaic Power. For these activities targets fixed are 400, 10, 50, 30, 10 and 75 MW respectively. Under the Jawaharlal Nehru National Solar Mission (JNNSM), Maharashtra Energy Development Authority (MEDA), Govt. of Maharashtra provides 90% of subsidy for lighting up one Study Room (Abhyasika) of each Gram Panchayat by Solar Home Light, during the year 2014-15 the Hingoli Zilla Parishad has achieved 100% target of 149 units. Likewise the Zilla Parishad has also put Energy Efficient street lamps in 10 villages.

As biogas is useful in providing energy and also in sanitation of the rural areas, Zilla Parishad (ZP) is encouraging the use of biogas by providing various facilities such as technical guidance, arrangements for construction material, masons and training facilities. The estimated cost of the Bio Gas Plant of 1 Cu M capacity is ₹ 12,000/- and ₹ 20,000/- for 2 cu M. Capacity. Zilla Parishad provides subsidy @ ₹ 4,000/- for bio gas plant upto one cubic meter and ₹ 8,000/- for two to six cubic meter capacity of bio gar plant to the beneficiaries from Marginal Farmers, Land less labours, Small farmers and SC / ST category. Additional subsidy of ₹ 1,000/- per plant is provided, if toilet is also attached to biogas plant. The Zilha Parishad, Hingoli, under National Bio gas Development Programme has installed & commissioned bio gas plants.

Hydroelectricity is being generated at Yeldari dam in the adjoining Parbhani district. The capacity of the project is 75 kilo watt.

Cotton stalks which are generally used only as fire wood has a alternative use and also as raw material for manufacturing particle boards. Briquette making activity is coming up in the district. As per DIC record 3 units of Briquette making are functioning in the district. The infrastructure for sales and service including suppliers of solar equipment, arrangement of repairs of solar equipment and availability of trained manpower are not the constraints in the district.

NABARD provides 100% refinance to banks for loans extended for renewable sources of energy. As per NABARD refinance policy, the sector is one of the thrust area for NABARD.

To augment flow of credit to renewable sources of energy NABARD, Maharashtra Regional Office during the year 2014-15 conducted sensitization workshops for bankers of all divisions in the state to popularize the solar pumping subsidy scheme, few more workshops are proposed in 2015-16 also.

As per revised guidelines on Priority Sector Lending issued by RBI, bank loan up to a limit of ₹ 1500.00 lakh to borrowers for community based purposes like solar based power generators, biomass based power generators, wind mills, micro hydel plants and non-conventional energy based public utilities viz. Street lighting systems and remote village electrification. For individual households, the loan limit will be ₹ 10.00 lakh per borrower.

Since there is no separate code in MIS, the GLC is accounted in the Other Priority Sector a/c. In view of this the GLC flow to above activities is not available.

5.3.2 Assessment of potential for the year 2019-20:

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Bio-gas plants	No.	0.15	300	45.00	40.50
2	Off-grid solar applications	No.	0.28	118	33.04	16.52
3	Solar Water Pump	No.	8.00	36	288.00	144.00
4	Solar Home Lights	No.	0.25	285	71.25	35.63
					Total	**236.65**

Considering the infrastructure available, limitations under this sector, vis a vis introduction of subsidy for Solar Water Pump, Solar Home Light is accounted under Renewable Energy instead of Other Priority Sector. Block wise physical and financial projections are indicated in Annexure I.

5.3.3 Critical Intervention Required:

Creating awareness among the farmers and promotional efforts from the various agencies and banks is needed to boost the growth of the very important sector. The initial cost of the solar equipment is generally very high this necessitates to provide efficient and cost effective design of the solar equipment at an affordable cost. The general awareness about the State and Central government agencies for new and renewable sources of energy and their programmes needs to be widely popularized. The solar power fencing is very crucial intervention to avoid production losses due to wild animals. The MNRE may bring in suitable credit linked subsidy scheme for this activity.

5.3.4 Suggested Action Points:

- Banks may consider financing Bio Gas plants activity along with Dairy units so as to enable better use of animal dung and creation of additional source of energy.
- Defunct Bio Gas plants needs repair for which necessary training/ awareness to the concerned beneficiaries is essential. KVIB / ZP can jointly work in this direction.
- MEDA may organise training programme for enterprising villagers to promote use of solar unit. List of eligible farmers may be sent to banks for financing.
- Industry Association may persuade all service units to use solar power for water heating.
- District Industries Center, MITCON, Marathwada Agriculture University, other Agencies in the field of Technical Training may organize Training Programmes in Solar panel repairs and Solar Home Appliances repairs.
- Marathwada Agriculture University has developed Water Pump running on Solar energy, Spraying unit running on Solar Energy and other utility implements useful for farmers. Howerver, its production and propogation needs to be taken up at large scale.
- Three sugar mills are in operation in the district, no sugar mill is operating on co-generation and generating power, these sugar mills needs to come forward for co-generation.
- There is ample potential for setting up Solar roof top systems, solar Lighting system Solar Cookers in schools and aanganwadis. State Govt. / District Administration may take initiative for the same.

CHAPTER 06: INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction:

The micro finance sector is an important tool for policy makers to reach out to the grass root level and it has a vital role to play in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, and women in particular.

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

- Loans not exceeding ₹ 50,000/- per borrower provided directly by banks to individuals and their SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹ 1,00,000/- and for non-rural areas it does not exceed ₹ 1,60,000/-.
- Loans to eligible distressed persons not exceeding ₹ 100,000/- per borrower to prepay their debt to non-institutional lenders.
- Overdrafts extended by banks upto ₹ 5,000/- under Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts provided the borrowers household annual income does not exceeding ₹ 100,000/- for rural areas and ₹ 1,60,000/- for non-rural areas.
- Loans sanctioned to State Sponsored Organizations for Scheduled Castes/Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations.

As on 31 March 2018, there are more than 87.44 lakh SHGs with aggregate bank deposits of about Rs.19592 crore, annual loan take off touching almost Rs 47185 crore and loans outstanding at nearly Rs.75598 crore in the country whereas in Maharashtra state, there are 8.48 lakh SHGs with savings of Rs.949 core . During 2017-18, a total of 112043 SHGs were disbursed loan to the extent of Rs.1381 crore which accounts for 3% of the total loans disbursed in the country

6.2 Status of SHG-BLP in Hingoli:

The status of SHG- Bank linkage program in the Hingoli district is as below –

Sr. No.	Particulars	As on 31 March 2017	During 2017-18	As on 31 March 2018
1	No. of SHGs promoted	7087	1114	8201
2	No. of SHGs credit linked	4084	682	4766
3	Amount of Bank loan availed (₹ lakh)	3013.6	883.75	3897.35
4	Average loan per SHG (₹)	73,790	1,29,582	81,774
5	Percentage of women SHGs	95	95	95

During past 10 years number of SHGs savings linked in Maharashtra have increased from 70,000 to 8.48 lakh. During the same period, number of SHGs savings linked in Hingoli district have increased from 800 to 8201.

6.3 Micro Finance Profile in the District:

Sr. No	Reference	Particulars
1	Total no. Of blocks in the District	5
2	No. of blocks where SHGs exist	5
3	Total no. of blocks where SHGs are credit linked	5
4	No. of NGOs in the district	---
5	No. of NGOs participating in linkage programme	---
6	No. of NGOs who can be roped in during the year	NA
7	Total No. of bank branches in the district	107
8	No. of branches participating in the programme	---
9	No. of additional branches proposed to be roped in	0
10	No. of banks acting as SHPI	0
11	No. of SHGs formed	8201
12	No. of SHGs Credit Linked	4766
13	No. of SHGs to be Credit linked	3435

In the district three main agencies are involved in the formation and nurturing of the SHGs viz. Mahila Aarthik Vikas Mahamandal (MAVIM), DRDA and on behalf of NABARD NGOs viz. Rajiv Gramin Vikas Sanstha, Savitribai Phule Mahila Sevabhavi Sanstha, Aakash Sevabhavi Sanstha have worked as SHPI. MAVIM has also promoted Village Level SHG Committees and Block Level Lok Sadhan Kendra (Community Managed Resource Centres in the district.

6.4 Assessment of potential for the period 2019-20

The potential physical numbers that could be covered under bank finance during the year 2019-20 is given as under. Block-wise bifurcation of potential is given in Annexure-I.

(₹ in lakh)

Sr.No.	Activity	Unit (Nos)	Unit Cost	Phy Unit	TFO	Bank Loan
1	Loans to distress persons to repay non institutional loans	No.	0.50	300	150.00	150.00
2	PMJDY	No.	0.05	7500	375.00	375.00
3	Loans to State Sponsored Organisations	No.	1.00	600	600.00	540.00
4	SHGs fresh Linkage	No.	1.00	1100	1100.00	1100.00
5	SHGs Repeat Finance	No.	3.00	1100	3300.00	3300.00
6	Loans to JLGs	No.	4.00	500	2000.00	2000.00
					Total	**7465.00**

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

1	Population of the district	11.77 lakh
2	Rural population	9.98 lakh
3	No. of households (2 above / 5*)	1.99 lakh
4	No. of SHGs required (3 above / 15**)	13,311
5	No. of SHGs already formed	8,201
6	Balance (4-5)	5,110

*average members per household **average members per SHG

Block wise details of potential available for promotion and savings linkage of SHGs is given below:

Sr. No.	Name of the Block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31st March, 2018	Balance potential as on 31st 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	Aundha	2446	1871	575	100	100
2	Hingoli	2588	1470	1118	320	320
3	Kalamnuri	2664	1012	1652	400	400
4	Sengaon	2662	2036	626	150	150
5	Vasamat	2951	1812	1139	350	350
	District Total	**13311**	**8201**	**5110**	**1320**	**1320**

Block wise potential for credit linkage of SHGs

Sr. No.	Name of the block	No of SHGs (Credit linked as on 31/03/2018)	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	Aundha	1008	220	220.00	150	450.00	200	200.00	200	600.00
2	Hingoli	932	430	430.00	120	360.00	300	300.00	300	900.00
3	Kalamnuri	702	875	875.00	175	525.00	200	200.00	200	600.00
4	Sengaon	1089	220	220.00	120	360.00	150	150.00	150	450.00
5	Vasamat	1035	430	430.00	120	360.00	250	250.00	250	750.00
6	**District Total**	**4766**	**2175**	**2175.00**	**685**	**2055.00**	**1100**	**1100.00**	**1100**	**3300.00**

6.5 Financing of Joint Liability Groups

Financing of JLGs was introduced as a pilot project in 2004-05 by NABARD in the States with the support of 3 RRBs and was later mainstreamed. Apart from extending 100% refinance support to Banks, NABARD also extends financial support for awareness creation and capacity building of all stakeholders of this programme. Besides, NABARD extends grant support for formation and nurturing of JLGs to banks and other JLG promoting agencies.

In Maharashtra state total number of JLGs formed as on 31 March 2016 are 1.17 lakh and during 2015-16 they were 40,901. With a view to sensitising the stakeholders of the JLG programme, NABARD has been arranging training programmes and exposure visits to successful JLGs.

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lesses, share croppers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitate peer education and credit discipline. Hence, the banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Considering an estimated 1.53 lakh small and marginal farmers in the district, there is potential for financing of 30,600 JLGs in the district. So far 109 JLG has been formed and 36 are financed in the district.

6.6 Areas of Concern

- Imbalance among commercial banks in credit linkage of SHGs.

- ➢ There is need for DCCB to step up credit linkage of SHGs to bring about balanced spread and growth of credit linkage in the district as they have good network of branches spread over entire district. However, the weak financial position of Parbhani DCCB may be a setback for development and credit linkage of SHGs.
- ➢ Banks are not able to supervise the SHGs financed due to staff constraints.
- ➢ Monitoring mechanism of SHGs by NGOs has to be strengthened.
- ➢ The NPA level of SHGs formed under SGSY was a matter of concern; hence the bankers are reluctant to finance the SHGs.

Strategies for improving quality of SHGs

- ➢ More emphasis on training and capacity building programs for all SHG members
- ➢ Regular grading of SHGs
- ➢ Regular audit of accounts maintained by SHGs
- ➢ Facilitation for graduation of SHGs from micro credit to micro enterprise.

6.7 Pilots on Digitization of SHG books of accounts

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

Initially, this project has been taken up on a pilot basis in two districts of the State viz. Dhule in phase I and Wardha in phase II in Maharashtra. In phase III Chandrapur, Nagpur, Aurangabad, Raigad and Kolhapur districts have been covered. Under the project, the base data of SHGs and their members had been captured and subsequently updated at regular intervals. The base data will have socio-economic details of each of the members for all SHGs, including family income, family size, source of income, livelihood activities undertaken, bank account number, savings, details of meetings held, internal loaning, repayment, etc., and will help facilitate effective account keeping. It is expected that the intervention will enable the policy makers, banks, financial institutions, government departments, etc., to identify those SHGs and members who require assistance. It will also enable effective monitoring of the SHGs, help in main-streaming of SHG members access wider range of financial services, increase bankers' comfort in credit appraisal and linkage of SHGs, facilitate transfer of social benefits and Direct Benefit Transfer (DBT) through Aadhaar linked accounts and convergence with other Government benefits, facilitate suitable interventions and convergence of other programmes for social and financial empowerment, to identify suitable interventions and support for proper nurturing and strengthening of SHGs, etc. Prime issues in SHG movement viz. duplication of members, standardization of account keeping, mainstream SHGs with FI agenda and GoI’s Digital India mission, bankers’ comfort in credit appraisal & linkage through ready availability of data at desktop etc,. have been addressed to. The data is being captured on the website on regular basis, viz., www.eshakti.nabard.org created by NABARD. The various MIS reports generated has been of help to the bankers in taking faster credit decisions.

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Annexure I - Activity Wise/Block Wise Potential Linked Physical and Financial Estimates for the Year 2019-20

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		% assistance							
CROP LOAN (KHARIF)									
KHRIF JOWAR	0.350	Ha.	Phy	693	706	717	848	464	3428
		100%	FA	242.55	247.25	250.93	296.79	162.29	1199.81
TUR	0.350	Ha.	Phy	3701	3213	2762	2817	4868	17360
		100%	FA	1295.22	1124.40	966.82	985.78	1703.88	6076.10
MOONG	0.250	Ha.	Phy	1094	1360	582	932	803	4770
		100%	FA	273.42	340.10	145.53	232.89	200.66	1192.59
UDID	0.250	Ha.	Phy	759	320	672	701	945	3397
		100%	FA	189.84	80.01	167.90	175.35	236.15	849.24
SOYABEEN	0.600	Ha.	Phy	14138	12759	21453	18040	21718	88108
		100%	FA	8482.80	7655.40	12871.80	10824.00	13030.80	52864.80
COTTON (Irrigated / with Drip)	0.750	Ha.	Phy	944	2143	361	1566	293	5307
		100%	FA	707.96	1607.29	270.82	1174.79	219.56	3980.42
COTTON (Non Irrigated)	0.600	Ha.	Phy	2800	6429	1083	4699	878	15890
		100%	FA	1680.21	3857.49	649.97	2819.50	526.93	9534.11
SUGARCANE (Tissue culture)	1.200	Ha.	Phy	11	42	8	281	6	348
		100%	FA	12.60	50.40	10.08	100.00	7.06	180.14
SUGARCANE (Khodava)	1.100	Ha.	Phy	11	42	8	281	6	348
		100%	FA	11.55	46.20	9.24	9.24	6.47	82.70
TURMERIC	1.250	Ha.	Phy	1830	5125	815	1490	875	10135
		100%	FA	2287.50	6406.25	1018.75	1862.50	1093.75	12668.75
BANANA	1.100	Ha.	Phy	8	13	4	13	8	46
		100%	FA	9.24	13.86	4.62	13.86	9.24	50.82
OTHER KHARIF CROPS	0.350	Ha.	Phy	225	855	364	318	246	2008
		100%	FA	78.79	299.29	127.30	111.28	86.00	702.66
CROP LOAN - KHARIF				**15271.68**	**21727.94**	**16493.76**	**18605.99**	**17282.76**	**89382.13**
10% Consumption amt				**1527.17**	**2172.79**	**1649.38**	**1860.60**	**1728.28**	**8938.21**
20% Farm Implement maintenance				**3054.34**	**4345.59**	**3298.75**	**3721.20**	**3456.55**	**17876.43**
TOTAL CROP LOAN - KHARIF				**19853.19**	**28246.32**	**21441.88**	**24187.79**	**22467.59**	**116196.77**
CROP LOAN (RABI)									
WHEAT	0.300	Ha.	Phy	1258	1021	1342	2268	2194	8083
		100%	FA	377.40	306.36	402.49	680.43	658.23	2424.91
JOWAR	0.350	Ha.	Phy	3848	6061	666	2093	1129	13797
		100%	FA	1346.80	2121.21	233.10	732.71	394.98	4828.80

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
GRAM	0.300	Ha.	Phy	6500	4000	6100	14125	14020	44745
		100%	FA	1950.00	1200.00	1830.00	4237.50	4206.00	13423.50
SAFFLOWER	0.250	Ha.	Phy	222	0	236	471	231	1160
		100%	FA	55.50	0.00	59.02	117.85	57.72	290.08
OTHER CROPS	0.350	Ha.	Phy	74	58	131	145	12	420
		100%	FA	25.90	20.20	45.84	50.76	4.14	146.85
CROP LOAN(RABI) TOTAL				**3755.60**	**3647.77**	**2570.44**	**5819.25**	**5321.07**	**21114.14**
10% Consumption amt				**375.56**	**364.78**	**257.04**	**581.93**	**532.11**	**2111.41**
20% Farm Implement maintenance				**751.12**	**729.55**	**514.09**	**1163.85**	**1064.21**	**4222.83**
TOTAL CROP LOAN - RABI				**4882.28**	**4742.10**	**3341.58**	**7565.03**	**6917.39**	**27448.38**
CROP LOAN TOTAL				**19027.28**	**25375.71**	**19064.20**	**24425.24**	**22603.83**	**110496.26**
10% Consumption amt				**1902.73**	**2537.57**	**1906.42**	**2442.52**	**2260.38**	**11049.63**
20% Farm Implement maintenance				**3805.46**	**5075.14**	**3812.84**	**4885.05**	**4520.77**	**22099.25**
TOTAL CROP LOAN - KHARIF + RABI				**24735.47**	**32988.43**	**24783.46**	**31752.81**	**29384.98**	**143645.14**
MINOR IRRIGATION									
DUG WELLS / NEW WELL	1.10	Nos.	Phy	15	15	15	15	15	75
		90%	FA	14.85	14.85	14.85	14.85	14.85	74.25
IP SET Elect. (7.5 hp)	0.35	Nos.	Phy	25	25	25	25	25	125
		90%	FA	7.88	7.88	7.88	7.88	7.88	39.38
IP SET Diesel (7.5 hp)	0.40	Ha	Phy	12	12	12	12	12	60
		90%	FA	4.32	4.32	4.32	4.32	4.32	21.60
DRIP SET	1.00	Ha	Phy	1000	1100	1000	1000	1000	5100
		50%	FA	500.00	550.00	500.00	500.00	500.00	2550.00
SPRINKLER SET	0.30	Ha	Phy	500	500	500	400	500	2400
		50%	FA	75.00	75.00	75.00	60.00	75.00	360.00
LIFT IRRIGATION (SMALL)	1.15	Ha	Phy	60	35	35	35	60	225
		90%	FA	62.10	36.23	36.23	36.23	62.10	232.88
DEEP. / RENOVATION OF WELL	0.35	Nos.	Phy	60	60	60	35	60	275
		90%	FA	18.90	18.90	18.90	11.03	18.90	86.63
PIPELINE SYSTEM	0.35	100 mt unit	Phy	300	300	300	300	300	1500
		90%	FA	94.50	94.50	94.50	94.50	94.50	472.50
RAIN WATER HARVESTING	0.57	Nos.	Phy	20	20	20	20	20	100
		90%	FA	10.26	10.26	10.26	10.26	10.26	51.3
TOTAL - MINOR IRRIGATION				**787.81**	**811.93**	**761.93**	**739.06**	**787.81**	**3888.53**
FARM MECHANISATION									
TRACTORS (40 HP)	10.00	Nos.	Phy	100	120	120	110	120	570
		75%	FA	750.00	900.00	900.00	825.00	900.00	4275.00

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
POWER TILERS	2.30	Nos.	Phy	40	40	30	40	40	190
		75%	FA	69.00	69.00	51.75	69.00	69.00	327.75
THRESHER	2.00	Nos.	Phy	30	30	30	30	30	150
		75%	FA	45.00	45.00	45.00	45.00	45.00	225.00
COMBINED HARVESTER	25.00	Nos.	Phy	3	3	3	3	3	15
		75%	FA	56.25	56.25	56.25	56.25	56.25	281.25
TRAILORS	1.80	Nos.	Phy	35	30	30	35	35	165
		75%	FA	47.25	40.50	40.50	47.25	47.25	222.75
ROTAVATORS	1.25	Nos.	Phy	35	30	30	35	35	165
		75%	FA	32.81	28.13	28.13	32.81	32.81	154.69
OTHER AGRI IMPLEMENTS	1	Nos.	Phy	60	60	40	60	60	280
		90%	FA	54.00	54.00	36.00	54.00	54.00	252.00
TOTAL - FARM MECHANISATION				**1054.31**	**1192.88**	**1157.63**	**1129.31**	**1204.31**	**5738.44**
PLANTATION /HORTICULTURE									
MANGO	1.5	Ha.	Phy	50	40	50	80	80	300
		85%	FA	63.75	51.00	63.75	102.00	102.00	382.50
MANDARIN ORANGE / SANTRA	1.76	Ha.	Phy	50	20	20	90	60	240
		85%	FA	74.80	29.92	29.92	134.64	89.76	359.04
SWEET ORANGE / MOSAMBI	1.60	Ha	Phy	25	25	25	35	65	175
		85%	FA	34.00	34.00	34.00	47.60	88.40	238.00
CUSTARD APPLE	1.14	Ha	Phy	15	25	30	35	15	120
		85%	FA	14.54	24.23	29.07	33.92	14.54	116.28
POMEGRANATE	2.3	Ha	Phy	30	35	30	35	35	165
		85%	FA	58.65	68.43	58.65	68.43	68.43	322.58
10 R SHADE NET HOUSE	3.65	Ha	Phy	6	6	6	6	6	30
		85%	FA	18.62	18.62	18.62	18.62	18.62	93.08
NURSERY	1.2	Ha	Phy	7	7	5	5	7	31
		85%	FA	7.14	7.14	5.10	5.10	7.14	31.62
TAMRIND / BER / OTHER FRUITS	0.95	Ha	Phy	90	90	85	100	100	465
		85%	FA	72.68	72.68	68.64	80.75	80.75	375.49
MEDICINAL AND AROMATIC PLANTS	2.89	Ha.	Phy	12	12	10	12	12	58
		85%	FA	29.48	29.48	24.57	29.48	29.48	142.48
LOW COST POLY HOUSE	6.00	No.	Phy	5	6	6	5	8	30
		50%	FA	15.00	18.00	18.00	15.00	24.00	90.00
MULBERRY PLANTATION (MAP) - W / EQUIP.	0.5	AC	Phy	50	70	50	40	40	250
		90%	FA	22.50	31.50	22.50	18.00	18.00	112.50
MP WITH REARING HOUSE CONSTRUCTION (20'X50'X12'(ML)X9' and equipment	4.50	No.	Phy	10	15	10	10	10	55

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		90%	FA	40.50	60.75	40.50	40.50	40.50	222.75
TOTAL - PLANTATION & HORTICULTURE				**451.64**	**445.73**	**413.31**	**594.02**	**581.60**	**2486.30**
FORESTRY AND WASTE LAND DEVELOPMENT									
Private WASTE LAND DEV.	0.35	Ha.	Phy	50	25	25	50	35	185
		75%	FA	13.13	6.56	6.56	13.13	9.19	48.56
BAMBOO PLANTATION	0.30	Ha	Phy	30	30	30	30	35	155
		90%	FA	8.10	8.10	8.10	8.10	9.45	41.85
TOTAL FORESTRY AND WASTE LAND DEV.				**21.23**	**14.67**	**14.66**	**21.23**	**18.64**	**90.42**
ANIMAL HUSBANDRY (DAIRY)									
FODDER CULTIVATION	0.22	Ha.	Phy	110	110	110	90	110	530
		90%	FA	21.78	21.78	21.78	17.82	21.78	104.94
COWS (CROSS BREED)	0.55	Nos.	Phy	200	200	200	200	200	1000
		90%	FA	99.00	99.00	99.00	99.00	99.00	495.00
BUFFALOES	0.7	Nos.	Phy	210	210	210	210	210	1050
		90%	FA	132.30	132.30	132.30	132.30	132.30	661.50
INDIGENOUS COWS	0.35	Nos.	Phy	100	100	100	100	100	500
		80%	FA	28.00	28.00	28.00	28.00	28.00	140.00
CALF REARING (20 animals unit)	3	Nos.	Phy	3	3	3	3	3	15
		75%	FA	6.75	6.75	6.75	6.75	6.75	33.75
MINI DAIRY UNIT (10 ANIMAL UNIT)	7.00	Nos.	Phy	55	55	55	55	55	275
		75%	FA	288.75	288.75	288.75	288.75	288.75	1443.75
VETERINARY CLINICS	3.00	No.	Phy	8	8	8	8	8	40
		65%	FA	15.60	15.60	15.60	15.60	15.60	78.00
BULK COOLERS	21.00	No	Phy	4	4	4	4	4	20
		65%	FA	54.60	54.60	54.60	54.60	54.60	273.00
ESTABLISHMENT OF MILK PARLOURS	1.15	No	Phy	10	10	10	8	8	46
		65%	FA	7.48	7.48	7.48	5.98	5.98	34.39
TOTAL - ANIMAL HUSBANDRY (DAIRY)				**654.26**	**654.27**	**654.26**	**648.80**	**652.76**	**3264.34**
ANIMAL HUSBANDRY(POULTRY)									
COMMERCIAL BROILER	2.75	unit	Phy	15	25	25	20	25	110
		75%	FA	30.94	51.56	51.56	41.25	51.56	226.88
COMMERCIAL LAYER	10.00	unit	Phy	15	20	20	17	20	92
		75%	FA	112.50	150.00	150.00	127.50	150.00	690.00
TRANSPORT VEHICLE	9.20	Nos.	Phy	5	5	5	5	5	25
		75%	FA	34.50	34.50	34.50	34.50	34.50	172.5
FEED MIXING UNIT	18.40	Nos.	Phy	1	0	0	0	0	1
		100%	FA	18.40	0.00	0.00	0.00	0.00	18.4
RETAIL DRESSING UNIT @@	7.00	Nos.	Phy	6	6	9	6	6	33

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		75%	FA	31.50	31.50	47.25	31.50	31.50	173.25
TOTAL - ANIMAL HUSBANDRY (POULTRY)				**227.84**	**267.56**	**283.31**	**234.75**	**267.56**	**1281.03**
ANIMAL HUSBANDRY(S G P)									
SHEEP REARING	0.05	Nos.	Phy	200	200	225	220	225	1070
		90%	FA	9.00	9.00	10.13	9.90	10.13	48.15
GOAT REARING	0.07	Nos.	Phy	1200	1200	1000	1150	1100	5650
		90%	FA	75.60	75.60	63.00	72.45	69.30	355.95
PIG REARING (3 + 1)	1	Nos.	Phy	7	7	7	7	7	35
		75%	FA	5.25	5.25	5.25	5.25	5.25	26.25
COMMERCIAL GOAT REARING (500+25) (Stall-fed)	30.0	Nos.	Phy	3	2	3	2	2	12
		90%	FA	81.00	54.00	81.00	54.00	54.00	324.00
COMMERCIAL GOAT REARING (40+2) (stall-fed)	3.5	Nos.	Phy	30	30	30	30	30	150
		75%	FA	78.75	78.75	78.75	78.75	78.75	393.75
TOTAL - ANIMAL HUSBANDRY (G)			**FA**	**249.60**	**222.60**	**238.13**	**220.35**	**217.43**	**1148.10**
FISHERIES - INLAND									
SEMI INTENSIVE FISH CULTURE - NEW PONDS	2.2	Ha	Phy	6	4	6	6	6	28
		90%	FA	11.88	7.92	11.88	11.88	11.88	55.44
Reservoir / Riverine Fishing Units (A Boat And Net Unit Including Replacement Needs)	0.5	Nos.	Phy	4	2	3	2	2	13
		90%	FA	1.80	0.90	1.35	0.90	0.90	5.85
Fingerlings	0.06	1000/WSA (ha)	Phy	400	100	75	275	325	1175.00
		90%	FA	21.60	5.40	4.05	14.85	17.55	63.45
OTHERS - Fish Nets	0.1		Phy	130	45	65	110	100	450.00
		60%	FA	7.80	2.70	3.90	6.60	6.00	27.00
TOTAL - FISHERIES - INLAND			**FA**	**43.09**	**16.92**	**21.18**	**34.23**	**36.33**	**151.75**
OTHERS									
BULLOCKS / OTHER DROUGHT ANIMALS	0.5	Nos.	Phy	80	80	80	80	80	400
		90%	FA	36.00	36.00	36.00	36.00	36.00	180.00
BULLOCK CARTS	0.4	Nos.	Phy	40	40	40	40	40	200
		90%	FA	14.40	14.40	14.40	14.40	14.40	72.00
FARM IMPLEMENTS SERVICE CENTER	5.00	Nos.	Phy	6	6	6	6	6	30
		90%	FA	27.00	27.00	27.00	27.00	27.00	135.00
TOTAL - OTHERS				**77.40**	**77.40**	**77.40**	**77.40**	**77.40**	**387.00**
SUB TOTAL - FARM CREDIT				**28302.63**	**36692.38**	**28405.26**	**35451.96**	**33228.81**	**162081.04**
AGRICULTURE INFRASTRUCTURE									
CONSTRUCTION OF STORAGE FACILITIES									

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
STORAGE UNITS	0.035	MT	Phy	16000	16000	21000	11000	18000	82000
		60%	FA	336.00	336.00	441.00	231.00	378.00	1722.00
COLD STORAGE UNITS	0.1	MT	Phy	600	600	600	0	0	1800
		75%	FA	45.00	45.00	45.00	0.00	0.00	135.00
Agri Mktng Infrastructure, SILOs, etc	250.0	No.	Phy	3	2	3	2	2	12
		60%	FA	450.00	300.00	450.00	300.00	300.00	1800.00
TOTAL - STORAGE GODOWNS / M YARDS			**FA**	**831.00**	**681.00**	**936.00**	**531.00**	**678.00**	**3657.00**
LAND DEVELOPMENT									
LAND LEVELLING AND SHAPING	0.15	Ha	Phy	300	120	120	300	300	1140
		90%	FA	40.50	16.20	16.20	40.50	40.50	153.90
ORGANIC FARMING	0.50	No.	Phy	120	120	120	120	120	600
		90%	FA	54.00	54.00	54.00	54.00	54.00	270.00
NADEP COMPOST UNITS	0.14	No.	Phy	6	6	6	6	6	30
		90%	FA	0.76	0.76	0.76	0.76	0.76	3.78
VERMI COMPOST	0.46	No.	Phy	25	30	30	30	30	145
		90%	FA	10.35	12.42	12.42	12.42	12.42	60.03
SOIL AND WATER CONSERVATION	0.25	Ha	Phy	200	130	130	200	200	860
		90%	FA	45.00	29.25	29.25	45.00	45.00	193.50
POLYTHENE MULCHING	0.07	AC	Phy	75	75	75	75	75	375
		90%	FA	4.73	4.73	4.73	4.73	4.73	23.63
FARM PONDS	1.30	NO	Phy	65	50	50	50	50	265
		50%	FA	42.25	32.50	32.50	32.50	32.50	172.25
COMMERCIAL VERMICOMPOST	5.20	No.	Phy	3	3	3	3	3	15
		75%	FA	11.70	11.70	11.70	11.70	11.70	58.5
LAND DEVELOPMENT				**209.28**	**161.55**	**161.55**	**201.60**	**201.60**	**935.59**
WATERSHED PLUS ACTIVITIES									
PASTURE DEVELOPMENT	0.40	Ha	Phy	65	65	65	65	65	325
		75%	FA	19.50	19.50	19.50	19.50	19.50	97.50
WATERSHED PLUS ACTIVITIES				**19.50**	**19.50**	**19.50**	**19.50**	**19.50**	**97.50**
FPO - W C Procurement of produce	30.00	No.	Phy	2	2	2	2	2	10
		75%	FA	45.00	45.00	45.00	45.00	45.00	225.00
FPO - W C for Agri inputs	12.00	No.	Phy	3	3	3	3	3	15
		75%	FA	27.00	27.00	27.00	27.00	27.00	135.00
Godown / Agri Mall	25	No.	Phy	2	2	2	1	1	8
		75%	FA	37.50	37.50	37.50	18.75	18.75	150.00
Total FPO Financing				**109.50**	**109.50**	**109.50**	**90.75**	**90.75**	**510.00**
Watershed Plus Activities				129.00	129.00	129.00	110.25	110.25	**607.50**
TOTAL LAND DEVELOPMENT				**338.28**	**290.55**	**290.55**	**311.85**	**311.85**	**1543.09**

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
OTHERS (Bio Pesticides)									
Bio Pesticides and Bio Fertilisers	160.0	No.	Phy	0	1	1	0	0	2
		90%	FA	0.00	144.00	144.00	0.00	0.00	288.00
TOTAL - OTHERS (Bio Pesticides)				**0.00**	**144.00**	**144.00**	**0.00**	**0.00**	**288.00**
SUB TOTAL - AGRI. INFRASTRUCTURE				**1169.28**	**1115.55**	**1370.55**	**842.85**	**989.85**	**5488.09**
ANCILLARY ACTIVITIES									
FOOD AND AGRO PROCESSING									
MINI DAL MILLS	10.00	Nos.	Phy	11	11	8	11	11	52
		80%	FA	88.00	88.00	64.00	88.00	88.00	416.00
JAGGARY UNITS	6	Nos.	Phy	4	5	1	4	0	14
		80%	FA	19.20	24.00	4.80	19.20	0.00	67.20
TURMERIC & CHILLY POWDER UNITS	10.00	Nos.	Phy	9	10	5	8	8	40
		90%	FA	81.00	90.00	45.00	72.00	72.00	360.00
FRUIT PROCESSING UNITS	12.00	Nos.	Phy	2	3	3	4	3	15
		90%	FA	21.60	32.40	32.40	43.20	32.40	162.00
SOYA / OTHER FOOD PROCESSING	12.00	Nos.	Phy	8	8	8	8	8	40
		90%	FA	86.40	86.40	86.40	86.40	86.40	432.00
DAIRY PROCESSING / KHOYA / PANEER	8.00	Nos.	Phy	12	12	12	13	13	62
		90%	FA	86.40	86.40	86.40	93.60	93.60	446.40
OIL EXTRACTION MILLS	400.0	Nos.	Phy	0	1	0	0	0	1
		90%	FA	0.00	360.00	0.00	0.00	0.00	360.00
WORKING CAPITAL FOR EXISTING UNITS	8.0	Nos.	Phy	22	22	32	22	22	120
		90%	FA	158.40	158.40	230.40	158.40	158.40	864.00
TOTAL - FOOD & AGRO PROCESSING				**541.00**	**925.60**	**549.40**	**560.80**	**530.80**	**3107.60**
OTHERS - Loans to PACS, ACABC									
FINANCING TO PACS	75	Nos.	Phy	1	1	1	1	1	**5**
		90%	FA	67.50	67.50	67.50	67.50	67.50	**337.50**
AGRI CLINIC AGRI BUSINESS CENTRE	25.00	Nos.	Phy	3	5	5	5	3	**21**
		65%	FA	48.75	81.25	81.25	81.25	48.75	**341.25**
TOTAL - OTHERS			**FA**	**116.25**	**148.75**	**148.75**	**148.75**	**116.25**	**678.75**
TOTAL - ANCILLARY ACTIVITIES				**657.25**	**1074.35**	**698.15**	**709.55**	**647.05**	**3786.35**
TOTAL - AGRICULTURE				**30129.16**	**38882.28**	**30473.97**	**37004.36**	**34865.72**	**171355.49**
Credit Potential for MSME									
TERM LOAN - Manufacturing									
Micro Enterprises	25.00	Nos.	Phy	15.00	20.00	20.00	16.00	10.00	81.00
		80%	FA	300.00	400.00	400.00	320.00	200.00	1620.00
Small Enterprises	500.00	Nos.	Phy	7.00	8.00	10.00	7.00	4.00	36.00

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		80%	FA	2800.00	3200.00	4000.00	2800.00	1600.00	14400.00
Medium Enterprises	1000.00	Nos.	Phy	0.00	1.00	1.00	0.00	0.00	2.00
		80%	FA	0.00	800.00	800.00	0.00	0.00	1600.00
Sub Total				**3100.00**	**4400.00**	**5200.00**	**3120.00**	**1800.00**	**17620.00**
TERM LOAN - Service Sector									
Micro Enterprises	10.00	Nos.	Phy	10.00	12.00	15.00	10.00	5.00	52.00
		80%	FA	80.00	96.00	120.00	80.00	40.00	416.00
Small Enterprises	200.00	Nos.	Phy	5.00	7.00	8.00	5.00	2.00	27.00
		80%	FA	800.00	1120.00	1280.00	800.00	320.00	4320.00
Medium Enterprises	500.00	Nos.	Phy	0.00	1.00	1.00	0.00	0.00	2.00
		80%	FA	0.00	400.00	400.00	0.00	0.00	800.00
Sub Total				**880.00**	**1616.00**	**1800.00**	**880.00**	**360.00**	**5536.00**
TERM LOAN - Total				**3980.00**	**6016.00**	**7000.00**	**4000.00**	**2160.00**	**23156.00**
WORKING CAPITAL - Manufacturing									
Micro Enterprises	6.25	Nos.	Phy	15.00	20.00	20.00	16.00	10.00	81.00
		100%	FA	93.75	125.00	125.00	100.00	62.50	506.25
Small Enterprises	125.00	Nos.	Phy	7.00	8.00	10.00	7.00	4.00	36.00
		100%	FA	875.00	1000.00	1250.00	875.00	500.00	4500.00
Medium Enterprises	250.00	Nos.	Phy	0.00	1.00	1.00	0.00	0.00	2.00
		100%	FA	0.00	250.00	250.00	0.00	0.00	500.00
Sub Total				**968.75**	**1375.00**	**1625.00**	**975.00**	**562.50**	**5506.25**
WORKING CAPITAL - Service Sector									
Micro Enterprises	2.50	Nos.	Phy	10.00	12.00	15.00	10.00	5.00	52.00
		100%	FA	25.00	30.00	37.50	25.00	12.50	130.00
Small Enterprises	50.00	Nos.	Phy	5.00	7.00	8.00	5.00	2.00	27.00
		100%	FA	250.00	350.00	400.00	250.00	100.00	1350.00
Medium Enterprises	125.00	Nos.	Phy	0.00	1.00	1.00	0.00	0.00	2.00
		100%	FA	0.00	125.00	125.00	0.00	0.00	250.00
Sub Total				**275.00**	**505.00**	**562.50**	**275.00**	**112.50**	**1730.00**
WORKING CAPITAL - Total				**1243.75**	**1880.00**	**2187.50**	**1250.00**	**675.00**	**7236.25**
TOTAL - MSME				**5223.75**	**7896.00**	**9187.50**	**5250.00**	**2835.00**	**30392.25**
EXPORT CREDIT									
EXPORT CREDIT (1000 Bales per unit)	180.00		Phy	1	2	3	0	0	6
EXPORT CREDIT		**80%**	**FA**	**144.00**	**288.00**	**432.00**	**0.00**	**0.00**	**864.00**
EDUCATION LOANS									
EDUCATION LOANS	6.00	Nos.	Phy	50	55	60	50	40	255

ACTIVITY	UNIT COST	UNIT SIZE		Aundha	Vasamat	Hingoli	Kalamnuri	Sengaon	Total
		80%	FA	240.00	264.00	288.00	240.00	192.00	1224.00
TOTAL EDUCATION LOANS				**240.00**	**264.00**	**288.00**	**240.00**	**192.00**	**1224.00**
HOUSING									
HOUSING LOANS	25.0	Nos.	Phy	30	50	100	30	25	235
		90%	FA	675.00	1125.00	2250.00	675.00	562.50	5287.5
TOTAL - HOUSING			**FA**	**675.00**	**1125.00**	**2250.00**	**675.00**	**562.50**	**5287.50**
RENEWABLE ENERGY									
BIO-GAS PLANTS	0.15	Nos.	Phy	60	60	60	60	60	300
		90%	FA	8.10	8.10	8.10	8.10	8.10	40.50
Off-Grid Solar application Units	0.28	Nos.	Phy	22	22	30	22	22	118
		50%	FA	3.08	3.08	4.20	3.08	3.08	16.52
SOLAR WATER PUMP	8.00	Nos.	Phy	9	8	6	7	6	36
		50%	FA	36.00	32.00	24.00	28.00	24.00	144.00
SOLAR HOME LIGHT	0.25	Nos.	Phy	57	57	57	57	57	285
		50%	FA	7.13	7.13	7.13	7.13	7.13	35.63
TOTAL RENEWABLE ENERGY			**FA**	**54.31**	**50.31**	**43.43**	**46.31**	**42.31**	**236.66**
OTHERS - SHG, JLGs, PMJDY, STATE CORPNS.									
PMJDY	0.05	Nos.	Phy	1500	1500	1500	1500	1500	**7500**
		100%	FA	75.00	75.00	75.00	75.00	75.00	**375.00**
Loans to distress persons	0.5	Nos.	Phy	60	60	60	60	60	**300**
		100%	FA	30.00	30.00	30.00	30.00	30.00	**150.00**
State sponsored organisations	1	Nos.	Phy	110	110	160	110	110	**600**
		90%	FA	99.00	99.00	144.00	99.00	99.00	**540.00**
SELF HELP GROUP (REPEAT FINANCE)	3.0	Nos.	Phy	200	250	300	200	150	**1100**
		100%	FA	600.00	750.00	900.00	600.00	450.00	**3300.00**
SELF HELP GROUP (NEW CR. LINKAGES)	1.0	Nos.	Phy	200	250	300	200	150	**1100**
		100%	FA	200.00	250.00	300.00	200.00	150.00	**1100.00**
Joint Liability/Activity Groups	4	Nos.	Phy	100	100	100	100	100	**500**
		100%	FA	400.00	400.00	400.00	400.00	400.00	**2000.00**
TOTAL - OTHERS - SHG, JLGS, PMJDY			**FA**	**1404.00**	**1604.00**	**1849.00**	**1404.00**	**1204.00**	**7465.00**
SOCIAL INFRASTRUCTURE									**0.00**
REVERSE OSMOSIS WATER PURIFIER	5.50		Phy	35	35	40	35	35	**180.00**
		90%	FA	173.25	173.25	198.00	173.25	173.25	**891.00**
Multi-Speciality Hospital	3000.00		Phy	0	0	1	0	0	**1.00**
		80%	FA	0.00	0.00	2400.00	0.00	0.00	**2400.00**
TOTAL - SOCIAL INFRASTRUCTURE				**173.25**	**173.25**	**2598.00**	**173.25**	**173.25**	**3291.00**
TOTAL PRIORITY SECTOR				**38043.47**	**50282.84**	**47121.91**	**44792.91**	**39874.77**	**220115.89**

Annexure II

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

STATE : MAHARASHTRA **DISTRICT : HINGOLI** (₹ lakh)

Sr. No.	Agency / Category	2015-16		2016-17		2017-18		2018-19
1	**Crop Loan**	**Target**	**Achievement**	**Target**	**Achievement**	**Target**	**Achievement**	**Target**
	C Bs	55060.32	41832.20	77390.00	92145.77	77146.00	9265.84	81500.00
	CCB	16500.00	8514.30	16500.00	5787.17	16000.00	4126.27	14300.00
	SCARDB	0.00	0.00	0.00		0.00	0.00	0.00
	RRB	7500.00	553.10	10000.00	8328.98	11000.00	2260.15	16000.00
	Others	0.00	0.00	0.00		0.00	0.00	0.00
	Sub Total (A)	**79060.32**	**50899.60**	**103890.00**	**106261.92**	**104146.00**	**15652.26**	**111800.00**
2	**Term Loan (MT + TL)**							
	C Bs	9780.90	2277.01	9512.53	1193.05	14396.00	4353.44	15150.00
	CCB	0.00	0.00	0.00	83.95	35.00	0.00	50.00
	SCARDB	0.00	0.00	0.00		0.00	0.00	0.00
	RRB	3757.75	8278.67	2269.16	182.90	1200.00	683.71	1300.00
	Others	0.00	0.00	0.00		0.00	0.00	0.00
	Sub Total (B)	**13538.65**	**10555.68**	**11781.69**	**1459.90**	**15631.00**	**5037.15**	**16500.00**
3	**Total Agri Credit**							
	C Bs	64841.22	44109.21	86902.53	93338.82	91542.00	13619.28	96650.00
	CCB	16500.00	8514.30	16500.00	5871.12	16035.00	4126.27	14350.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	11257.75	8831.77	12269.16	8511.88	12200.00	2943.86	17300.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (C)	**92598.97**	**61455.28**	**115671.69**	**107721.82**	**119777.00**	**20689.41**	**128300.00**
	Total Agri Credit (A)+ (B) = D	**92598.97**	**61455.28**	**115671.69**	**107721.82**	**119777.00**	**20689.41**	**128300.00**
4	**Non Farm Sector / MSME**							
	C Bs	3430.90	5766.10	19526.39	4176.11	10175.00	2554.25	12350.00
	CCB	0.00	0.00	0.00	0.00	1000.00	0.00	1000.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	1320.00	549.51	3773.81	386.50	4000.00	559.93	4100.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (E)	**4750.90**	**6315.61**	**23300.200**	**4562.61**	**15175.000**	**3114.18**	**17450.000**
5	**Other Priority Sector**							
	C Bs	6984.78	9757.89	5983.61	11087.06	16180.00	17055.20	18379.00
	CCB	0.00	0.00	0.00	0.00	2433.00	0.00	4147.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	2685.00	1184.22	1183.39	1054.35	8375.00	1523.63	6787.00
	Others	0.00	0.00	0.00	0.00		0.00	0.00
	Sub Total (F)	**9669.78**	**10942.11**	**7167.00**	**12141.41**	**26988.00**	**18578.83**	**29313.00**
6	**Grand Total**							
	C Bs	75256.90	59633.20	112412.53	108601.99	117897.00	33228.73	127379.00
	CCB	16500.00	8514.30	16500.00	5871.12	19468.00	4126.27	19497.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	15262.75	10565.50	17226.36	9952.73	24575.00	5027.42	28187.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total (D + E + F)	**107019.65**	**78713.00**	**146138.89**	**124425.84**	**161940.00**	**42382.42**	**175063.00**

ANNEXURE - III

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

STATE : MAHARASHTRA

DISTRICT : HINGOLI (₹ lakh)

Sr.	Particulars	2015-16				2016-17				2017-18				2018-19 Target
No.	Agencies/Activiites	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	Total
I.	**I. Crop loans**	**41832.20**	**8514.30**	**553.10**	**50899.60**	**92145.77**	**5787.17**	**8328.98**	**106261.92**	**9265.84**	**4126.27**	**2260.15**	**15652.26**	**111800.00**
II	**II. Term Loans**													
a	Minor Irrigation	505.63	0.00	166.95	672.58	76.20	22.95	47.94	147.09	136.63	0.00	118.73	255.36	
b	Land Development	93.29	0.00	0.00	93.29	93.08	24.15	0.00	117.23	612.94	0.00	101.17	714.11	
c	Farm Mechanisation	418.84	0.00	8045.57	8464.41	145.63	10.52	67.82	223.97	417.54	0.00	187.92	605.46	
d	Plantation & Horticulture	139.79	0.00	0.00	139.79	227.25	26.33	0.00	253.58	0.10	0.00	0.00	0.10	
e	Dairy Development	54.77	0.00	6.40	61.17	28.01	0.00	9.64	37.65	104.34	0.00	15.55	119.89	
f	Poultry	3.00	0.00	0.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
g	Sheep, Goat, Piggery	30.68	0.00	24.70	55.38	12.23	0.00	6.80	19.03	56.04	0.00	4.20	60.24	
h	Fisheries	3.40	0.00	0.00	3.40	0.00	0.00	0.00	0.00	7.00	0.00	0.00	7.00	
i	Forest & Waste Land Dev.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
j	Storage & Market Yards	42.91	0.00	0.00	42.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
k	Renewable Source of Energy	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	984.70	0.00	35.05	1019.75	610.65	0.00	50.70	661.35	3018.85	0.00	256.14	3274.99	
	Sub Total II	**2277.01**	**0.00**	**8278.67**	**10555.68**	**1193.05**	**83.95**	**182.90**	**1459.90**	**4353.44**	**0.00**	**683.71**	**5037.15**	**16500.00**
	Grand Total (I + II)	**44109.21**	**8514.30**	**8831.77**	**61455.28**	**93338.82**	**5871.12**	**8511.88**	**107721.82**	**13619.28**	**4126.27**	**2943.86**	**20689.41**	**128300.00**

Annexure IV

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

Sr.No.	Item	Unit Cost (₹)
A	**Minor Irrigation**	
1	Dugwell	100000-130000
2	Borewell	26000-35000
3	Submersible Pumpsets 5 HP	55000
4	Electric Pumpsets 5 HP	30000
5	Diesel Pumpsets 5 HP	35000
6	Drip Irrigation Systems in Grape ,Sugarcane, Cotton, Ginger, Vegetable Rose, Strawberry, Other flowers (Rs/ha)	100000
7	Drip in other fruit crops (Rs/ha)	25000-50000
8	Sprinkler in pulses, oilseeds, other field crops (Rs/ha)	25000-30000
B	**Plantation and Horticulture (Rs/ha)**	
1	Mango	145000
2	Grapes	1054000
3	Pomegranate	205000
4	Mandarin orange	176000
5	Sweet orange	161000
6	Acid lime	167000
7	Aonla	79000
8	Sapota	129000
9	Custard apple	114000
10	Cashew nut	94000
11	Fig	158000
12	Bamboo plantation	30000
13	Shadenet for flowers and vegetables 10 R	363100
14	Shadenet for flowers and vegetables 20 R	627400
C	**Land Development**	
1	Farm bunding/Graded bunding	15600
2	Land levelling and shaping slope 1-2%	11700
3	Fencing (running mts)	145/m
4	Field drainage for wet lands	29600
D	**Animal Husbandry**	
1	2 CB Cows	120000
2	2 Buffaloes	136000
E	**Fisheries**	
1	Composite pond new	206800
2	Composite pond renovation	176200
3	Shrimp Farming	448140

For details please refer to the NABARD website

Annexure V
SCALE OF FINANCE FOR MAJOR CROPS FIXED BY DLTC FOR 2018-19
For Major crops of Hingoli District

Name of the Crop	Scale of Finance in ₹ Per Hector
A) Kharif	
1) Sugarcane Suru	1,25,000
2) Sugarcane Aadasali	1,30,000
3) Sugarcane Ratoon (Khodwa)	1,10,000
4) Banana	1,10,000
5) Banana (Tissue Culture)	1,40,000
6) Turmeric	1,25,000
7) Potato	75,000
B Seasonal Irrigated Crops	
1) Cotton Irrigated	60,000
2) BT Cotton	60,000
3) Cotton (with Drip)	75,000
1) Summer Groundnut	50,000
B) Rabi	
1) Wheat	40,000
2) Sunflower	30,000
3) Groundnut	45,000
C) Un irrigated cash crops	
1) Cotton (Local variety)	50,000
2) Groundnut	40,000
5) Sunflower	25,000
6) Safflower	25,000
D) Cereals/pulses	
1) Wheat	30,000
2) Paddy	40,000
3) Jowar kharif/Rabi	35,000
4) Bajra	25,000
5) Moong/Udid	25,000
6) Tur	35,000
7) Gram	30,000
E) Hybrid Crops	
1) Paddy (Improved)	45,000
2) Hybrid Jowar	30,000
3) Bajra	25,000
4) Soyabeen	60,000
5) Maize	35,000

List of the District Development Managers in Maharashtra State

Sr. No.	Name of the District	Name of the DDM S/Shri	Mobile No.	Email Address
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